

**Northwest Michigan Community
Action Agency, Inc. and Affiliates**

Traverse City, Michigan

Consolidated Financial Statements and Supplementary
Information

Year Ended September 30, 2019

Northwest Michigan Community Action Agency, Inc. and Affiliates

Consolidated Financial Statements and Supplementary Information
Year Ended September 30, 2019

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Independent Auditor's Report

Board of Directors
Northwest Michigan Community Action Agency, Inc. and Affiliates
Traverse City, Michigan

Report on the Financial Statements

We have audited the accompanying consolidated financial statements of Northwest Michigan Community Action Agency, Inc. and Affiliates, which comprise the consolidated statement of financial position as of September 30, 2019, and the related consolidated statements of activities, functional expenses, and cash flows for the year then ended and the related notes to the consolidated financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these consolidated financial statements in accordance with accounting principles generally accepted in the United States; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these consolidated financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the consolidated financial statements are free from material misstatement. The financial statements of Community Action Credit Counseling, Inc. and Innovative Energy Management, LLC were not audited in accordance with *Government Auditing Standards* as those entities did not receive federal funding.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the consolidated financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the consolidated financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the consolidated financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the consolidated financial statements referred to above present fairly, in all material respects, the financial position of Northwest Michigan Community Action Agency, Inc. and Affiliates as of September 30, 2019, and the changes in their net assets and their cash flows for the year then ended in accordance with accounting principles generally accepted in the United States.

Emphasis of Matter

As discussed in Note 14 to the financial statements, Northwest Michigan Community Action Agency, Inc. and Affiliates adopted the amendments in Accounting Standards Update (ASU) No. 2016-14, *Not-for-Profit Entities – Presentation of Financial Statements for Not-for-Profit Entities*, as of and for the year ended September 30, 2019. The amendments have been applied on a retrospective basis with the exception of the omission of certain information as permitted by the ASU.

Other Matters

Supplementary Information

Our audit was conducted for the purpose of forming an opinion on the consolidated financial statements as a whole. The accompanying schedule of expenditures of federal awards and list of programs, Schedule B, which includes the requirements by Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards*, and the schedule of program activity and the schedule of cash - restricted-NeighborWorks America are presented for purposes of additional analysis, and are not a required part of the consolidated financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the consolidated financial statements. The information has been subjected to the auditing procedures applied in the audit of the consolidated financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the consolidated financial statements or to the consolidated financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States. In our opinion, the information is fairly stated in all material respects in relation to the consolidated financial statements as a whole.

Other Reporting Required by Government Auditing Standards

In accordance with *Government Auditing Standards*, we have also issued our report dated January 14, 2020, on our consideration of Northwest Michigan Community Action Agency, Inc.'s internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of Northwest Michigan Community Action Agency, Inc.'s internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering Northwest Michigan Community Action Agency, Inc.'s internal control over financial reporting and compliance.



Wipfli LLP

January 14, 2020
Madison, Wisconsin

Northwest Michigan Community Action Agency, Inc. and Affiliates

Consolidated Statement of Financial Position

September 30, 2019

<i>Assets</i>	
Current assets:	
Cash and cash equivalents	\$ 2,581,403
Restricted cash	203,708
Grants receivable	1,268,047
Accounts receivable	122,379
Prepaid expenses	25,301
Inventory	250,486
<hr/>	
Total current assets	4,451,324
<hr/>	
Other assets:	
Investments	292,923
Mortgages receivable, net	214,990
<hr/>	
Total other assets	507,913
<hr/>	
Property and equipment, net	485,267
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TOTAL ASSETS	\$ 5,444,504
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<i>Liabilities and Net Assets</i>	
Current liabilities:	
Accounts payable	\$ 485,866
Accrued payroll and related expenses	261,637
Advance from the State	246,403
Grant funds received in advance	920,056
<hr/>	
Total liabilities	1,913,962
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Net assets:	
Without donor restrictions	2,543,280
With donor restrictions	987,262
<hr/>	
Total net assets	3,530,542
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TOTAL LIABILITIES AND NET ASSETS	\$ 5,444,504
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See accompanying notes to consolidated financial statements.

Northwest Michigan Community Action Agency, Inc. and Affiliates

Consolidated Statement of Activities

Year Ended September 30, 2019

	Without Donor Restrictions	With Donor Restrictions	Total
Revenue:			
Grant revenue	\$ 111,354	\$ 18,959,523	\$ 19,070,877
Project income	3,905	338,551	342,456
Investment income	54,224	1,485	55,709
Donations	6,504	255,755	262,259
Miscellaneous income	12,994	11,426	24,420
In-kind contributions	533,455	0	533,455
Net assets released from restriction	19,370,900	(19,370,900)	0
Total revenue	20,093,336	195,840	20,289,176
Expenses:			
Program activities:			
Child education	11,312,132	0	11,312,132
Housing program	2,417,172	0	2,417,172
Community services	1,309,267	0	1,309,267
Food programs	1,826,059	0	1,826,059
Older Americans	1,185,205	0	1,185,205
Weatherization/energy assistance	954,109	0	954,109
Total program expenses	19,003,944	0	19,003,944
Management and general expenses	758,497	0	758,497
Development and fund-raising	20,917	0	20,917
Total expenses	19,783,358	0	19,783,358
Changes in net assets	309,978	195,840	505,818
Net assets at beginning of year - as restated	2,233,302	791,422	3,024,724
Net assets at end of year	\$ 2,543,280	\$ 987,262	\$ 3,530,542

See accompanying notes to consolidated financial statements.

Northwest Michigan Community Action Agency, Inc. and Affiliates

Consolidated Statement of Functional Expenses
Year Ended September 30, 2019

	Child Education	Housing Program	Community Services	Food Programs	Older Americans	Weatherization/ Energy Assistance	Total Program Activities	Management and General Expenses	Development and Fund-raising	Total Expenses
EXPENSES										
Salaries	\$ 6,387,018	\$ 881,780	\$ 551,210	\$ 126,864	\$ 408,268	\$ 166,869	\$ 8,522,009	\$ 455,901	\$ 5,167	\$ 8,983,077
Fringe benefits	1,244,507	174,767	104,050	33,419	75,784	39,852	1,672,379	66,835	436	1,739,650
Professional/contract services	953,277	148,361	43,146	545	203,877	33,683	1,382,889	73,991	10,077	1,466,957
Travel/transportation	414,633	59,828	38,223	39,849	93,486	14,784	660,803	12,095	2,194	675,092
Space costs	606,417	25,412	76,807	27,895	28,671	6,407	771,609	32,811	0	804,420
Beneficiary assistance	941,116	898,101	343,761	534,186	338,885	673,061	3,729,110	28,308	2,754	3,760,172
Lease and maintenance	117,951	4,316	21,754	9,853	6,206	11,521	171,601	10,085	0	181,686
Other	221,443	27,670	42,040	8,481	10,619	7,932	318,185	78,471	289	396,945
Commodities distributed	0	0	0	1,044,967	0	0	1,044,967	0	0	1,044,967
Payments to subgrantees	0	196,937	0	0	0	0	196,937	0	0	196,937
In-kind	425,770	0	88,276	0	19,409	0	533,455	0	0	533,455
TOTAL EXPENSES	\$ 11,312,132	\$ 2,417,172	\$ 1,309,267	\$ 1,826,059	\$ 1,185,205	\$ 954,109	\$ 19,003,944	\$ 758,497	\$ 20,917	\$ 19,783,358

See accompanying notes to consolidated financial statements.

Northwest Michigan Community Action Agency, Inc. and Affiliates

Consolidated Statement of Cash Flows

Year Ended September 30, 2019

Increase (decrease) in cash and cash equivalents:

Cash flows from operating activities:

Change in net assets	\$	505,818
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Adjustments to reconcile change in net assets to
net cash provided by operating activities:

Depreciation		65,639
Provision for loan loss	(	5,928)
Change in discount on mortgages receivable	(	20,405)
Unrealized and realized gain on investments	(	11,152)

Changes in operating assets and liabilities:

Restricted cash		210,652
Grants receivable	(	93,781)
Accounts receivable	(	7,119)
Prepaid expenses	(	8,805)
Inventory		349
Accounts payable		136,590
Accrued payroll and related expenses		46,263
Contingent liability	(	321,283)
Grant funds received in advance	(180,426)

Net cash provided by operating activities		316,412
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Cash flows from investing activities:

Purchase of investments	(10,739)
Mortgages receivable issued	(21,049)
Repayment of mortgages receivable		22,912
Purchase of property and equipment	(105,736)

Net cash used in investing activities	(114,612)
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Change in cash and cash equivalents		201,800
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Cash and cash equivalents - Beginning of the year		2,379,603
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Cash and cash equivalents - End of the year	\$	2,581,403
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Supplemental schedule of noncash operating and financing activities:

Change in commodity food inventory and grant funds received in advance	\$	57,495
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Northwest Michigan Community Action Agency, Inc. and Affiliates

Notes to Consolidated Financial Statements

Note 1: Summary of Significant Accounting Policies

Nature of Operations

Northwest Michigan Community Action Agency, Inc. (NMCAA) was organized as a nonprofit corporation in 1974. NMCAA was formed to develop and provide resources for the purpose of assisting low-income individuals through a variety of programs in Antrim, Benzie, Charlevoix, Emmet, Grand Traverse, Kalkaska, Leelanau, Missaukee, Roscommon, and Wexford counties in Michigan. NMCAA is primarily supported through federal and state grants. Approximately 47% of NMCAA's revenue is received under their federal Head Start grant.

NMCAA's program services can be broadly defined in six functional areas:

- Child education - federal Head Start funding to serve children zero to five years old, the State funded Great Start to readiness program serving four-year-old children, and various contracts with local organizations.
- Housing programs – federal and state funding from the Department of Housing and Urban Development, NeighborWorks America, Department of Veterans Affairs, Michigan State Housing Development Authority as well as county contracts providing home rehabilitation, new construction and homelessness services.
- Community services - variety of funding sources for income tax preparation, budget and foreclosure prevention counseling, fuel assistance, and other services.
- Food programs - commodity distribution programs CSFP and TEFAP as well as CACFP meal reimbursement.
- Older Americans - nutrition programs for seniors with base funding for Congregate and Home Delivered Meal programs and ancillary funding from state and local sources.
- Weatherization/energy assistance - federally funded installation of energy efficiency measures to residences through the Weatherization and LIHEAP Weatherization programs.

Community Action Credit Counseling, Inc. (CACC) was organized as a nonprofit corporation in 2008. CACC was formed to provide outreach activities that educate the public on the wise and proper use of consumer credit and to provide professional counseling to individuals in credit crisis and those in need of guidance in management of their finances, budgeting and wise use of personal credit. In appropriate cases, CACC will also arrange a program of orderly debt liquidation. CACC had minimal activity for the year ended September 30, 2019.

Innovative Energy Management, LLC (IEM) was organized as a wholly owned limited liability company in 2012. IEM was formed to provide weatherization and rehabilitation services to middle- to upper-income households. IEM had minimal activity for the year ended September 30, 2019.

Principles of Consolidation

NMCAA, CACC and IEM (the "Organizations") have common management and board members and; therefore, consolidated financial statements have been prepared for the entities. The consolidated financial statements include the accounts of the Organizations. All intercompany transactions and balances have been eliminated for consolidated financial statement purposes.

Northwest Michigan Community Action Agency, Inc. and Affiliates

Notes to Consolidated Financial Statements

Note 1: Summary of Significant Accounting Policies (Continued)

Basis of Presentation

The consolidated financial statements are prepared using the accrual basis of accounting in accordance with accounting principles generally accepted in the United States.

Classification of Net Assets

Net assets and revenue, expenses, gains, and losses are classified based on the existence or absence of donor-imposed restrictions. Accordingly, net assets of the Organizations and changes therein are classified and reported as follows:

Net Assets Without Donor Restrictions - Net assets available for use in general operations and are not subject to donor (or certain grantor) restrictions.

Net Assets With Donor Restrictions - Net assets subject to donor or certain grantor imposed restrictions. Some donor-imposed restrictions are temporary in nature, such as those that will be met by the passage of time or other events specified by the donor. Other explicit donor-imposed restrictions are perpetual in nature, where the donor stipulates that resources be maintained in perpetuity. Donor imposed restrictions are released when a restriction expires, that is when the stipulated time has elapsed, when the stipulated purpose for which the resource was restricted has been fulfilled or both.

Use of Estimates

The preparation of consolidated financial statements in accordance with accounting principles generally accepted in the United States requires management to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates.

Revenue Recognition

Contributions are recognized when the donor makes a promise to give to the Organizations that is, in substance, unconditional. Contributions received are recorded as net assets with or without donor restrictions, depending on the existence and nature of any donor restrictions. When a restriction expires, net assets with donor restrictions are reclassified as net assets without donor restrictions and reported in the consolidated statement of activities as net assets released from restrictions.

Project income represents amounts contributed by program beneficiaries. The contributions are to help defray the cost of the specific program in which the beneficiary received assistance. The contributions are recorded as with donor restricted revenue due to the implied stipulation that the contributions be used in the program the beneficiary received assistance. When a restriction expires, net assets with donor restrictions are reclassified as net assets without donor restrictions and reported in the consolidated statement of activities as released from restriction. Conditional promises to give are recognized only when the conditions on which they depend are substantially met and the promises become unconditional.

Northwest Michigan Community Action Agency, Inc. and Affiliates

Notes to Consolidated Financial Statements

Note 1: Summary of Significant Accounting Policies (Continued)

Revenue Recognition (continued)

Grants are either recorded as contributions or exchange transactions based on criteria contained in the grant award.

A. Grant Awards That Are Contributions

Grants that qualify as contributions are recorded as invoiced to the funding sources. Revenue is recognized in the accounting period when the related allowable expenses or asset acquisition costs are incurred. Amounts received in excess of expenses or asset acquisitions are reflected as grant funds received in advance.

B. Grant Awards That Are Exchange Transactions

Exchange transactions reimburse based on a predetermined rate for services performed. The revenue is recognized in the period the service is performed.

Cash and Cash Equivalents

Cash and cash equivalents consist of demand deposits, a money market account, and short-term Treasury bills with original maturities of 90 days or less.

Inventory and Commodities Distributed

Inventory primarily consists of donated food commodities for distribution to low-income households and is stated at the values provided by the State of Michigan, Department of Education.

Commodity food distributed represents the value of food received through the State of Michigan and distributed to low-income households. Valuations are provided by the State of Michigan. Commodity inventory is charged to expense when the commodities are distributed.

Accounts Receivable

Accounts receivable consist primarily of amounts billed under performance contracts for services. Amounts are reviewed for collectability by management and an allowance for doubtful accounts is recorded as needed based on collection history and customer attributes. NMCAA considers these receivables to be collectible and; therefore, no allowance for doubtful accounts has been recorded.

Mortgages Receivable

NMCAA operates loan programs funded through USDA Rural Development, Veterans Administration grants. The programs provide loans to home owners to perform home rehabilitations. The loans are non-interest-bearing. Loans receivable are discounted to their net present value at a 2.12% discount rate and are stated at the amount of unpaid principal. Any funds repaid must be used in accordance with the original grant agreement.

Northwest Michigan Community Action Agency, Inc. and Affiliates

Notes to Consolidated Financial Statements

Note 1: Summary of Significant Accounting Policies (Continued)

Mortgages Receivable (continued)

NMCAA also operates two loan programs funded through NeighborWork's Strategic Investment Fund. Both programs are for loans for down payment assistance of a principal residence. The loans are non-interest-bearing. In the first program, the loans are forgiven if the purchaser remains in the home for ten years. Should home ownership be transferred before the ten year period expires, the deferred loan is payable to NMCAA. Loans receivable are discounted to their net present value at a 1.68% discount rate and are stated at the amount of unpaid principal. The second program, referred to as the DPA program, is also funded through NeighborWorks Strategic Investment fund. The terms of the program are the same except the loans shall be repaid with a change in home ownership and the loans receivable are currently discounted to net present value at a 2.12% discount rate.

Management has the intent and ability to hold all loans for the foreseeable future or until maturity or pay-off. Management has reported the loans at their outstanding unpaid principal balances adjusted for charge-offs and the allowance for expected loan losses, if applicable.

The allowance for loan losses is a valuation allowance for probable incurred credit losses based on an evaluation of the outstanding loans. Loan losses are charged against the allowance when management believes the collectability of the principal is unlikely. Subsequent recoveries, if any, are credited to the allowance.

Management regularly evaluates the allowance for loan losses taking into consideration such factors as historical loss experience, changes in the nature and volume of the loan portfolio, overall portfolio quality, probability of loan forgiveness, and current economic conditions that may affect the borrower's ability to pay.

A loan is considered impaired when, based on current information and events, it is probable that NMCAA will be unable to collect the scheduled payments of principal when due according to the contractual terms of the loan agreement. NMCAA has not identified any loans that are impaired at September 30, 2019.

Property and Equipment

Property, equipment, and leasehold improvements are capitalized at cost. Depreciation is provided for using the straight-line method over the estimated useful life of the asset. NMCAA considers items with a cost greater than \$5,000 and a useful life greater than one year to be property and equipment. Leasehold improvements are amortized by the straight-line method over the initial term of the lease or useful life, whichever is shorter. Amortization expense is included with depreciation expense.

Property and equipment purchased with grant funds are owned by NMCAA while used in the program for which they were purchased or in other future authorized programs. However, the various funding sources have a reversionary interest in the property and equipment purchased with grant funds. Its disposition, as well as the ownership of any proceeds therefrom, is subject to funding source regulations. The property and equipment purchased with grant funds is normally restricted for use in specific programs operated by NMCAA.

Northwest Michigan Community Action Agency, Inc. and Affiliates

Notes to Consolidated Financial Statements

Note 1: Summary of Significant Accounting Policies (Continued)

Investments

Investments are recorded at fair value as determined in an active market. Realized and unrealized gains and losses are recognized as investment income in the consolidated statement of activities. Investment fees, if any, are netted with return.

In-Kind Contributions

In-kind contributions for space, supplies, and professional services are recorded in the statement of activities as revenue and expenses in the period they are received. During the year ended September 30, 2019, NMCAA received \$533,455 of such contributions, primarily for its Head Start and Senior Nutrition programs. In addition, NMCAA received contributions of nonprofessional volunteer services of \$2,000,202, primarily for its Head Start and Senior Nutrition programs. The nonprofessional volunteer services are not reported in the consolidated statements of activities and functional expenses as they do not meet the criteria to be recorded under accounting principles generally accepted in the United States.

Income Taxes

NMCAA and CACC are exempt from income taxes under Section 501(c)(3) of the Internal Revenue Code. NMCAA and CACC are also exempt from Michigan franchise or income tax. IEM is a disregarded entity for tax purposes and all activity of IEM will be included in the tax return of NMCAA.

The Organizations are required to assess whether it is more likely than not that a tax position will be sustained upon examination on the technical merits of the position assuming the taxing authority has full knowledge of all information. If the tax position does not meet the more likely than not recognition threshold, the benefit of that position is not recognized in the consolidated financial statements. The Organizations have determined there are amounts to record as assets or liabilities related to uncertain tax positions.

Functional Allocation of Expenses

The cost of program and supporting service activities have been summarized on a functional basis in the statement of activities. The statement of functional expenses presents the natural classification detail of expenses. Certain costs are attributed to more than one program or supporting function and therefore, require allocation among programs and supporting costs benefited.

Costs are allocated to benefiting programs and supporting services using various allocation methods depending on the type of cost being allocated. Personnel expenses is based on the ratio of children per classroom or level of effort reporting if more than one program. Professional and contract services, and information technology are allocated based on full time equivalents if direct identification is not possible. Travel and transportation are based on time and effort reporting. Space costs are allocated based on the cost per square foot of space occupied. Supplies can be based on one of the following options: the number of full time employees, ratio of children, or direct identification. While lease and maintenance of equipment is based on time and effort reporting or counts of copies per program printed.

Northwest Michigan Community Action Agency, Inc. and Affiliates

Notes to Consolidated Financial Statements

Note 1: Summary of Significant Accounting Policies (Continued)

New Accounting Pronouncements

In 2014, the FASB issued ASU No. 2014-09, *Revenue from Contracts with Customers (Topic 606)*. This ASU, as amended, provides comprehensive guidance on the recognition of revenue from customers arising from the transfer of goods and services, guidance on accounting for certain contract costs, and new disclosures. The new standard replaces the current revenue recognition requirements and most industry-specific guidance. When adopted, the amendments in this ASU must be applied using one of two retrospective methods. ASU No. 2014-09 is effective for nonpublic entities for annual periods beginning after December 15, 2018. The Organizations are currently evaluating the impact of the provisions of ASU Topic 606.

In 2016, the FASB issued ASU No. 2016-02, *Leases (Topic 842)*, which is intended to improve financial reporting on leasing transactions. ASU No. 2016-02 will require lessees to recognize right of use assets and lease obligations for operating and finance leases under terms greater than 12 months. ASU No. 2016-02 is effective for fiscal years beginning after December 15, 2020, with early adoption permitted. ASU No. 2016-02 must be applied modified retrospectively. The Organizations are currently evaluating the impact of the provisions of ASU Topic 842.

On June 21, 2018, the FASB issued ASU 2018-08, *Not-for-Profit Entities (Topic 958): Clarifying the Scope and the Accounting Guidance for Contributions Received and Contributions Made*. The amendments in this update will assist entities in evaluating whether transactions should be accounted for as contributions (nonreciprocal transactions) or as exchange (reciprocal) transactions and determining whether a transaction is conditional. The amendments in this update are effective for annual financial statements issued for fiscal years beginning after December 15, 2018, for transactions in which the entity services as the resource recipient and for fiscal years beginning after December 15, 2019, for transactions in which the entity services as the resource provider. Early application of the amendments in this update is permitted. The Organizations are currently evaluating the impact of the provisions of ASU Topic 958.

Subsequent Events

Subsequent events have been evaluated through January 14, 2020, which is the date the consolidated financial statements were available to be issued.

Note 2: Concentration of Credit Risk

Financial instruments that potentially subject NMCAA to concentration of credit risk consist primarily of cash, cash equivalents and investments. NMCAA maintains its cash and restricted cash balances at several financial institutions that are insured by the FDIC up to \$250,000. The cash associated with the NeighborWorks America grant has been deposited in a separate bank account that is covered by FDIC. The Treasury bills included in cash and cash equivalents are not insured, however, they are short-term in nature. Cash and investments may exceed FDIC and SIPC at times. Management believes NMCAA is not exposed to any significant credit risk as they use financial institutions with strong credit ratings and follow an investment policy relative to diversification and maturities to maintain safety and liquidity.

Northwest Michigan Community Action Agency, Inc. and Affiliates

Notes to Consolidated Financial Statements

Note 3: Restricted Cash

The restricted cash balance at September 30, 2019, consists of the following:

Individual development accounts	\$	182,379
NeighborWorks America capital fund		21,329
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Total	\$	203,708

Individual Development Accounts

NMCAA received a grant from the U.S. Department of Health and Human Services for Individual Development Accounts (IDA). The grant is intended to leverage grant funds, local match, and participant savings for eligible benefits. The grant awards are on a five-year basis. The grant awards require a dollar for dollar cash match. The grant states that it is mandatory that NMCAA establish a separate, restricted bank account for the grant and matching funds to be used for IDA participants. The IDA accounts can be established for three purposes:

- Home ownership (first time homebuyer - funds for down payment, mortgage reduction, closing costs, etc.)
- Post-secondary education (college, technical, or trade school - for tuition, books, room, and board, etc.)
- Business start-up or expansion (equipment, expansion, office space, etc.)

Eligible participants enroll in the program and open an individual development bank account. As the participant deposits money into his/her individual bank account, matching funds are earmarked for that participant. NMCAA incurs expenses against the grant and the match funds and releases the funds when the participant pays for an eligible cost. Participants can save up to \$1,000 which is matched on a 3-to-1 or 2-to-1 basis by NMCAA, depending on the purpose of the benefit. Match is as follows:

- Home ownership – 3-to-1 (maximum participant \$1,000 - NMCAA \$3,000)
- Post-secondary education – 2-to-1 (maximum participant \$1,000 - NMCAA \$2,000)
- Business start-up or expansion – 2-to-1 (maximum participant \$1,000 - NMCAA \$2,000)

NeighborWorks America Capital Fund

NMCAA received an award from NeighborWorks America to maintain a permanently restricted revolving loan and capital projects fund. The award is required to be held in a restricted bank account segregated from other funding.

Note 4: Inventory

At September 30, 2019, the inventory consists of the following:

Commodity supplemental food	\$	199,899
TEFAP supplemental food		35,376
Other		15,211
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Total	\$	250,486

Northwest Michigan Community Action Agency, Inc. and Affiliates

Notes to Consolidated Financial Statements

Note 5: Grants Receivable

Grants receivable at September 30, 2019, consist of amounts due from funding sources as follows:

U.S. Department of Health and Human Services	\$ 442,710
U.S. Department of Housing and Urban Development	42,513
Michigan State Housing Development Authority	176,428
Michigan Department of Human Services	224,023
Michigan Department of Education	101,023
Charlevoix-Emmet Intermediate School District	19,477
Traverse Bay Area Intermediate School District	149,145
Wexford-Missaukee Intermediate School District	36,466
Other programs	76,262
<u>Total</u>	<u>\$ 1,268,047</u>

Note 6: Investments

Investments at September 30, 2019, consist of the following:

Money market fund	\$ 2,350
Equities	63,384
Mutual funds	227,189
<u>Total</u>	<u>\$ 292,923</u>

Included in investment income for the year ended September 30, 2019, was interest and dividends of \$10,739 and a net realized and unrealized gain of \$11,152 on the above investments. Interest and dividend income on the cash and cash equivalent balances is also included in investment income.

Investments, in general, are exposed to various risks, such as interest rate, credit, and overall market volatility. Due to the level of risk associated with certain investments, it is reasonably possible that changes in the values of certain investments will occur in the near term and that such changes could materially affect the amounts reported in the financial statements.

Note 7: Fair Value Measurements

NMCAA measures certain assets and liabilities at fair value in accordance with accounting standards. The accounting standard describes three levels of inputs that may be used to measure fair value (the fair value hierarchy). The level of an asset or liability within the fair value hierarchy is based on the lowest level of input significant to the fair value measurement of that asset or liability.

Following is a brief description of each level of the fair value hierarchy:

Level 1 - Fair value measurement is based on quoted prices for identical assets or liabilities in active markets.

Northwest Michigan Community Action Agency, Inc. and Affiliates

Notes to Consolidated Financial Statements

Note 7: Fair Value Measurements (Continued)

Level 2 - Fair value measurement is based on 1) quoted prices for similar assets or liabilities in active markets; 2) quoted prices for identical or similar assets or liabilities in markets that are not active; or 3) valuation models and methodologies for which all significant assumptions are or can be corroborated by observable market data.

Level 3 - Fair value measurement is based on valuation models and methodologies that incorporate at least one significant assumption that cannot be corroborated by observable market data. Level 3 measurements reflect the Organization's estimates about assumptions market participants would use in measuring fair value of the asset or liability.

Some assets and liabilities, such as investments, are measured at fair value on a recurring basis under accounting principles generally accepted in the United States. Other assets and liabilities, such as impaired investments, are measured at fair value on a nonrecurring basis.

As of September 30, 2019, NMCAA does not have any liabilities that are measured at fair value. NMCAA also does not have any assets or liabilities measured on a nonrecurring basis.

Following is a description of the valuation methodology used for each asset measured at fair value on a recurring or nonrecurring basis, as well as the classification of the asset within the fair value hierarchy.

Equities and mutual funds are measured using Level 1 as quoted prices are available as they are traded in an active market.

Money market funds are measured using Level 2 as quoted prices may not be available in an active market.

Information regarding assets measured at fair value on a recurring basis is as follows:

	<u>Fair Value Measurements Using</u>			
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Fair Value</u>
Money market fund	\$ 0	\$ 2,350	\$ 0	\$ 2,350
Equities	63,384	0	0	63,384
Mutual funds:				
Equity mutual funds	48,125	0	0	48,125
Fixed income mutual funds	179,064	0	0	179,064
Totals	\$ 290,573	\$ 2,350	\$ 0	\$ 292,923

Northwest Michigan Community Action Agency, Inc. and Affiliates

Notes to Consolidated Financial Statements

Note 8: Mortgages Receivable

Mortgages receivable consist of the following:

Housing preservation loans (1)	\$	475,020
Affordable Housing for Rural Veterans loans (1)		46,965
NeighborWorks Strategic Investment Fund DPA (1)		3,000
NeighborWorks Strategic Investment Fund (2)		25,000
Total loans		549,985
Allowance for uncollectible mortgages receivable	(	277,496)
<hr/>		
Expected mortgages receivable to be collected		272,489
Discount at 2.12% (1)	(	57,143)
Discount at 1.68% (2)	(	356)
<hr/>		
Total	\$	214,990

The unamortized discount is the difference between the face amount of the loan receivable and its present value discounted at a compound interest rate. This discount is then amortized over the life of the loan. The loans are non-interest-bearing and are due upon the transfer of ownership.

NMCAA has a second mortgage on the properties. As NMCAA does not anticipate any homes to transfer ownership in the next year, the receivable balance has been classified as a long-term asset.

An analysis of the allowance for uncollectible revolving loans receivable is as follows:

Balance at beginning of year	\$	283,424
Provision for loan loss		(5,928)
<hr/>		
Balance at end of year	\$	277,496

NMCAA considers loans impaired when, based on current information, it is probable that they will not collect all amounts due in accordance with contractual terms of the loan agreement. This generally includes loans where management has received indications suggesting future nonperformance is likely. Loans that are deemed impaired are evaluated for impairment individually. Loans that are not impaired are evaluated for impairment collectively based on past loss experience, current economic risks and other relevant factors.

Detailed analysis of the allowance for loan losses as of September 30, 2019, is as follows:

	Loan Balance	Allowance Balance
Loans – individually evaluated for impairment	\$ 0	\$ 0
Loans – collectively evaluated for impairment	549,985	277,496
<hr/>		
Totals	\$ 549,985	\$ 277,496

Northwest Michigan Community Action Agency, Inc. and Affiliates

Notes to Consolidated Financial Statements

Note 9: Property and Equipment

A summary of property and equipment at September 30, 2019, is as follows:

	Corporate Purchased	Grant Award Purchased	Totals
Land	\$ 112,068	\$ 26,125	\$ 138,193
Buildings	881,868	92,063	973,931
Buildings & improvements	478,541	40,480	519,021
Vehicles/equipment	134,414	1,083,283	1,217,697
Subtotals	1,606,891	1,241,951	2,848,842
Accumulated depreciation	(1,419,823)	(943,752)	(2,363,575)
Property and equipment, net	\$ 187,068	\$ 298,199	\$ 485,267

Note 10: Net Assets With Donor Restrictions

Net assets with donor restrictions are available for the following purposes:

Early child education	\$ 226,630
Senior funds	26,287
Community services	301,066
Assets for independence demonstration	93,289
Grant funded mortgages receivable	214,990
NeighborWorks America	125,000
Total	\$ 987,262

The above net assets have a specific purpose or time restrictions. When the restrictions are met, net assets are released from restriction and reported as net assets without donor restrictions. Capital funds provided by NeighborWorks America held in perpetuity, segregated and maintained as such to account for the eligible uses listed in the Investment and Grant Agreement between NeighborWorks America and NMCAA.

Note 11: Employee Retirement Plan

Employees may choose to withhold a portion of their income for contribution to NMCAA's 403(b) retirement plan. Contributions to the plan are 100% vested at the time of contribution. NMCAA did not directly contribute any amount into the retirement plan for the year ended September 30, 2019.

Note 12: Operating Lease Agreements

NMCAA leases various facilities and equipment for operation of its programs with varying terms through March 31, 2026. Lease expense for the year ended September 30, 2019, was \$498,872. Several of NMCAA's operating leases have terms extending beyond one year. The leases have a clause allowing early termination based on loss of

Northwest Michigan Community Action Agency, Inc. and Affiliates

Notes to Consolidated Financial Statements

Note 12: Operating Lease Agreements (Continued)

grant funding. There is no expectation of loss of funding. The commitments are as follows:

2020	\$	443,704
2021		165,836
2022		149,722
2023		70,761
2024		60,831
Thereafter		74,591
<hr/>		
Total	\$	965,445

Note 13: Grant Awards

At September 30, 2019, NMCAA had received commitments for future funding under various grant awards of approximately \$9,256,000. These commitments are not recognized in the accompanying consolidated financial statements as receivables and revenue as they are conditional awards.

Note 14: Change in Accounting Policy

In 2016, the Financial Accounting Standards Board (FASB) issued Accounting Standards Update (ASU) No. 2016-14, *Not-for-Profit Entities* (Topic 958). The guidance was adopted effective October 1, 2018. This ASU provides for certain improvements in financial reporting for not-for-profit organizations and required changes to net asset classification. Prior to the adoption of the ASU, NMCAA had a policy of implying a time restriction for property and equipment acquired with grant funds. Under the time restriction policy, the net asset value of property and equipment acquired with grant funds was reported as temporarily restricted net assets. The ASU requires a placed-in-service approach in which net assets for property and equipment acquired with grant funds are reported as without donor restrictions. Accordingly, temporarily restricted net assets of \$279,830 were transferred to net assets without donor restrictions at September 30, 2018. In addition, the remaining temporarily restricted net assets were combined with the permanently restricted net assets and classified as net assets with donor restrictions. The effect of this change is as follows:

Previously stated net assets at September 30, 2018:

Unrestricted	\$	1,953,472
Temporarily restricted		896,252
Permanently restricted		175,000
<hr/>		
Previously stated net assets at September 30, 2018	\$	3,024,724
<hr/>		
Net assets as restated with ASU No. 2016-14		
Without donor restrictions	\$	2,233,302
With donor restrictions		791,422
<hr/>		
Net assets – September 30, 2018, as restated	\$	3,024,724

Northwest Michigan Community Action Agency, Inc. and Affiliates

Notes to Consolidated Financial Statements

Note 15: Liquidity and Availability

NMCAA's liquidity management includes investing cash in excess of daily requirements in cash equivalent investments. Cash in the commercial checking account is swept daily into a money market account. Four week Treasury Bills are laddered as four weekly increments of \$250,000 each. NMCAA has an investment fund that is maintained for the benefit of Senior Nutrition programs and the Agency. The investment fund has no donor time restrictions and is available for general expenditures within one year of the balance sheet date. The goals of the investment fund is capital preservation with conservative growth. NMCAA has significant grantor accounts receivable that are expected to be fully paid within 90 days of the fiscal year end. NMCAA invoices grantors as soon as is reasonably possible for reimbursement. NMCAA currently does not have an established line of credit. Huntington Bank will be the line of credit provider should NMCAA have the need of additional liquidity. NMCAA works to maintain a cash in bank balance in excess of one million dollars making the use of a sweep account economically viable. The minimum cash on hand target for NMCAA to function appropriately in any weekly disbursement cycle is \$500,000. NMCAA has grant commitments for future expenses of approximately \$9,256,000 as further described in Note 13.

NMCAA's financial assets available for general expenditure, that is, without donor or other restrictions or designations limiting their use, within twelve months of the statement of financial position date, comprise the following as of September 30, 2019:

Cash	\$ 1,582,954
Cash equivalents - four week treasury bills	998,449
Cash restricted by donor:	
Assets for Independence (AFIA)	182,379
NeighborWorks	21,329
Subtotal cash restricted by donor	203,708
Grants receivable	1,268,047
Accounts receivable	122,379
Investments available for current use	292,923
<hr/>	
Subtotal financial assets	4,468,460
Less: Accounts payable designated for grant expenditure	(485,866)
Less: Accrued payroll and related expenses designated for grant expenditure	(261,637)
Less: Advance from the State	(246,403)
Less: Grant funds received in advance	(920,056)
Less: Net assets with donor restrictions	(987,262)
<hr/>	
Total	\$ 1,567,236

Supplementary Information

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-1

Schedule of Program Activity

Year Ended September 30, 2019

	FEDERAL PROGRAMS					
	Department of Agriculture					
	10.178	10.558	10.565		10.568	
	Temporary Emergency Food Assist. Trade Mitigation 4300008427 (1)	Child and Adult Day Care Food (2)	Commodity Supplemental Food Program 280001022C (3)	Commodity Supplemental Food Distribution (4)	10.565 Subtotal	Temporary Emergency Food Assist. Program 28-000-0001 (5)
Total						
REVENUE						
Prior year's grant funds received in advance	\$ 1,042,987	\$ 0	\$ 0	\$ 177,780	\$ 177,780	\$ 0
Federal grant reimbursement revenue	14,432,694	5,281	367,022	185,705	185,705	153,711
State and local grant reimbursement revenue	3,307,296	0	0	0	0	0
Performance contract revenue	105,494	0	0	0	0	0
Commodities food received	1,102,462	0	0	646,858	646,858	0
Grant funds received in advance	(920,056)	0	0	(199,899)	(199,899)	0
Grant revenue	19,070,877	5,281	367,022	624,739	810,444	153,711
Project income	342,456	0	0	0	0	0
Investment income	55,709	0	0	0	0	0
Donations	262,259	0	0	0	0	0
Miscellaneous income	24,420	0	0	0	0	0
Transfers	0	0	0	0	0	0
In-kind contributions	533,455	0	0	0	0	0
Total Revenue	20,289,176	5,281	367,022	624,739	810,444	153,711
EXPENSES						
Salaries	8,983,077	0	0	87,017	87,017	39,847
Fringe benefits	1,739,650	0	0	22,964	22,964	10,455
Professional/contract services	1,466,957	0	0	380	380	165
Travel/transportation	675,092	5,281	0	6,779	6,779	27,789
Space costs	804,420	0	0	24,552	24,552	3,343
Beneficiary assistance and supplies	3,760,172	0	367,022	6,365	6,365	727
Lease and maintenance of equipment	181,686	0	0	16,629	16,629	60,974
Other	396,945	0	0	6,872	6,872	1,609
Indirect expenses	0	0	0	14,147	14,147	8,802
Commodity food distributed	1,044,967	0	0	624,739	624,739	0
Payments to subgrantees	196,937	0	0	0	0	0
In-kind expenses	533,455	0	0	0	0	0
Total Expenses	19,783,358	5,281	367,022	624,739	810,444	153,711
Change in Net Assets	505,818	0	0	0	0	0
Net assets - Beginning of the year	3,024,724	0	0	0	0	0
NET ASSETS - End of the year	\$ 3,530,542	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-2

Schedule of Program Activity

Year Ended September 30, 2019

	FEDERAL PROGRAMS								
	Department of Agriculture				Department of Housing and Urban Development				
	10.569			10.565, 10.568 & 10.569 Program Subtotal	14.169		14.228	14.231	
	Temporary Emergency Food Assist. Trade Mitigation Distribution (6)	Temporary Emergency Food Assist. Distribution (7)	10.569 Subtotal		LCHA Comprehensive HC180321040 (8)	LCHA Comprehensive HC190321013 (9)	14.169 Subtotal	Charlevoix Co. CDBG Housing MSC 2014- 0729-HO (10)	MSHDA ESG HML-2018- 0107-ESF (11)
REVENUE									
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 177,780	\$ 0	\$ 0	\$ 0	\$ 1,166	\$ 0
Federal grant reimbursement revenue	0	0	0	339,416	15,275	22,895	38,170	25,641	447,060
State and local grant reimbursement revenue	0	0	0	0	0	0	0	0	0
Performance contract revenue	0	0	0	0	0	0	0	0	0
Commodities food received	160,695	294,909	455,604	1,102,462	0	0	0	0	0
Grant funds received in advance	0	(35,376)	(35,376)	(235,275)	0	0	0	0	0
Grant revenue	160,695	259,533	420,228	1,384,383	15,275	22,895	38,170	26,807	447,060
Project income	0	0	0	0	(5)	0	(5)	0	0
Investment income	0	0	0	0	0	0	0	0	0
Donations	0	0	0	0	0	0	0	0	0
Miscellaneous income	0	0	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	0	(1,379)	0
In-kind contributions	0	0	0	0	0	0	0	0	0
Total Revenue	160,695	259,533	420,228	1,384,383	15,270	22,895	38,165	25,428	447,060
EXPENSES									
Salaries	0	0	0	126,864	11,215	18,278	29,493	0	149,487
Fringe benefits	0	0	0	33,419	2,667	2,536	5,203	0	30,051
Professional/contract services	0	0	0	545	0	0	0	2,813	20,952
Travel/transportation	0	0	0	34,568	0	0	0	0	4,393
Space costs	0	0	0	27,895	0	0	0	0	3,474
Beneficiary assistance and supplies	0	0	0	7,092	0	0	0	21,730	101,023
Lease and maintenance of equipment	0	0	0	77,603	0	0	0	0	25
Other	0	0	0	8,481	0	0	0	0	4,168
Indirect expenses	0	0	0	22,949	1,388	2,081	3,469	885	1,642
Commodity food distributed	160,695	259,533	420,228	1,044,967	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	0	131,845
In-kind expenses	0	0	0	0	0	0	0	0	0
Total Expenses	160,695	259,533	420,228	1,384,383	15,270	22,895	38,165	25,428	447,060
Change in Net Assets	0	0	0	0	0	0	0	0	0
Net assets - Beginning of the year	0	0	0	0	0	0	0	0	0
NET ASSETS - End of the year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-3

Schedule of Program Activity

Year Ended September 30, 2019

	FEDERAL PROGRAMS							
	Department of Housing and Urban Development							
	14.235						14.239	14.267
	Individual & Family Rapid Re-Housing E20191082-00 (12)	Rapid Re-Housing E20191083-00 (13)	Charlevoix-Emmet HMIS HML-2017-MI-5682-HMIS (14)	Wexford-Miss. HMIS WEX-MISS HML-2017-MI-5682-HMIS (15)	Manistee HMIS HML-2017-MI-5682-HMIS (16)	14.235 Subtotal	Home Grant M-2017-0107 (17)	Continuum Planning Grant MI-0586L5F121700 (18)
REVENUE								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 4,204	\$ 4,230	\$ 5,073	\$ 13,507	\$ 0	\$ 0
Federal grant reimbursement revenue	166,541	64,842	5,000	5,000	5,000	246,383	79,705	8,675
State and local grant reimbursement revenue	0	0	0	0	0	0	0	0
Performance contract revenue	0	0	0	0	0	0	0	0
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	0	0	(3,798)	(3,682)	(6,606)	(14,086)	0	0
Grant revenue	166,541	64,842	5,406	5,548	3,467	245,804	79,705	8,675
Project income	0	0	0	0	0	0	0	0
Investment income	0	0	0	0	0	0	0	0
Donations	0	0	0	0	0	0	0	0
Miscellaneous income	0	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
Total Revenue	166,541	64,842	5,406	5,548	3,467	245,804	79,705	8,675
EXPENSES								
Salaries	36,121	25,895	0	0	0	62,016	12,561	0
Fringe benefits	7,882	3,747	0	0	0	11,629	1,610	0
Professional/contract services	271	261	4,734	4,734	3,014	13,014	0	9,675
Travel/transportation	1,573	1,260	120	119	0	3,072	81	0
Space costs	1,696	1,240	0	0	0	2,936	0	0
Beneficiary assistance and supplies	111,772	27,706	386	476	463	140,803	63,801	0
Lease and maintenance of equipment	642	443	0	0	0	1,085	0	0
Other	1,692	992	(325)	(285)	(325)	1,749	0	0
Indirect expenses	4,892	3,298	491	504	315	9,500	1,652	(1,000)
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
Total Expenses	166,541	64,842	5,406	5,548	3,467	245,804	79,705	8,675
Change in Net Assets	0	0	0	0	0	0	0	0
Net assets - Beginning of the year	0	0	0	0	0	0	0	0
NET ASSETS - End of the year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-4

Schedule of Program Activity

Year Ended September 30, 2019

	FEDERAL PROGRAMS							
	Department of Housing and Urban Development							
	14.267				14.276			
Permanent Supportive Hous. Grant MI-0558L5F001700 (19)	Continuum Planning Grant MI-0623L5F121800 (20)	MSHDA COC Coordinating Grant MI-0559L5F001700 (21)	14.267 Subtotal	Coordinated Entry & Diversion Grant MI-0599Y5F121600 (22)	Rapid Rehousing for Single Youth Grant MI-0600Y5F121600 (23)	Rapid Rehousing for Preg./Prntng Youth Grant MI-0598Y5F121600 (24)	HUD Youth Planning Grant MI-0555Y5F121600 (25)	
REVENUE								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	4,690	5,500	22,000	40,865	75,763	110,189	94,637	9,627
State and local grant reimbursement revenue	0	0	0	0	0	0	0	0
Performance contract revenue	0	0	0	0	0	0	0	0
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	0	0	0	0	0	0	0	0
Grant revenue	4,690	5,500	22,000	40,865	75,763	110,189	94,637	9,627
Project income	0	0	0	0	0	0	0	0
Investment income	0	0	0	0	0	0	0	0
Donations	1,096	0	0	1,096	0	0	0	(1,096)
Miscellaneous income	0	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
Total Revenue	5,786	5,500	22,000	41,961	75,763	110,189	94,637	8,531
EXPENSES								
Salaries	2,296	0	0	2,296	51,762	25,777	27,676	0
Fringe benefits	931	0	0	931	10,928	4,506	5,196	0
Professional/contract services	109	5,000	21,744	36,528	364	2,672	309	8,613
Travel/transportation	0	0	82	82	1,355	3,581	3,426	0
Space costs	908	0	0	908	485	705	285	0
Beneficiary assistance and supplies	69	0	0	69	2,248	67,268	52,418	(82)
Lease and maintenance of equipment	352	0	0	352	99	157	129	0
Other	688	0	174	862	1,681	1,454	1,207	0
Indirect expenses	433	500	0	(67)	6,841	4,069	3,991	0
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
Total Expenses	5,786	5,500	22,000	41,961	75,763	110,189	94,637	8,531
Change in Net Assets	0	0	0	0	0	0	0	0
Net assets - Beginning of the year	0	0	0	0	0	0	0	0
NET ASSETS - End of the year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-5

Schedule of Program Activity

Year Ended September 30, 2019

	FEDERAL PROGRAMS							
	Department of Housing and Urban Development					Department of Treasury		
	14.276		14.871			21.U00		
	HUD Youth Planning Grant MI-0601Y5F121600 (26)	14.276 Subtotal	Family Self-Sufficiency Prog. - HCVP 16-91-FSS (27)	Family Self-Sufficiency Prog. - HCVP 19-59-FSS (28)	14.871 Subtotal	NeighborWorks Green Program Dev. Grant FY13-2 2013-8527-0056-GPD51 (29)	NeighborWorks Week G-NWW-2018-49095 & R-SUP-EXT - 2019-53065 (30)	NeighborWorks Strategic Investment Fund R-SIF-2018-49535 (31)
REVENUE								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 293	\$ 0	\$ 293	\$ 10,827	\$ 358	\$ 50,000
Federal grant reimbursement revenue	19,933	310,149	2,256	5,773	8,029	0	500	0
State and local grant reimbursement revenue	0	0	0	0	0	0	0	0
Performance contract revenue	0	0	0	0	0	0	0	0
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	0	0	0	(1,689)	(1,689)	(10,827)	(330)	(37,571)
Grant revenue	19,933	310,149	2,549	4,084	6,633	0	528	12,429
Project income	0	0	0	0	0	0	0	0
Investment income	0	0	0	0	0	0	0	0
Donations	0	(1,096)	0	0	0	0	0	0
Miscellaneous income	0	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
Total Revenue	19,933	309,053	2,549	4,084	6,633	0	528	12,429
EXPENSES								
Salaries	0	105,215	1,769	2,810	4,579	0	0	3,874
Fringe benefits	0	20,630	548	903	1,451	0	0	761
Professional/contract services	18,121	30,079	0	0	0	0	0	0
Travel/transportation	0	8,362	0	0	0	0	0	11
Space costs	0	1,475	0	0	0	0	0	0
Beneficiary assistance and supplies	0	121,852	0	0	0	0	0	3,693
Lease and maintenance of equipment	0	385	0	0	0	0	0	0
Other	0	4,342	0	0	0	0	480	3,233
Indirect expenses	1,812	16,713	232	371	603	0	48	857
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
Total Expenses	19,933	309,053	2,549	4,084	6,633	0	528	12,429
Change in Net Assets	0	0	0	0	0	0	0	0
Net assets - Beginning of the year	0	0	0	0	0	0	0	0
NET ASSETS - End of the year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-6

Schedule of Program Activity

Year Ended September 30, 2019

	FEDERAL PROGRAMS							
	Department of Treasury							
	21.U00							
	NeighborWorks NTI Travel Grant R-SUP- INT-2019- 52002 & 55351 (32)	NW Learning Comm. Health Prtnrshps 2018-50627 & 2018-51420 (33)	NeighborWorks Sgl. Fam. Home Design Pilot 2016-8527- 0077-TA89 (34)	NeighborWorks Operating Grant (35)	NeighborWorks Permanently Restricted Capital Grant (36)	NeighborWorks CIM GW- 2017-8527- 0293-SUP (37)	NeighborWorks Unrestricted Capital Funds (38)	NeighborWorks Strategic Investment 2016-8527-0102- SIFUND68 (39)
REVENUE								
Prior year's grant funds received in advance	\$ 0	\$ 14,203	\$ 20,766	\$ 339,416	\$ 0	\$ 4,743	\$ 0	\$ 13,471
Federal grant reimbursement revenue	7,700	0	0	155,000	(50,000)	0	100,000	0
State and local grant reimbursement revenue	0	0	0	0	0	0	0	0
Performance contract revenue	0	0	0	0	0	0	0	0
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	0	(11,119)	(20,643)	(317,814)	0	0	0	(12,538)
Grant revenue	7,700	3,084	123	176,602	(50,000)	4,743	100,000	933
Project income	0	0	0	0	0	0	2,000	0
Investment income	0	0	0	1,160	0	0	0	0
Donations	0	0	0	0	0	0	0	0
Miscellaneous income	0	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
Total Revenue	7,700	3,084	123	177,762	(50,000)	4,743	102,000	933
EXPENSES								
Salaries	0	0	0	121,948	0	0	0	0
Fringe benefits	0	0	0	29,384	0	0	0	0
Professional/contract services	0	0	0	765	0	0	0	0
Travel/transportation	5,231	2,602	112	4	0	0	0	0
Space costs	0	0	0	1,882	0	0	0	0
Beneficiary assistance and supplies	1,769	0	0	5,399	0	4,521	0	0
Lease and maintenance of equipment	0	0	0	257	0	0	0	0
Other	0	202	0	1,986	0	0	0	848
Indirect expenses	700	280	11	16,137	0	222	0	85
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
Total Expenses	7,700	3,084	123	177,762	0	4,743	0	933
Change in Net Assets	0	0	0	0	(50,000)	0	102,000	0
Net assets - Beginning of the year	0	0	0	0	175,000	0	0	0
NET ASSETS - End of the year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 125,000	\$ 0	\$ 102,000	\$ 0

Northwest Michigan Community Action Agency, Inc. and Affiliates

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Schedule of Program Activity

Year Ended September 30, 2019

	FEDERAL PROGRAMS							
	Department of Treasury		Department of Veterans Affairs				Department of Energy	
	21.U00	21.009	64.033		81.042			
	NeighborWorks Community Development Peer-to-Peer R- SUPINT-2018-51112 (40)	21.000 Subtotal	Volunteer Income Tax Assistance 19VITA0175 (41)	Supportive Serv. Veterans Families Prog. 13-MI-108 (42)	Supportive Serv. Veterans Families Prog. 13-MI-108-19 (43)	64.033 Subtotal	Weatherization Assistance Prog. WAP-16- 28023-NFA 15 (44)	Weatherization Assistance Prog. WAP-16- 28023-NFA 10 (45)
REVENUE								
Prior year's grant funds received in advance	\$ 2,000	\$ 455,784	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	0	213,200	40,000	23,917	654,261	678,178	48,239	629,081
State and local grant reimbursement revenue	0	0	0	0	0	0	0	0
Performance contract revenue	0	0	0	0	0	0	0	0
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	0	(410,842)	0	0	0	0	0	0
Grant revenue	2,000	258,142	40,000	23,917	654,261	678,178	48,239	629,081
Project income	0	2,000	0	0	0	0	0	0
Investment income	0	1,160	0	0	0	0	0	0
Donations	0	0	0	0	0	0	0	0
Miscellaneous income	0	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	0	0
In-kind contributions	0	0	88,276	0	0	0	0	0
Total Revenue	2,000	261,302	128,276	23,917	654,261	678,178	48,239	629,081
EXPENSES								
Salaries	0	125,822	24,545	4,698	262,582	267,280	18,815	101,977
Fringe benefits	0	30,145	4,107	1,609	44,961	46,570	3,063	25,618
Professional/contract services	0	765	379	1,961	8,090	10,051	572	25,825
Travel/transportation	1,818	9,778	4,314	1,396	26,981	28,377	186	11,258
Space costs	0	1,882	0	1,807	12,930	14,737	1,200	3,404
Beneficiary assistance and supplies	0	15,382	1,648	10,686	186,062	196,748	19,706	423,257
Lease and maintenance of equipment	0	257	0	119	2,093	2,212	97	4,518
Other	0	6,749	1,371	387	7,081	7,468	1,874	3,285
Indirect expenses	182	18,522	3,636	1,254	38,389	39,643	2,726	29,939
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	65,092	65,092	0	0
In-kind expenses	0	0	88,276	0	0	0	0	0
Total Expenses	2,000	209,302	128,276	23,917	654,261	678,178	48,239	629,081
Change in Net Assets	0	52,000	0	0	0	0	0	0
Net assets - Beginning of the year	0	175,000	0	0	0	0	0	0
NET ASSETS - End of the year	\$ 0	\$ 227,000	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Northwest Michigan Community Action Agency, Inc. and Affiliates

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Schedule of Program Activity

Year Ended September 30, 2019

	FEDERAL PROGRAMS							
	Dept. of Energy	Dept. of Education	Department of Health and Human Services					
	81.042	84.181	93.045		93.053	93.558		
81.042 Subtotal	Early On TBA ISD 2018/2019 (46)	Senior Nutrition - Congregate (47)	Senior Nutrition - Home Delivered (48)	93.045 Subtotal	Nutrition Services Incentive (49)	93.045 & 93.053 Subtotal	Salvation Army Motel Provider Program TSA/ NMCAA YR 18-19 (50)	
REVENUE								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	677,320	47,596	139,041	97,097	236,138	160,072	396,210	4,404
State and local grant reimbursement revenue	0	0	9,408	362,088	371,496	0	371,496	0
Performance contract revenue	0	0	0	0	0	0	0	0
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	0	0	0	0	0	0	0	0
Grant revenue	677,320	47,596	148,449	459,185	607,634	160,072	767,706	4,404
Project income	0	0	75,630	189,217	264,847	0	264,847	0
Investment income	0	0	0	0	0	0	0	0
Donations	0	0	0	0	0	0	0	0
Miscellaneous income	0	0	0	0	0	0	0	0
Transfers	0	0	32,618	169,572	202,190	0	202,190	0
In-kind contributions	0	0	44,517	66,064	110,581	0	110,581	0
Total Revenue	677,320	47,596	301,214	884,038	1,185,252	160,072	1,345,324	4,404
EXPENSES								
Salaries	120,792	37,034	116,422	261,233	377,655	0	377,655	1,125
Fringe benefits	28,681	4,065	19,526	44,006	63,532	0	63,532	330
Professional/contract services	26,397	0	27,062	176,815	203,877	0	203,877	0
Travel/transportation	11,444	1,410	5,102	78,202	83,304	0	83,304	0
Space costs	4,604	0	9,268	19,403	28,671	0	28,671	0
Beneficiary assistance and supplies	442,963	0	51,835	213,868	265,703	160,072	425,775	2,804
Lease and maintenance of equipment	4,615	0	1,880	3,234	5,114	0	5,114	0
Other	5,159	760	2,456	8,163	10,619	0	10,619	0
Indirect expenses	32,665	4,327	23,146	13,050	36,196	0	36,196	145
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	0
In-kind expenses	0	0	44,517	66,064	110,581	0	110,581	0
Total Expenses	677,320	47,596	301,214	884,038	1,185,252	160,072	1,345,324	4,404
Change in Net Assets	0	0	0	0	0	0	0	0
Net assets - Beginning of the year	0	0	0	0	0	0	0	0
NET ASSETS - End of the year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Northwest Michigan Community Action Agency, Inc. and Affiliates

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Schedule of Program Activity

Year Ended September 30, 2019

	FEDERAL PROGRAMS							
	Department of Health and Human Services							
	93.568			93.569				
	Weatherization LIHEAP WAP-16 28023 NFA 13 19B1MILIEA (51)	MCA MEAP Agreement 2018/2019 (52)	93.568 Subtotal	Community Services Block Grant CSBG-14- 28023 YR 6 (53)	Community Services Block Grant CSBG-14- 28023 YR 5 (54)	MDHHS YHDP Match Grant CSBGD 18BI MICROSR (55)	Community Services Block Grant Discretionary CSBG-28023 Summer Fuel (56)	93.569 Subtotal
REVENUE								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	318,370	38,000	356,370	399,454	191,213	25,000	13,500	629,167
State and local grant reimbursement revenue	0	117,950	117,950	0	0	0	0	0
Performance contract revenue	0	0	0	0	0	0	0	0
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	0	0	0	0	0	0	0	0
Grant revenue	318,370	155,950	474,320	399,454	191,213	25,000	13,500	629,167
Project income	0	0	0	0	0	0	0	0
Investment income	0	0	0	0	0	0	0	0
Donations	0	0	0	0	0	0	0	0
Miscellaneous income	0	0	0	0	0	0	0	0
Transfers	0	(24,351)	(24,351)	0	0	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
Total Revenue	318,370	131,599	449,969	399,454	191,213	25,000	13,500	629,167
EXPENSES								
Salaries	46,077	9,306	55,383	196,589	92,698	18,634	0	307,921
Fringe benefits	11,171	1,663	12,834	35,324	20,963	4,093	0	60,380
Professional/contract services	7,286	54	7,340	3,735	1,239	0	0	4,974
Travel/transportation	3,340	114	3,454	22,230	6,867	0	0	29,097
Space costs	1,803	0	1,803	34,945	14,767	0	0	49,712
Beneficiary assistance and supplies	230,098	118,942	349,040	20,204	8,349	0	13,500	42,053
Lease and maintenance of equipment	661	0	661	7,593	2,992	0	0	10,585
Other	2,773	357	3,130	13,428	14,765	0	0	28,193
Indirect expenses	15,161	1,163	16,324	65,406	28,573	2,273	0	96,252
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
Total Expenses	318,370	131,599	449,969	399,454	191,213	25,000	13,500	629,167
Change in Net Assets	0	0	0	0	0	0	0	0
Net assets - Beginning of the year	0	0	0	0	0	0	0	0
NET ASSETS - End of the year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Northwest Michigan Community Action Agency, Inc. and Affiliates

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Schedule of Program Activity

Year Ended September 30, 2019

	FEDERAL PROGRAMS							
	Department of Health and Human Services							
	93.600							
	Head Start							
	Full-Year, Part-Day 05CH010303-03 (57)	Training & Technical Assistance 05CH010303-03 (58)	Early Head Start 05CH010303-03 (59)	Training & Technical Assistance 05CH010303-03 (60)	Full-Year, Part-Day 05CH010303-04 (61)	Training & Technical Assistance 05CH010303-04 (62)	Early Head Start 05CH010303-04 (63)	Training & Technical Assistance 05CH010303-04 (64)
REVENUE								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	2,068,928	14,676	701,886	17,649	4,447,854	49,422	1,890,004	44,107
State and local grant reimbursement revenue	0	0	0	0	0	0	0	0
Performance contract revenue	0	0	0	0	0	0	0	0
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	0	0	0	0	0	0	0	0
Grant revenue	2,068,928	14,676	701,886	17,649	4,447,854	49,422	1,890,004	44,107
Project income	0	0	0	0	0	0	0	0
Investment income	0	0	0	0	0	0	0	0
Donations	0	0	0	0	0	0	0	0
Miscellaneous income	0	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	0	0
In-kind contributions	819,872	0	0	0	1,510,971	0	0	0
Total Revenue	2,888,800	14,676	701,886	17,649	5,958,825	49,422	1,890,004	44,107
EXPENSES								
Salaries	1,039,812	0	351,840	0	2,305,630	0	1,051,104	0
Fringe benefits	178,855	0	61,648	0	469,487	0	204,228	0
Professional/contract services	136,793	1,645	67,208	4,512	420,725	7,464	194,473	9,090
Travel/transportation	60,229	9,908	36,070	2,362	121,204	7,441	94,948	11,127
Space costs	162,668	0	34,193	0	285,081	0	71,689	0
Beneficiary assistance and supplies	261,019	796	71,982	8,256	328,417	13,434	59,410	16,219
Lease and maintenance of equipment	14,446	0	5,113	0	37,098	0	13,645	0
Other	33,986	993	11,862	915	95,155	16,590	34,088	3,661
Indirect expenses	181,120	1,334	61,970	1,604	385,057	4,493	166,419	4,010
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	0
In-kind expenses	819,872	0	0	0	1,510,971	0	0	0
Total Expenses	2,888,800	14,676	701,886	17,649	5,958,825	49,422	1,890,004	44,107
Change in Net Assets	0	0	0	0	0	0	0	0
Net assets - Beginning of the year	0	0	0	0	0	0	0	0
NET ASSETS - End of the year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Northwest Michigan Community Action Agency, Inc. and Affiliates

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Schedule of Program Activity

Year Ended September 30, 2019

FEDERAL PROGRAMS									
Department of Health and Human Services									
93.600				93.602					
Head Start									
Early Head Start Expansion 05HP000140-01 (65)	Early Head Start Start Up 05HP000140-01 (66)	Training & Technical Assistance 05HP000140-01 (67)	93.600 Subtotal	Assets for Independence Demonstration 90EI0627/01 (68)	Assets for Independence Demonstration 90EI0783/01 (69)	Assets for Independence Demonstration 90EI0855/01 (70)	93.602 Subtotal	Total Federal Programs	
REVENUE									
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 19,500	\$ 106,038	\$ 125,538	\$ 774,068	
Federal grant reimbursement revenue	181,148	57,750	20,604	9,494,028	0	(6,500)	(6,500)	14,437,694	
State and local grant reimbursement revenue	0	0	0	0	0	0	0	489,446	
Performance contract revenue	0	0	0	0	0	0	0	0	
Commodities food received	0	0	0	0	0	0	0	1,102,462	
Grant funds received in advance	0	0	0	0	0	(85,289)	(85,289)	(747,181)	
Grant revenue	181,148	57,750	20,604	9,494,028	0	13,000	20,749	16,056,489	
Project income	0	0	0	0	0	0	0	266,842	
Investment income	0	0	0	0	0	325	325	1,485	
Donations	0	0	0	0	0	0	0	0	
Miscellaneous income	0	0	0	0	0	20	20	20	
Transfers	0	0	0	0	0	0	0	176,460	
In-kind contributions	3,957	0	0	2,334,800	0	0	0	2,533,657	
Total Revenue	185,105	57,750	20,604	11,828,828	0	13,000	21,094	34,094	19,034,953
EXPENSES									
Salaries	90,426	0	0	4,838,812	0	4,689	4,689	6,653,569	
Fringe benefits	14,506	0	0	928,724	0	1,440	1,440	1,285,732	
Professional/contract services	38,531	500	0	880,941	0	0	0	1,238,655	
Travel/transportation	7,676	132	7,296	358,393	0	0	0	585,410	
Space costs	1,721	0	0	555,352	0	0	0	693,449	
Beneficiary assistance and supplies	8,258	49,788	9,013	826,592	0	26,000	35,070	3,187,467	
Lease and maintenance of equipment	1,202	0	0	71,504	0	0	0	174,398	
Other	2,584	2,080	2,422	204,336	0	22	22	287,409	
Indirect expenses	16,244	5,250	1,873	829,374	0	622	622	1,135,052	
Commodity food distributed	0	0	0	0	0	0	0	1,044,967	
Payments to subgrantees	0	0	0	0	0	0	0	196,937	
In-kind expenses	3,957	0	0	2,334,800	0	0	0	2,533,657	
Total Expenses	185,105	57,750	20,604	11,828,828	0	26,000	41,843	67,843	19,016,702
Change in Net Assets	0	0	0	0	0	(13,000)	(20,749)	(33,749)	18,251
Net assets - Beginning of the year	0	0	0	0	1,500	19,500	106,038	127,038	302,038
NET ASSETS - End of the year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,500	\$ 6,500	\$ 85,289	\$ 93,289	\$ 320,289

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-12
 Schedule of Program Activity
 Year Ended September 30, 2019

	STATE AND LOCAL PROGRAMS							
	Housing Education Services 18-36-HEP (71)	Homeless Youth Initiative Seed Grant #2386 (72)	Systems Change Accelerator (73)	MSHDA Homeless Summit Stipend Support (74)	MSHDA YHDP Match Grant HDF-380 (75)	MSHDA YHDP Match Grant HDF-387 (76)	County of Emmet Homeowner Rehabilitation Program Spec. Funds 16-18 (77)	Benzie County Community Chest 2017 (78)
REVENUE								
Prior year's grant funds received in advance	\$ 0	\$ 4,269	\$ 0	\$ 1,500	\$ 0	\$ 0	\$ 0	\$ 15
Federal grant reimbursement revenue	0	0	0	0	0	0	0	0
State and local grant reimbursement revenue	30,000	0	140,000	1,023	50,000	6,651	54,634	0
Performance contract revenue	0	0	0	0	0	0	0	0
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	0	0	(123,216)	0	0	0	0	0
Grant revenue	30,000	4,269	16,784	2,523	50,000	6,651	54,634	15
Project income	0	0	0	0	0	0	0	0
Sale of Homes	0	0	0	0	0	0	0	0
Investment income	0	0	0	0	0	0	0	0
Donations	0	16	0	0	0	0	0	0
Miscellaneous income	0	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	1,919	2
In-kind contributions	0	0	0	0	0	0	0	0
Total Revenue	30,000	4,285	16,784	2,523	50,000	6,651	56,553	17
EXPENSES								
Salaries	21,728	0	1,236	0	34,522	5,303	0	0
Fringe benefits	5,545	0	31	0	9,468	429	0	0
Professional/contract services	0	250	9,821	0	161	143	10,289	0
Travel/transportation	0	0	2,386	2,346	718	0	0	0
Space costs	0	0	0	0	0	0	0	0
Beneficiary assistance and supplies	0	915	1,750	0	389	115	46,264	15
Lease and maintenance of equipment	0	0	0	0	0	0	0	0
Other	0	0	42	0	197	56	0	0
Indirect expenses	2,727	0	1,518	177	4,545	605	0	2
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
Total Expenses	30,000	1,165	16,784	2,523	50,000	6,651	56,553	17
Change in Net Assets	0	3,120	0	0	0	0	0	0
Net assets - Beginning of the year	0	0	0	0	0	0	0	0
NET ASSETS - End of the year	\$ 0	\$ 3,120	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-13
 Schedule of Program Activity
 Year Ended September 30, 2019

	STATE AND LOCAL PROGRAMS							
	Benzie County Community Chest 2018 (79)	Youth Demonstration Project Cash Match (80)	Cherryland Electric Community Caring Fund (81)	Local Planning Body System Coordination Funds (82)	Local Planning Body System Coordination Funds (83)	Charlevoix Co. Program Inc. Contract 2019 (84)	Charlevoix Co. Program Inc. Contract 2019/2020 (85)	Benzie Co. Program Inc. Contract 2018/2019 (86)
REVENUE								
Prior year's grant funds received in advance	\$ 7,500	\$ 750	\$ 45	\$ 6,470	\$ 0	\$ 0	\$ 0	\$ 6,919
Federal grant reimbursement revenue	0	0	0	0	0	0	0	0
State and local grant reimbursement revenue	0	0	6,750	0	5,000	19,872	102	18,821
Performance contract revenue	0	0	0	0	0	0	0	0
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	0	0	0	0	0	0	0	0
Grant revenue	7,500	750	6,795	6,470	5,000	19,872	102	25,740
Project income	0	0	0	0	0	0	0	0
Sale of Homes	0	0	0	0	0	0	0	0
Investment income	0	0	0	0	0	0	0	0
Donations	0	1,043	0	0	0	0	0	0
Miscellaneous income	0	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	(50)	0	(2,445)
In-kind contributions	0	0	0	0	0	0	0	0
Total Revenue	7,500	1,793	6,795	6,470	5,000	19,822	102	23,295
EXPENSES								
Salaries	0	63	0	0	0	0	86	9,502
Fringe benefits	0	335	0	0	0	0	7	997
Professional/contract services	0	0	0	5,882	2,500	2,425	0	0
Travel/transportation	0	0	0	0	0	0	0	0
Space costs	0	0	0	0	0	0	0	0
Beneficiary assistance and supplies	2,416	48	4,230	0	216	16,841	0	11,000
Lease and maintenance of equipment	0	0	0	0	0	0	0	0
Other	0	183	0	0	1,829	0	0	0
Indirect expenses	242	63	423	588	455	556	9	1,796
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
Total Expenses	2,658	692	4,653	6,470	5,000	19,822	102	23,295
Change in Net Assets	4,842	1,101	2,142	0	0	0	0	0
Net assets - Beginning of the year	0	0	0	0	0	0	0	0
NET ASSETS - End of the year	\$ 4,842	\$ 1,101	\$ 2,142	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-14
 Schedule of Program Activity
 Year Ended September 30, 2019

	STATE AND LOCAL PROGRAMS							
	Benzie Co. Program Inc. Contract 2019/2020 (87)	Wexford Co. Program Inc. Contract 2018/2019 (88)	Wexford Co. Program Inc. Contract 2019/2020 (89)	Grand Traverse Co. Program Inc. Contract 2018/2019 (90)	Grand Traverse Co. Program Inc. Contract 2019/2020 (91)	Neighborhood Impact Program (92)	NeighborWorks Sustainable Homeownership 2016-8527-0504- OUT-5 (93)	Energy Optimization Education Outreach (94)
REVENUE								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 1,297	\$ 0	\$ 200	\$ 53,737	\$ 0
Federal grant reimbursement revenue	0	0	0	0	0	0	0	0
State and local grant reimbursement revenue	2,365	23,422	6,168	74,821	1,940	0	0	0
Performance contract revenue	0	0	0	0	0	0	0	0
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	0	0	0	0	0	0	(37,873)	0
Grant revenue	2,365	23,422	6,168	76,118	1,940	200	15,864	0
Project income	0	0	0	0	0	0	0	0
Sale of Homes	0	0	0	0	0	0	0	0
Investment income	0	0	0	0	0	0	0	0
Donations	0	0	0	0	0	0	0	3,000
Miscellaneous income	0	0	0	0	0	0	0	0
Transfers	0	(3,146)	0	943	0	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
Total Revenue	2,365	20,276	6,168	77,061	1,940	200	15,864	3,000
EXPENSES								
Salaries	1,991	5,574	1,237	7,712	1,633	0	11,718	0
Fringe benefits	159	591	99	767	131	0	2,324	0
Professional/contract services	0	0	0	0	0	0	88	0
Travel/transportation	0	0	0	0	0	0	0	0
Space costs	0	0	0	0	0	0	0	0
Beneficiary assistance and supplies	0	13,046	4,699	63,435	0	0	278	0
Lease and maintenance of equipment	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	14	0
Indirect expenses	215	1,065	133	5,147	176	0	1,442	0
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
Total Expenses	2,365	20,276	6,168	77,061	1,940	0	15,864	0
Change in Net Assets	0	0	0	0	0	200	0	3,000
Net assets - Beginning of the year	0	0	0	0	0	0	0	0
NET ASSETS - End of the year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 200	\$ 0	\$ 3,000

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-15

Schedule of Program Activity

Year Ended September 30, 2019

	STATE AND LOCAL PROGRAMS							
	Early Childhood (EC) Programs							
	Regional Foundation Campbell YAB (95)	TBA ISD GSRP Program 2018/2019 (96)	Char-Em ISD GSRP Program 2018/2019 (97)	Wexford- Missaukee ISD GSRP Program 2018/2019 (98)	TBA ISD GSRP Transportation 2018/2019 (99)	COOR ISD GSRP Transportation 2018/2019 (100)	COOR ISD Program 2018/2019 (101)	TBA ISD GSRP Program 2019/2020 (102)
REVENUE								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	0	0	0	0	0	0	0	0
State and local grant reimbursement revenue	2,600	537,203	317,886	578,810	25,778	1,645	33,713	477
Performance contract revenue	0	0	0	0	0	0	0	0
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	0	0	0	0	0	0	0	0
Grant revenue	2,600	537,203	317,886	578,810	25,778	1,645	33,713	477
Project income	0	0	0	0	0	0	0	0
Sale of Homes	0	0	0	0	0	0	0	0
Investment income	0	0	0	0	0	0	0	0
Donations	0	0	0	0	0	0	0	0
Miscellaneous income	0	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
Total Revenue	2,600	537,203	317,886	578,810	25,778	1,645	33,713	477
EXPENSES								
Salaries	0	401,487	218,564	412,348	0	0	24,349	0
Fringe benefits	0	73,770	55,407	84,622	0	0	8,015	0
Professional/contract services	2,600	123	223	153	0	0	0	0
Travel/transportation	0	3,380	1,913	5,233	25,778	1,645	0	0
Space costs	0	13,228	12,405	7,877	0	0	0	0
Beneficiary assistance and supplies	0	18,825	15,302	37,324	0	0	0	477
Lease and maintenance of equipment	0	1,619	282	1,980	0	0	0	0
Other	0	3,161	905	5,713	0	0	0	0
Indirect expenses	0	21,610	12,885	23,560	0	0	1,349	0
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
Total Expenses	2,600	537,203	317,886	578,810	25,778	1,645	33,713	477
Change in Net Assets	0	0	0	0	0	0	0	0
Net assets - Beginning of the year	0	0	0	0	0	0	0	0
NET ASSETS - End of the year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-16
 Schedule of Program Activity
 Year Ended September 30, 2019

	STATE AND LOCAL PROGRAMS							
	Early Childhood (EC) Programs			Central Lake CLEO First Steps Program	Central Lake CLEO Foundation Programs	Central Lake CLEO Foundation Coordinator	Central Lake CLEO First Steps Program	Central Lake CLEO Foundation Programs
	Char-Em ISD GSRP Program 2019/2020 (103)	Wexford-Missaukee ISD GSRP Program 2019/2020 (104)	Wexford-Missaukee ISD GSRP Transportation 2018/2019 (105)	7/18-6/19 (106)	7/18-6/19 (107)	7/19-6/20 (108)	7/19-6/20 (109)	7/19-6/20 (110)
REVENUE								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 57,410	\$ 17,543	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	0	0	0	0	0	0	0	0
State and local grant reimbursement revenue	1,177	3,012	19,312	(4,705)	68,953	75,240	90,539	48,031
Performance contract revenue	0	0	0	0	0	0	0	0
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	0	0	0	0	0	0	0	0
Grant revenue	1,177	3,012	19,312	52,705	86,496	75,240	90,539	48,031
Project income	0	0	0	0	0	0	0	0
Sale of Homes	0	0	0	0	0	0	0	0
Investment income	0	0	0	0	0	0	0	0
Donations	0	0	0	0	0	0	0	0
Miscellaneous income	0	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
Total Revenue	1,177	3,012	19,312	52,705	86,496	75,240	90,539	48,031
EXPENSES								
Salaries	0	0	5,505	21,340	55,645	9,815	5,448	5,339
Fringe benefits	0	0	730	4,669	9,609	782	1,284	1,535
Professional/contract services	0	0	0	165	1,012	40	185	0
Travel/transportation	0	0	12,429	436	1,713	194	18	276
Space costs	0	0	0	9,000	5,100	0	3,455	0
Beneficiary assistance and supplies	1,177	3,012	0	12,300	4,769	1,597	2,990	0
Lease and maintenance of equipment	0	0	0	373	0	0	147	0
Other	0	0	383	483	1,194	273	717	20
Indirect expenses	0	0	265	3,939	7,454	1,270	1,110	717
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
Total Expenses	1,177	3,012	19,312	52,705	86,496	13,971	15,354	7,887
Change in Net Assets	0	0	0	0	0	61,269	75,185	40,144
Net assets - Beginning of the year	0	0	0	0	0	0	0	0
NET ASSETS - End of the year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 61,269	\$ 75,185	\$ 40,144

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-17

Schedule of Program Activity

Year Ended September 30, 2019

STATE AND LOCAL PROGRAMS

	Great Start Quality Resource Center (111)	TBA-ISD Wilson Service Agreement 10/18-9/19 (112)	Charlevoix- Emmet ISD Child Care Scholarship Program (113)	Building Healthy Comm. Benzie County (114)	Building Healthy Comm. Chums/Hannah (115)	Family Vacation Fund (116)	ECE Activity (117)	Wexford County Baby Closet (118)
REVENUE								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 45,623	\$ 895	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	0	0	0	0	0	0	0	0
State and local grant reimbursement revenue	392,905	56,576	0	0	4,000	0	0	0
Performance contract revenue	0	0	0	0	0	0	0	0
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	0	0	0	0	0	0	0	0
Grant revenue	392,905	56,576	45,623	895	4,000	0	0	0
Project income	0	0	0	0	0	0	3,640	0
Sale of Homes	0	0	0	0	0	0	0	0
Investment income	0	0	0	0	0	0	0	0
Donations	0	0	69,623	0	0	5,438	0	0
Miscellaneous income	0	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
Total Revenue	392,905	56,576	115,246	895	4,000	5,438	3,640	0
EXPENSES								
Salaries	305,677	45,655	0	0	0	0	0	0
Fringe benefits	66,476	4,819	0	0	0	0	0	0
Professional/contract services	100	0	66,515	0	0	0	3,800	0
Travel/transportation	0	1,815	0	0	0	0	0	0
Space costs	0	0	0	0	0	0	0	0
Beneficiary assistance and supplies	0	125	0	895	3,011	5,438	2,300	1,058
Lease and maintenance of equipment	0	0	0	0	0	0	0	0
Other	0	400	2,088	0	0	0	0	0
Indirect expenses	20,652	3,762	0	0	0	0	250	0
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
Total Expenses	392,905	56,576	68,603	895	3,011	5,438	6,350	1,058
Change in Net Assets	0	0	46,643	0	989	0	(2,710)	(1,058)
Net assets - Beginning of the year	0	0	0	0	0	0	3,937	2,641
NET ASSETS - End of the year	\$ 0	\$ 0	\$ 46,643	\$ 0	\$ 989	\$ 0	\$ 1,227	\$ 1,583

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-18
 Schedule of Program Activity
 Year Ended September 30, 2019

STATE AND LOCAL PROGRAMS

	Friends of Alanson (119)	Child Development Contributions (120)	Maidens of Michigan Fund (121)	GS2Q Participation Bonus Program (122)	Manistee County Millage 2019 (123)	Grand Traverse County Millage 2019 (124)	Grand Traverse County Millage 2018 (125)	Wexford County Millage 2019 (126)
REVENUE								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 1,501	\$ 0	\$ 0	\$ 0	\$ 5,000	\$ 0
Federal grant reimbursement revenue	0	0	0	0	0	0	0	0
State and local grant reimbursement revenue	0	0	0	0	12,000	20,000	0	15,000
Performance contract revenue	0	0	0	0	0	0	0	0
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	0	0	0	0	0	(5,000)	0	0
Grant revenue	0	0	1,501	0	12,000	15,000	5,000	15,000
Project income	0	0	0	409	0	0	0	0
Sale of Homes	0	0	0	0	0	0	0	0
Investment income	0	0	0	0	0	0	0	0
Donations	0	0	615	0	0	0	0	0
Miscellaneous income	0	0	0	0	0	0	0	0
Transfers	0	0	(1)	0	0	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
Total Revenue	0	0	2,115	409	12,000	15,000	5,000	15,000
EXPENSES								
Salaries	0	0	0	1,699	0	3,465	1,155	3,465
Fringe benefits	0	0	0	130	0	1,035	345	1,035
Professional/contract services	0	0	0	20	0	0	0	0
Travel/transportation	0	0	0	0	12,000	0	0	0
Space costs	0	0	0	0	0	0	0	0
Beneficiary assistance and supplies	0	0	2,115	1,153	0	10,500	3,500	10,500
Lease and maintenance of equipment	0	0	0	0	0	0	0	0
Other	0	0	0	1,010	0	0	0	0
Indirect expenses	0	0	0	401	0	0	0	0
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
Total Expenses	0	0	2,115	4,413	12,000	15,000	5,000	15,000
Change in Net Assets	0	0	0	(4,004)	0	0	0	0
Net assets - Beginning of the year	101	1,073	0	5,061	0	0	0	0
NET ASSETS - End of the year	\$ 101	\$ 1,073	\$ 0	\$ 1,057	\$ 0	\$ 0	\$ 0	\$ 0

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-19

Schedule of Program Activity

Year Ended September 30, 2019

STATE AND LOCAL PROGRAMS

	Wexford County Millage 2018 (127)	Leelanau County Millage 2019 (128)	Leelanau County Millage 2018 (129)	Meals on Wheels of America (130)	DTE Meals Grant (131)	Shumsky Foundation (132)	Building Healthy Communities Manistee (133)	Live Well Manistee (134)
REVENUE								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,279	\$ 385
Federal grant reimbursement revenue	0	0	0	0	0	0	0	0
State and local grant reimbursement revenue	5,000	21,000	7,000	7,232	12,500	1,500	0	0
Performance contract revenue	0	0	0	0	0	0	0	0
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	0	0	0	0	0	0	(1,279)	(385)
Grant revenue	5,000	21,000	7,000	7,232	12,500	1,500	0	0
Project income	0	0	0	0	0	0	0	0
Sale of Homes	0	0	0	0	0	0	0	0
Investment income	0	0	0	0	0	0	0	0
Donations	0	0	0	0	0	0	0	0
Miscellaneous income	0	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
Total Revenue	5,000	21,000	7,000	7,232	12,500	1,500	0	0
EXPENSES								
Salaries	1,155	4,851	1,617	1,674	1,541	347	0	0
Fringe benefits	345	1,449	483	496	456	103	0	0
Professional/contract services	0	0	0	0	0	0	0	0
Travel/transportation	0	0	0	0	0	0	0	0
Space costs	0	0	0	0	0	0	0	0
Beneficiary assistance and supplies	3,500	14,700	4,900	5,062	10,003	1,050	0	0
Lease and maintenance of equipment	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0
Indirect expenses	0	0	0	0	500	0	0	0
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
Total Expenses	5,000	21,000	7,000	7,232	12,500	1,500	0	0
Change in Net Assets	0	0	0	0	0	0	0	0
Net assets - Beginning of the year	0	0	0	0	0	0	0	0
NET ASSETS - End of the year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-20
 Schedule of Program Activity
 Year Ended September 30, 2019

STATE AND LOCAL PROGRAMS

	Oleson Foundation Grant (135)	A. Underhill Foundation Grant (136)	Schmuckal Foundation Grant (137)	Munson/MSU Helping You Heal Study (138)	Rotary Charities Traverse City Development Grant #2156 (139)	CEDAM Tax Data Grant (140)	Capacity Building Grant (141)	Home Links Program (142)
REVENUE								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 23,701	\$ 4,517	\$ 706	\$ 0
Federal grant reimbursement revenue	0	0	0	0	0	0	0	0
State and local grant reimbursement revenue	0	0	0	14,647	0	0	0	0
Performance contract revenue	5,000	4,000	5,000	0	0	0	0	0
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	0	0	0	0	0	0	0	0
Grant revenue	5,000	4,000	5,000	14,647	23,701	4,517	706	0
Project income	0	0	0	0	0	0	0	1,400
Sale of Homes	0	0	0	0	0	0	0	0
Investment income	0	0	0	0	0	0	0	0
Donations	0	0	0	0	0	0	0	0
Miscellaneous income	0	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
Total Revenue	5,000	4,000	5,000	14,647	23,701	4,517	706	1,400
EXPENSES								
Salaries	(471)	926	1,157	9,731	3,673	0	0	0
Fringe benefits	4,971	274	343	917	660	0	0	0
Professional/contract services	0	0	0	0	0	0	500	0
Travel/transportation	0	0	0	0	0	0	0	0
Space costs	0	0	0	0	0	0	0	0
Beneficiary assistance and supplies	500	2,800	3,500	2,667	0	130	20	1,273
Lease and maintenance of equipment	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0
Indirect expenses	0	0	0	1,332	433	13	52	127
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
Total Expenses	5,000	4,000	5,000	14,647	4,766	143	572	1,400
Change in Net Assets	0	0	0	0	18,935	4,374	134	0
Net assets - Beginning of the year	0	0	0	0	0	0	0	0
NET ASSETS - End of the year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 18,935	\$ 4,374	\$ 134	\$ 0

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-21
 Schedule of Program Activity
 Year Ended September 30, 2019

STATE AND LOCAL PROGRAMS

	NeighborWorks Tableau Fellowship Grant (143)	Saturday Specials Program (144)	NeighborWorks Wells Fargo Knoxville Reimbursement (145)	MIDAP Non-TANF DS NMCAA 10/08 (146)	E-Home America (147)	NeighborWorks Sun Trust Bank Grant (148)	Homeless Counselor Wexford- Missaukee (149)	Emmet County Utility Pool (150)
REVENUE								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 2,000	\$ 0	\$ 3,122	\$ 0	\$ 0
Federal grant reimbursement revenue	0	0	0	0	0	0	0	0
State and local grant reimbursement revenue	2,250	0	0	0	0	0	0	0
Performance contract revenue	0	0	0	0	3,019	0	0	0
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	0	0	0	(2,000)	0	(3,122)	0	0
Grant revenue	2,250	0	0	0	3,019	0	0	0
Project income	0	50	0	0	0	0	0	0
Sale of Homes	0	0	0	0	0	0	0	0
Investment income	0	0	0	0	0	0	0	0
Donations	0	0	1,000	0	0	0	2,631	3,815
Miscellaneous income	0	0	0	0	0	0	0	0
Transfers	0	5	0	0	0	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
Total Revenue	2,250	55	1,000	0	3,019	0	2,631	3,815
EXPENSES								
Salaries	0	0	0	0	2,095	0	0	0
Fringe benefits	0	0	0	0	650	0	0	0
Professional/contract services	0	0	0	0	0	0	8	0
Travel/transportation	2,250	0	1,000	0	0	0	0	0
Space costs	0	0	0	0	0	0	0	0
Beneficiary assistance and supplies	0	0	0	0	0	0	4,725	3,852
Lease and maintenance of equipment	0	0	0	0	0	0	0	0
Other	0	50	0	0	0	0	16	0
Indirect expenses	0	5	0	0	274	0	8	0
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
Total Expenses	2,250	55	1,000	0	3,019	0	4,757	3,852
Change in Net Assets	0	0	0	0	0	0	(2,126)	(37)
Net assets - Beginning of the year	0	0	0	0	0	0	4,838	3,707
NET ASSETS - End of the year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2,712	\$ 3,670

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-22

Schedule of Program Activity

Year Ended September 30, 2019

STATE AND LOCAL PROGRAMS									
	Community Service GAP Fund (151)	Grand Traverse Baby Pantry (152)	Blarney Castle Fuel Fund (153)	NW MI Food Coalition (154)	NW MI Food Coalition Farm to Neighbor (155)	Huntington National Bank Grant (156)	East Traverse Catholic Federal Credit Union (157)	Fifth Third Bank Grant (158)	Mercantile Bank Grant (159)
REVENUE									
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 5,161	\$ 2,500	\$ 10,639	\$ 668
Federal grant reimbursement revenue	0	0	0	0	0	0	0	(5,000)	0
State and local grant reimbursement revenue	0	0	0	0	0	0	0	5,000	0
Performance contract revenue	0	0	0	0	0	0	0	0	0
Commodities food received	0	0	0	0	0	0	0	0	0
Grant funds received in advance	0	0	0	0	0	0	0	0	0
Grant revenue	0	0	0	0	0	5,161	2,500	10,639	668
Project income	894	0	0	0	0	0	0	0	0
Sale of Homes	0	0	0	0	0	0	0	0	0
Investment income	0	0	0	0	0	0	0	0	0
Donations	14,367	5,451	10,600	14,844	3,610	19,000	0	0	0
Miscellaneous income	0	0	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0	0
Total Revenue	15,261	5,451	10,600	14,844	3,610	24,161	2,500	10,639	668
EXPENSES									
Salaries	5	0	0	0	0	0	0	0	0
Fringe benefits	0	0	0	0	0	0	0	0	0
Professional/contract services	0	0	0	0	1,002	0	0	0	0
Travel/transportation	0	0	0	13	0	0	0	26	0
Space costs	0	0	0	0	0	0	0	0	0
Beneficiary assistance and supplies	30,817	3,658	7,473	246	16,515	280	269	317	14
Lease and maintenance of equipment	0	0	0	0	0	0	0	0	0
Other	4	0	0	55	0	1,842	0	9	0
Indirect expenses	1	0	0	20	0	212	27	35	1
Commodity food distributed	0	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0	0
Total Expenses	30,827	3,658	7,473	334	17,517	2,334	296	387	15
Change in Net Assets	(15,566)	1,793	3,127	14,510	(13,907)	21,827	2,204	10,252	653
Net assets - Beginning of the year	27,054	15,599	38,995	12,174	23,211	0	0	0	0
NET ASSETS - End of the year	\$ 11,488	\$ 17,392	\$ 42,122	\$ 26,684	\$ 9,304	\$ 21,827	\$ 2,204	\$ 10,252	\$ 653

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-23
 Schedule of Program Activity
 Year Ended September 30, 2019

	STATE AND LOCAL PROGRAMS				OTHER				
	Chemical Bank Grant (160)	Total State and Local Programs	Head Start Parent Funds (161)	Senior Funds (162)	Keep The Wheels Rolling (163)	Addison F. Wilber Fund (164)	R. Smith Fund (165)	FMS Fee For Service (166)	Home Rehab Fundraising (167)
REVENUE									
Prior year's grant funds received in advance	\$ 3,567	\$ 268,919	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	0	(5,000)	0	0	0	0	0	0	0
State and local grant reimbursement revenue	0	2,817,850	0	0	0	0	0	0	0
Performance contract revenue	0	17,019	0	82,615	0	0	0	0	0
Commodities food received	0	0	0	0	0	0	0	0	0
Grant funds received in advance	0	(172,875)	0	0	0	0	0	0	0
Grant revenue	3,567	2,925,913	0	82,615	0	0	0	0	0
Project income	0	6,393	0	0	0	0	0	4,747	0
Sale of Homes	0	0	0	0	0	0	0	0	0
Investment income	0	0	0	0	0	0	0	0	0
Donations	8,000	163,053	352	0	90,168	0	500	1,482	200
Miscellaneous income	0	0	325	235	(17)	0	0	1	0
Transfers	0	(2,773)	0	(82,850)	(73,924)	0	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0	0
Total Revenue	11,567	3,092,586	677	0	16,227	0	500	6,230	200
EXPENSES									
Salaries	0	1,651,562	0	0	2,291	0	0	557	0
Fringe benefits	0	346,293	0	0	199	0	0	343	0
Professional/contract services	0	108,005	0	0	10,052	0	0	65	0
Travel/transportation	0	75,569	0	0	376	0	0	0	0
Space costs	0	51,065	0	0	0	0	0	0	0
Beneficiary assistance and supplies	58	422,354	656	0	1,833	0	0	2,076	0
Lease and maintenance of equipment	0	4,401	0	0	0	0	0	0	0
Other	102	20,746	0	0	1	0	0	494	0
Indirect expenses	16	124,164	66	0	1,475	0	0	354	0
Commodity food distributed	0	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0	0
Total Expenses	176	2,804,159	722	0	16,227	0	0	3,889	0
Change in Net Assets	11,391	288,427	(45)	0	0	0	500	2,341	200
Net assets - Beginning of the year	0	138,391	214	0	0	26,287	1,940	4,429	763
NET ASSETS - End of the year	\$ 11,391	\$ 426,818	\$ 169	\$ 0	\$ 0	\$ 26,287	\$ 2,440	\$ 6,770	\$ 963

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-24

Schedule of Program Activity

Year Ended September 30, 2019

	OTHER							
	Home Improvement Unit Special Purpose Fund (168)	DTE Residential Energy Efficiency Assistance Program (169)	Recaptured AHRV Mortgages (170)	HPG Recaptured Leverage for HOME (171)	Emmet Co. Recaptured HPG Mortgages (172)	Kalkaska Co. Recaptured HPG Mortgages (173)	Leelanau Co. Recaptured HPG Mortgages (174)	Grand Traverse Recaptured HPG Mortgages (175)
REVENUE								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	0	0	0	0	0	0	0	0
State and local grant reimbursement revenue	0	0	0	0	0	0	0	0
Performance contract revenue	0	0	0	0	0	0	0	0
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	0	0	0	0	0	0	0	0
Grant revenue	0	0	0	0	0	0	0	0
Project income	0	53,291	5,295	0	0	0	0	1,983
Sale of Homes	0	0	0	0	0	0	0	0
Investment income	0	0	0	0	0	0	0	0
Donations	0	0	0	0	0	0	0	0
Miscellaneous income	10,862	0	0	0	0	0	0	0
Transfers	0	0	0	51,679	0	(4,485)	(18,335)	(22,091)
In-kind contributions	0	0	0	0	0	0	0	0
Total Revenue	10,862	53,291	5,295	51,679	0	(4,485)	(18,335)	(20,108)
EXPENSES								
Salaries	0	0	466	1,626	0	0	0	0
Fringe benefits	1,302	0	54	215	0	0	0	0
Professional/contract services	0	0	0	0	0	0	0	0
Travel/transportation	233	0	0	0	0	0	0	0
Space costs	0	0	0	0	0	0	0	0
Beneficiary assistance and supplies	6,938	70,368	6,971	10,426	742	0	0	60
Lease and maintenance of equipment	0	0	0	0	0	0	0	0
Other	0	11	0	0	0	0	0	0
Indirect expenses	847	7,038	255	175	3	0	0	3
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
Total Expenses	9,320	77,417	7,746	12,442	745	0	0	63
Change in Net Assets	1,542	(24,126)	(2,451)	39,237	(745)	(4,485)	(18,335)	(20,171)
Net assets - Beginning of the year	18,339	48,867	6,524	0	1,398	4,485	18,335	22,121
NET ASSETS - End of the year	\$ 19,881	\$ 24,741	\$ 4,073	\$ 39,237	\$ 653	\$ 0	\$ 0	\$ 1,950

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-25

Schedule of Program Activity

Year Ended September 30, 2019

	OTHER					GAAP	TOTAL	CORPORATE
	Wexford Co. Recaptured HPG Mortgages (176)	HPG Mortgages Receivable (177)	AHRVF Mortgages Receivable (178)	NeighborWorks Strategic Income Fund Mortgages Receivable (179)	NeighborWorks Strategic Income Fund DPA Mortgages Receivable (180)	ADJUSTMENTS		PROGRAM	Corporate
						GAAP Eliminations	ACTIVITY	Activities (181)
REVENUE								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,042,987	\$ 0
Federal grant reimbursement revenue	0	0	0	0	0	0	14,432,694	0
State and local grant reimbursement revenue	0	0	0	0	0	0	3,307,296	0
Performance contract revenue	0	0	0	0	0	0	99,634	5,860
Commodities food received	0	0	0	0	0	0	1,102,462	0
Grant funds received in advance	0	0	0	0	0	0	(920,056)	0
Grant revenue	0	0	0	0	0	0	19,065,017	5,860
Project income	0	0	0	0	0	0	338,551	3,905
Sale of Homes	0	0	0	0	0	0	0	0
Investment income	0	0	0	0	0	0	1,485	54,224
Donations	0	0	0	0	0	0	255,755	6,504
Miscellaneous income	0	0	0	0	0	0	11,426	12,994
Transfers	(6,769)	0	0	0	0	0	16,912	(16,912)
In-kind contributions	0	0	0	0	0	(2,000,202)	533,455	0
Total Revenue	(6,769)	0	0	0	0	(2,000,202)	20,222,601	66,575
EXPENSES								
Salaries	0	0	0	0	0	0	8,310,071	673,006
Fringe benefits	0	0	0	0	0	0	1,634,138	105,512
Professional/contract services	0	0	0	0	0	0	1,356,777	110,180
Travel/transportation	0	0	0	0	0	0	661,588	13,504
Space costs	0	0	0	0	0	0	744,514	59,906
Beneficiary assistance and supplies	0	(16,656)	(6,138)	(260)	(1,415)	0	3,685,422	74,750
Lease and maintenance of equipment	0	0	0	0	0	0	178,799	2,887
Other	0	0	0	0	0	0	308,661	88,284
Indirect expenses	0	0	0	0	0	0	1,269,432	(1,269,432)
Commodity food distributed	0	0	0	0	0	0	1,044,967	0
Payments to subgrantees	0	0	0	0	0	0	196,937	0
In-kind expenses	0	0	0	0	0	(2,000,202)	533,455	0
Total Expenses	0	(16,656)	(6,138)	(260)	(1,415)	(2,000,202)	19,924,761	(141,403)
Change in Net Assets	(6,769)	16,656	6,138	260	1,415	0	297,840	207,978
Net assets - Beginning of the year	6,769	170,115	16,023	4,384	0	0	791,422	2,233,302
NET ASSETS - End of the year	\$ 0	\$ 186,771	\$ 22,161	\$ 4,644	\$ 1,415	\$ 0	\$ 1,089,262	\$ 2,441,280

Northwest Michigan Community Action Agency, Inc.

Schedule B-1

Schedule of Expenditures of Federal Awards and List of Programs

Year Ended September 30, 2019

Federal Grantor / Pass-Through Grantor / Program or Cluster Title	CFDA Number	Pass-Through Entity Identifying Number	Program Year	Passed Through to Subrecipients	Federal Expenditures
DEPARTMENT OF AGRICULTURE					
Passed through State of Michigan, Department of Education					
(1) Trade Mitigation Food Program	10.178	4300008427	10/01/18 - 09/30/19	\$ 0	\$ 5,281
(2) Trade Mitigation Food Program - Distribution	10.178	4300008427	10/01/18 - 09/30/19	0	160,695
Total Federal Expenditures - CFDA 10.178				0	165,976
Passed through State of Michigan, Department of Education					
(3) Child and Adult Day Care Food	10.558	280000001	10/01/18 - 09/30/19	0	367,022
Total Federal Expenditures - CFDA 10.558				0	367,022
Food Distribution Cluster					
Passed through State of Michigan, Department of Education					
(4) Commodity Supplemental Food Program	10.565	280001022C	10/01/18 - 09/30/19	0	185,705
(5) Commodity Supplemental Food Program	10.565	280001022C	10/01/18 - 09/30/19	0	624,739
Total Federal Expenditures - CFDA 10.565				0	810,444
(6) Temporary Emergency Food Assistance Program	10.568	28-000-0001	10/01/18 - 09/30/19	0	153,711
(7) Temporary Emergency Food Assistance Program - Distribution	10.569	N/A	10/01/18 - 09/30/19	0	259,533
Total Federal Expenditures - Food Distribution Cluster (CFDA 10.565, 10.568, & 10.569)				0	1,223,688
TOTAL DEPARTMENT OF AGRICULTURE PROGRAMS				0	1,756,686
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT					
Direct Funding					
(8) LCHA Comprehensive	14.169	HC180321040	10/01/17 - 03/31/19	0	15,275
(9) LCHA Comprehensive	14.169	HC190321013	10/01/18 - 03/31/20	0	22,895
Total Federal Expenditures - CFDA 14.169				0	38,170
Passed through Michigan State Housing Development Authority					
(10) CDBG Housing MSC - Charlevoix County	14.228	2014-0729-HO	09/01/15 - 12/31/18	0	26,807
Total Federal Expenditures - CFDA 14.228				0	26,807
Passed through Michigan State Housing Development Authority					
(11) Emergency Solutions Grant (ESG)	14.231	HML-2018-0107-ESF	10/01/18 - 09/30/19	131,845	447,060
Total Federal Expenditures - CFDA 14.231				131,845	447,060
Passed through State of Michigan: Department of Health & Human Services					
(12) Individual & Family Rapid Re-Housing Charlevoix-Emmet-Wexford-Missaukee-Manistee	14.235	E20191082-00	10/01/18 - 09/30/19	0	166,541
(13) Rapid Re-Housing Program Charlevoix-Emmet-Wexford-Missaukee-Manistee	14.235	E20191083-00	10/01/18 - 09/30/19	0	64,842
Passed through Michigan State Housing Development Authority					
(14) Charlevoix-Emmet HMIS	14.235	HML-2017-MI-5682-HMIS	03/01/19 - 02/28/20	0	5,406
(15) Wexford-Missaukee HMIS	14.235	HML-2017-MI-5682-HMIS	03/01/19 - 02/28/20	0	5,548
(16) Manistee HMIS	14.235	HML-2017-MI-5682-HMIS	03/01/19 - 02/28/20	0	3,467
Total Federal Expenditures - CFDA 14.235				0	245,804
Passed through Michigan State Housing Development Authority					
(17) Home Grant	14.239	M-2017-0107	10/18/18 - 09/30/20	0	79,705
Total Federal Expenditures - CFDA 14.239				0	79,705
Direct Funding					
(18) Continuum Planning Grant	14.267	MI0586L5F121700	06/01/18 - 05/31/19	0	8,675
(19) Permanent Supportive Housing Grant	14.267	MI0558L5F001700	08/06/18 - 08/05/19	0	4,690
(20) Continuum Planning Grant	14.267	MI0623L5F121800	06/01/19 - 05/31/20	0	5,500
Passed through Michigan State Housing Development Authority					
(21) MSHDA COC Coordinating Grant	14.267	MI0559L5F001700	07/01/18 - 06/30/19	0	22,000
Total Federal Expenditures - CFDA 14.267				0	40,865

Northwest Michigan Community Action Agency, Inc.

Schedule B-2

Schedule of Expenditures of Federal Awards and List of Programs

Year Ended September 30, 2019

	Federal Grantor / Pass-Through Grantor / Program or Cluster Title	CFDA Number	Pass-Through Entity Identifying Number	Program Year	Passed Through to Subrecipients	Federal Expenditures
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (Continued)						
Direct Funding						
(22)	Coordinated Entry & Diversion Grant	14.276	MI0599Y5F121600	10/01/18 - 09/30/20	0	75,763
(23)	Rapid Rehousing for Single Youth Grant	14.276	MI0600Y5F121600	10/01/18 - 09/30/20	0	110,189
(24)	Rapid Rehousing for Pregnant & Parenting Youth Grant	14.276	MI0598Y5F121600	10/01/18 - 09/30/20	0	94,637
(25)	HUD Youth Planning Grant	14.276	MI0555Y5F121600	02/01/18 - 06/30/19	0	9,627
(26)	HUD Youth Planning Grant	14.276	MI0601Y5F121600	01/01/19 - 12/31/19	0	19,933
Total Federal Expenditures - CFDA 14.276					0	310,149
Passed through Michigan State Housing Development Authority						
Housing Voucher Cluster Program						
(27)	Family Self-Sufficiency Program Housing Choice Voucher Program - HCVP	14.871	16-91-FSS	01/01/17 - 12/31/18	0	2,549
(28)	Family Self-Sufficiency Program Housing Choice Voucher Program - HCVP	14.871	19-59-FSS	01/01/19 - 12/31/20	0	4,084
Total Federal Expenditures - CFDA 14.871					0	6,633
TOTAL DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT PROGRAMS					131,845	1,195,193
DEPARTMENT OF THE TREASURY						
Passed through NeighborWorks America						
(29)	NeighborWorks Green Program Dev. Grant FY13-2	21.U00	2013-8527-0056-GPD51	09/09/13 - undefined	0	0
(30)	NeighborWorks Week Grant	21.U00	G-NWW-2018-49095 & 2019-53065	05/21/18 - undefined	0	528
(31)	NeighborWorks Strategic Investment Fund	21.U00	R-SIF-2018-49535	09/07/18 - undefined	0	12,429
(32)	NeighborWorks NTI Travel Grant	21.U00	G-SUP-2019-52002 & 55351	10/01/18 - 09/30/19	0	7,700
(33)	NeighborWorks Learning Community Health Partnerships	21.U00	G-SUPEXT-2018-50627 & 51420	08/13/18 - undefined	0	3,084
(34)	NeighborWorks Single Family Home Design Pilot	21.U00	2015-8527-0292-SUP23|2016-8527-0077-TA89	07/20/15 - undefined	0	123
(35)	NeighborWorks Operating Grant	21.U00	N/A	10/01/12 - undefined	0	176,602
(36)	NeighborWorks Permanently Restricted Capital Grant	21.U00	N/A	Ongoing	0	(50,000)
(37)	NeighborWorks Community Impact Measurement	21.U00	GW-2017-8527-0293-SUP	06/01/16 - undefined	0	4,743
(38)	NeighborWorks Expendable Capital Grant	21.U00	N/A	Ongoing	0	100,000
(39)	NeighborWorks Strategic Investment	21.U00	2016-8527-0102-SIFUND68	09/01/16 - undefined	0	933
(40)	NeighborWorks Community Development Peer-to-Peer	21.U00	R-SUPINT-2018-51112	09/06/18 - undefined	0	2,000
Total Federal Expenditures - CFDA 21.U00 Public Law #115-31					0	258,142
Direct Funding						
(41)	Volunteer Income Tax Assistance	21.009	19VITA0175 YR1	08/01/18 - 07/31/19	0	40,000
Total Federal Expenditures - CFDA 21.009					0	40,000
TOTAL DEPARTMENT OF TREASURY PROGRAMS					0	298,142
DEPARTMENT OF VETERANS AFFAIRS						
Direct Funding						
(42)	Supportive Services for Veterans Families	64.033	2013-MI-108 ADM18 & SER18	10/01/17 - 10/31/18	0	23,917
(43)	Supportive Services for Veterans Families	64.033	2013-MI-108-19	10/01/18 - 10/31/19	65,092	654,261
Total Federal Expenditures - CFDA 64.033					65,092	678,178
TOTAL DEPARTMENT OF VETERANS AFFAIRS PROGRAMS					65,092	678,178
DEPARTMENT OF ENERGY						
Passed through State of Michigan: Department of Health & Human Services						
(44)	Weatherization Assistance Program	81.042	WAP16-28023-NFA 15	07/01/19 - 06/30/20	0	48,239
(45)	Weatherization Assistance Program	81.042	WAP16-28023-NFA 10	07/01/18 - 06/30/19	0	629,081
Total Federal Expenditures - CFDA 81.042					0	677,320
TOTAL DEPARTMENT OF ENERGY PROGRAMS					0	677,320
DEPARTMENT OF EDUCATION						
Passed through Traverse Bay Intermediate School District						
(46)	Early On - TBA ISD 2018/2019	84.181	NA	11/01/18 - 09/30/19	0	47,596
Total Federal Expenditures - CFDA 84.181					0	47,596
TOTAL DEPARTMENT OF EDUCATION PROGRAMS					0	47,596
DEPARTMENT OF HEALTH AND HUMAN SERVICES						
Aging Cluster						
Passed through Area Agency on Aging of Northwest Michigan						
(47)	Senior Nutrition - Congregate Meals Title III C-1	93.045	N/A	10/01/18 - 09/30/19	0	139,041
(48)	Senior Nutrition - Home Delivered Meals Title III C-2	93.045	N/A	10/01/18 - 09/30/19	0	97,097
Total Federal Expenditures - CFDA 93.045					0	236,138

Northwest Michigan Community Action Agency, Inc.

Schedule B-3

Schedule of Expenditures of Federal Awards and List of Programs

Year Ended September 30, 2019

	Federal Grantor / Pass-Through Grantor / Program or Cluster Title	CFDA Number	Pass-Through Entity Identifying Number	Program Year	Passed Through to Subrecipients	Federal Expenditures
DEPARTMENT OF HEALTH AND HUMAN SERVICES (Continued)						
Passed through Area Agency on Aging of Northwest Michigan						
(49)	Nutrition Services Incentive	93.053	N/A	10/01/18 - 09/30/19	0	160,072
Total Federal Expenditures - Aging Cluster (CFDA 93.044, 93.045, & 93.053)					0	396,210
TANF Cluster						
Passed through The Salvation Army						
(50)	Salvation Army Motel Provider Program	93.558	20190094-00	10/01/18 - 09/30/19	0	4,404
Total Federal Expenditures - TANF Cluster (CFDA 93.558 & 93.714)					0	4,404
Passed through State of Michigan: Department of Health & Human Services						
(51)	Weatherization LIHEAP Program	93.568	WAP-16-28023 NFA 13 19B1MILIEA	10/01/18 - 09/30/19	0	318,370
Passed through Michigan Community Action						
(52)	MCA MEAP Assurance 16	93.568	MCA MEAP Agreement 2018/2019	10/01/18 - 09/30/19	0	38,000
Total Federal Expenditures - CFDA 93.568					0	356,370
Passed through State of Michigan: Department of Health & Human Services						
(53)	Community Services Block Grant	93.569	CSBG-14-28023 Yr 6 19B1MICOSR	10/01/18 - 09/30/20	0	399,454
(54)	Community Services Block Grant	93.569	CSBG-14-28023 Yr 5 18B1MICOSR	10/01/17 - 09/30/19	0	191,213
(55)	MDHHS YDHP Match Grant	93.569	CSBGD 18B1MICOSR	11/29/18 - 09/30/19	0	25,000
(56)	CSBG Summer Fuel Program	93.569	CSBG-28023 PY19 Discretionary	06/25/19 - 09/30/19	0	13,500
Total Federal Expenditures - CFDA 93.569					0	629,167
Direct Funding						
(57)	Head Start - Full-Year, Part-Day	93.600	05CH010303-03	01/01/18 - 12/31/18	0	2,068,928
(58)	Head Start - Training & Technical Assistance	93.600	05CH010303-03	01/01/18 - 12/31/18	0	14,676
(59)	Early Head Start	93.600	05CH010303-03	01/01/18 - 12/31/18	0	701,886
(60)	Early Head Start - Training & Technical Assistance	93.600	05CH010303-03	01/01/18 - 12/31/18	0	17,649
(61)	Head Start - Full-Year, Part-Day	93.600	05CH010303-04	01/01/19 - 12/31/19	0	4,447,854
(62)	Head Start - Training & Technical Assistance	93.600	05CH010303-04	01/01/19 - 12/31/19	0	49,422
(63)	Early Head Start	93.600	05CH010303-04	01/01/19 - 12/31/19	0	1,890,004
(64)	Early Head Start - Training & Technical Assistance	93.600	05CH010303-04	01/01/19 - 12/31/19	0	44,107
(65)	Early Head Start Expansion	93.600	05HP000140-01	03/01/19 - 02/31/20	0	181,148
(66)	Early Head Start Expansion Start Up	93.600	05HP000140-01	03/01/19 - 02/31/20	0	57,750
(67)	Early Head Start Expansion - Training & Technical Assist.	93.600	05HP000140-01	03/01/19 - 02/31/20	0	20,604
Total Federal Expenditures - CFDA 93.600					0	9,494,028
Direct Funding						
(68)	Assets for Independence Demonstration Program	93.602	90EI0627/01	Ended in prior period	0	0
(69)	Assets for Independence Demonstration Program	93.602	90EI0783/01	09/30/12 - 09/29/18	0	13,000
(70)	Assets for Independence Demonstration Program	93.602	90EI0855/01	09/30/14 - 09/29/20	0	20,749
Total Federal Expenditures - CFDA 93.602					0	33,749
TOTAL DEPARTMENT OF HEALTH AND HUMAN SERVICES PROGRAMS					0	10,913,928
TOTAL FEDERAL EXPENDITURES					\$ 196,937	\$ 15,567,043

Northwest Michigan Community Action Agency, Inc.

Schedule B-4

Schedule of Expenditures of Federal Awards and List of Programs

Year Ended September 30, 2019

Federal Grantor / Pass-Through Grantor / Program or Cluster Title	Funding Source / Pass-Through Entity	Program Year
STATE AND LOCAL PROGRAMS		
(71) Housing Education Services 17-36-HEP	Michigan State Housing Development Authority	07/01/18 - 06/30/19
(72) Youth Housing Initiative Seed Grant #2386	Rotary Club of Traverse City	11/01/16 - undefined
(73) Systems Change Accelerator	Rotary Charities of Traverse City	12/11/18 - 09/30/20
(74) MSHDA Homeless Summit Stipend Support	Michigan State Housing Development Authority	07/01/18 - 06/30/19
(75) MSHDA YHDP Match Grant HDF-380	Michigan State Housing Development Authority	06/25/18 - 07/31/19
(76) MSHDA YHDP Match Grant HDF-387	Michigan State Housing Development Authority	10/15/18 - 09/30/20
(77) County of Emmet Homeowner Rehabilitation Program-Special Funds 16-18	County of Emmet	07/01/16 - 06/30/19
(78) Benzie County Community Chest 2017	Benzie County Community Chest	01/01/17 - 12/31/17
(79) Benzie County Community Chest 2018	Benzie County Community Chest	01/01/18 - 12/31/19
(80) Youth Demonstration Project Cash Match	Cash contributions	07/01/18 - 09/30/20
(81) Cherryland Electric Community Caring Fund	Cherryland Electric Community Caring Fund	01/01/19 - 12/31/19
(82) Local Planning Body System Coord. Funds	Michigan State Housing Development Authority	06/07/18 - 12/31/18
(83) Local Planning Body System Coord. Funds	Michigan State Housing Development Authority	01/17/19 - 06/30/19
(84) Charlevoix County Program Income Contract	Charlevoix County	07/01/18 - 06/30/19
(85) Charlevoix County Program Income Contract	Charlevoix County	07/01/19 - 06/30/20
(86) Benzie County Program Income Contract	Benzie County	07/01/18 - 06/30/19
(87) Benzie County Program Income Contract	Benzie County	07/01/19 - 06/30/20
(88) Wexford County Program Income Contract	Wexford County	07/01/18 - 06/30/19
(89) Wexford County Program Income Contract	Wexford County	07/01/19 - 06/30/20
(90) Grand Traverse County Program Income Contract	Grand Traverse County	07/01/18 - 06/30/19
(91) Grand Traverse County Program Income Contract	Grand Traverse County	07/01/19 - 06/30/20
(92) Neighborhood Impact Program	Chemical Bank	01/01/15 - undefined
(93) NeighborWorks Sustainable Homeownership 2016-8527-0504-OUT-5	Suntrust Bank/NeighborWorks	09/27/16 - undefined
(94) Energy Optimization Education Outreach	Traverse City Light and Power	10/01/18 - undefined
(95) Community Regional Foundation Campbell - YAB	Regional Community Foundation	12/01/18 - 09/30/19
(96) Early Childhood Program - TBA ISD	Traverse Bay Area ISD	10/01/18 - 09/30/19
(97) Early Childhood Program - Char-Em	Charlevoix-Emmet ISD	10/01/18 - 09/30/19
(98) Early Childhood Program - Wexford - Missaukee ISD	Wexford-Missaukee ISD	10/01/18 - 09/30/19
(99) Early Childhood Program - TBA ISD Transportation Transportation	Traverse Bay Area ISD	10/01/18 - 09/30/19
(100) Early Childhood Program - COOR ISD Transportation	COOR ISD	10/01/18 - 09/30/19
(101) Early Childhood Program - COOR ISD	COOR ISD	10/01/18 - 09/30/19
(102) Early Childhood Program - TBA ISD	Traverse Bay Area ISD	10/01/19 - 09/30/20
(103) Early Childhood Program - Char-Em	Charlevoix-Emmet ISD	10/01/19 - 09/30/20
(104) Early Childhood Program - Wexford - Missaukee ISD	Wexford-Missaukee ISD	10/01/19 - 09/30/20
(105) Early Childhood Program - Wexford - Missaukee Transportation	Wexford-Missaukee ISD	10/01/18 - 09/30/19
(106) Central Lake CLEO First Steps Program	Grand Traverse Regional Comm. Foundation	07/01/18 - 06/30/19
(107) Central Lake CLEO Foundation Programs	Grand Traverse Regional Comm. Foundation	07/01/18 - 06/30/19
(108) Central Lake CLEO Foundation Coordinator	Grand Traverse Regional Comm. Foundation	07/01/19 - 06/30/20
(109) Central Lake CLEO First Steps Program	Grand Traverse Regional Comm. Foundation	07/01/19 - 06/30/20
(110) Central Lake CLEO Foundation Programs	Grand Traverse Regional Comm. Foundation	07/01/19 - 06/30/20
(111) Great Start to Quality Resource Center	Traverse Bay Area ISD	10/01/18 - 09/30/19
(112) TBA ISD Wilson Service Agreement	Traverse Bay Area ISD	10/01/18 - 09/30/19
(113) Char-Em Child Care Scholarship Fund	Donations	04/01/11 - undefined
(114) Building Healthy Communities Benzie County	Taste the Local Difference	03/01/18 - undefined
(115) Building Healthy Communities Hannah/Chums	Taste the Local Difference	01/01/19 - undefined
(116) Family Vacation Fund	Petoskey-Harbor Springs Area	10/01/18 - 09/30/19
(117) ECE Activity	Dues and Fees	10/01/18 - 09/30/19
(118) Wexford County Baby Closet	Donations	10/01/18 - 09/30/19
(119) Friends of Alanson	Local Fund-raising	10/01/18 - 09/30/19
(120) Child Development Contributions	Local Fund-raising	10/01/18 - 09/30/19
(121) Maidens of Michigan Fund	Maidens of Michigan	10/01/15 - undefined
(122) Great Start to Quality Participation Bonus Program	Early Childhood Investment Corporation	10/01/16 - undefined
(123) Manistee County Millage 2019	Manistee Co. Council on Aging	01/01/19 - 12/31/19
(124) Grand Traverse County Millage 2019	Grand Traverse Co. Comm. on Aging	01/01/19 - 12/31/19
(125) Grand Traverse County Millage 2018	Grand Traverse Co. Comm. on Aging	01/01/18 - 12/31/18
(126) Wexford County Millage 2019	Wexford County Council on Aging	01/01/19 - 12/31/19
(127) Wexford County Millage 2018	Wexford County Council on Aging	01/01/18 - 12/31/18

Northwest Michigan Community Action Agency, Inc.

Schedule B-5

Schedule of Expenditures of Federal Awards and List of Programs

Year Ended September 30, 2019

Federal Grantor/Program Title	Funding Source / Pass-Through Entity	Program Year
STATE AND LOCAL PROGRAMS (Continued)		
(128) Leelanau County Millage 2019	Leelanau County Comm. on Aging	01/01/19 - 12/31/19
(129) Leelanau County Millage 2018	Leelanau County Comm. on Aging	01/01/18 - 12/31/18
(130) Meals on Wheels of America	Meals on Wheels of America	10/01/18 - 09/30/19
(131) DTE Meals Grant	DTE Energy Foundation	10/01/18 - 09/30/19
(132) Shumsky Foundation	Shumsky Foundation	10/01/18 - 09/30/19
(133) Building Healthy Communities Manistee	District Health Department #10	08/01/16 - undefined
(134) Live Well Manistee	District Health Department #10	08/01/16 - undefined
(135) Olson Foundation Grant	Olson Foundation	10/01/18 - 09/30/19
(136) A. Underhill Foundation Grant	A. Underhill Foundation	10/01/18 - 09/30/19
(137) Schmuckal Foundation Grant	Schmuckal Foundation	10/01/18 - 09/30/19
(138) Munson/MSU Helping You Heal Study	Michigan State University	07/01/18 - 12/31/19
(139) Rotary Charities Traverse City Development Grant #2156	Rotary Charities of Traverse City	03/01/14 - undefined
(140) CEDAM Tax Data Grant	Community Economic Development	04/01/14 - undefined
(141) Capacity Building Grant	Rotary Club of Traverse City	09/18/06 - indefinite
(142) Home Links Program	Habitat for Humanity	10/01/18 - 09/30/19
(143) NeighborWorks Tableau Fellowship Grant	NeighborWorks	10/01/18 - 09/30/19
(144) Saturday Specials Program	Local Contributions	10/01/18 - 09/30/19
(145) NeighborWorks Knoxville Travel Reimbursement	Wells Fargo/NeighborWorks	09/01/19 - 09/30/19
(146) MIDAP Non TANF DS NMCAA 10/08	Oakland Livingston Human Services Agency	10/01/09 - undefined
(147) E-Home America	Community Ventures Corp.	10/01/18 - 09/30/19
(148) NeighborWorks Sun Trust Bank Grant	Sun Trust Bank/NeighborWorks	03/21/17 - undefined
(149) Homeless Counselor Wexford/Missaukee	Local Contributions	10/01/18 - 09/30/19
(150) Emmet County Utility Pool	Local Fund-raising	10/01/18 - 09/30/19
(151) Community Service GAP Fund	Local Fund-raising	10/01/18 - 09/30/19
(152) Grand Traverse Baby Pantry	Local Fund-raising	10/01/18 - 09/30/19
(153) Blarney Castle Fuel Fund	Local Fund-raising	10/01/18 - 09/30/19
(154) Northwest Michigan Food Coalition	Local Fund-raising	10/01/18 - 09/30/19
(155) Northwest Michigan Food Coalition Farm to Neighbor	Local Fund-raising	10/01/18 - 09/30/19
(156) Huntington National Bank Grant	Huntington National Bank	10/01/18 - undefined
(157) East Traverse Catholic Federal Credit Union Grant	East Traverse Catholic Federal Credit Union	10/01/18 - undefined
(158) Fifth Third Bank Grant	Fifth Third Bank	10/01/14 - undefined
(159) Mercantile Bank Grant	Mercantile Bank	10/01/16 - undefined
(160) Chemical Bank Grant	Chemical Bank	10/01/14 - undefined
OTHER		
(161) Head Start Parent Funds	Contributions	Ongoing
(162) Senior Funds	Waiver Program	Ongoing
(163) Keep the Wheels Rolling	NMCAA Food Service Fund-raising	Ongoing
(164) Addison F. Wilber Fund	Donations	Ongoing
(165) R. Smith Fund	Donations	Ongoing
(166) FMS Fee For Service	Donations	Ongoing
(155) Our Greatest Need Fund	Donations	Ongoing
(167) Home Rehab Fundraising	Donations	Ongoing
(168) Home Improvement Unit Special Purpose Fund	Donations	Ongoing
(169) DTE Residential Energy Efficiency Assistance Program	DTE Energy	Ongoing
(170) Recaptured AHRV Mortgages	AHRV Second Mortgage Receivable	Ongoing
(171) HPG Recaptured Leverage for HOME	HPG Second Mortgages Receivable	Ongoing
(172) Recaptured HPG Mortgages Receivable-Emmet Co.	HPG Second Mortgages Receivable	Ongoing
(173) Recaptured HPG Mortgages Receivable-Kalkaska Co.	HPG Second Mortgages Receivable	Ongoing
(174) Recaptured HPG Mortgages Receivable-Leelanau Co.	HPG Second Mortgages Receivable	Ongoing
OTHER		
(175) Recaptured HPG Mortgages Receivable-Grand Traverse	HPG Second Mortgages Receivable	Ongoing
(176) Recaptured HPG Mortgages Receivable-Wexford Co.	HPG Second Mortgages Receivable	Ongoing
(177) HPG Mortgages Receivable	HPG Second Mortgages	Ongoing
(178) AHRVF Mortgages Receivable	AHRVF Second Mortgages	Ongoing
(179) NeighborWorks Strategic Income Fund Mortgages Receivable	NW SIF Second Mortgages	Ongoing
(180) NeighborWorks Strategic Income Fund DPA Mortgages Receivable	NW SIF Second Mortgages	Ongoing
CORPORATE		
(181) Corporate Activities	Inspection Income, Interest, Misc. Income	Ongoing

Northwest Michigan Community Action Agency, Inc.

Schedule B-6

Schedule of Expenditures of Federal Awards and List of Programs

Year Ended September 30, 2019

Notes to Schedule of Expenditures of Federal Awards and List of Programs

Note 1 - Basis of Presentation

The accompanying schedule of expenditures of federal awards and list of programs (the "Schedule") includes the federal grant activity of Northwest Michigan Community Action Agency, Inc. under programs of the federal government for the year ended September 30, 2019. The information in this Schedule is presented in accordance with the requirements of Title 2 *U.S. Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards (Uniform Guidance)*. Because the Schedule presents only a selected portion of the operations of Northwest Michigan Community Action Agency, Inc., it is not intended to and does not present the financial position, changes in net assets or cash flows of Northwest Michigan Community Action Agency, Inc.

Note 2 - Summary of Significant Accounting Policies

Expenditures reported on the Schedule are reported on the accrual basis of accounting. Such expenditures are recognized following the cost principles contained in the Uniform Guidance, wherein certain types of expenditures are not allowable or are limited as to reimbursement. Pass-through entity identifying numbers are presented where available. Negative amounts shown on the Schedule represent adjustments or credits made in the normal course of business to amount reported as expenditures in prior years.

Note 3 - Indirect Cost Allocation

Northwest Michigan Community Action Agency, Inc. has elected to use the 10-percent de minimis indirect cost rate as allowed under the Uniform Guidance.

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule C

Schedule of Cash - Restricted - NeighborWorks America

September 30, 2019

Grant Name	Type	Amount Funded	Amount Expended	Interest Earned	Return of Restriction	Unexpended Balance	Restriction Release	Restricted Balance
Donor Restricted Capital Fund	Cash-Restricted	\$ 125,000	\$ 231,171	\$ 0	\$ 127,500	\$ 21,329	\$ 0	\$ 21,329
TOTAL CASH - RESTRICTED		\$ 125,000	\$ 231,171	\$ 0	\$ 127,500	\$ 21,329	\$ 0	\$ 21,329



Independent Auditor's Report on Internal Control Over Financial Reporting and on Compliance and Other Matters

Board of Directors
Northwest Michigan Community Action Agency, Inc. and Affiliates
Traverse City, Michigan

We have audited, in accordance with the auditing standards generally accepted in the United States and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States, the consolidated financial statements of Northwest Michigan Community Action Agency, Inc. and Affiliates, which comprise the consolidated statement of financial position as of September 30, 2019, and the related consolidated statements of activities, functional expenses, and cash flows for the year then ended, and the related notes to the consolidated financial statements, and have issued our report thereon dated January 14, 2020. The financial statements of Community Action Credit Counseling, Inc. and Innovative Energy Management, LLC were not audited in accordance with *Government Auditing Standards* as those entities did not receive federal funding.

Internal Control Over Financial Reporting

In planning and performing our audit of the consolidated financial statements, we considered Northwest Michigan Community Action Agency, Inc.'s internal control over financial reporting ("internal control") to determine the audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the consolidated financial statements, but not for the purpose of expressing an opinion on the effectiveness of Northwest Michigan Community Action Agency, Inc.'s internal control. Accordingly, we do not express an opinion on the effectiveness of Northwest Michigan Community Action Agency, Inc.'s internal control.

A deficiency in internal control exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct misstatements on a timely basis. A material weakness is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented, or detected and corrected, on a timely basis. A significant deficiency is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses may exist that have not been identified.

Compliance and Other Matters

As part of obtaining reasonable assurance about whether Northwest Michigan Community Action Agency, Inc.'s consolidated financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the determination of financial statement amounts. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

Purpose of This Report

The purpose of this report is solely to describe the scope of our testing of internal control and compliance, and the results of that testing, and not to provide an opinion on the effectiveness of the entity's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the entity's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

Handwritten signature of Wipfli LLP in cursive script.

Wipfli LLP

January 14, 2020
Madison, Wisconsin



Independent Auditor’s Report on Compliance for Each Major Federal on Internal Control Over Compliance

Board of Directors
Northwest Michigan Community Action Agency, Inc. and Affiliates
Traverse City, Michigan

Report on Compliance for Each Major Federal Program

We have audited Northwest Michigan Community Action Agency, Inc.’s compliance with the types of compliance requirements described in the *OMB Compliance Supplement* that could have a direct and material effect on each of its major federal programs for the year ended September 30, 2019. Northwest Michigan Community Action Agency, Inc.’s major federal programs are identified in the summary of auditor’s results section of the accompanying schedule of findings and questioned costs.

Management’s Responsibility for Compliance

Management of Northwest Michigan Community Action Agency, Inc. is responsible for compliance with federal statutes, regulations, and the terms and conditions of its federal awards applicable to its federal programs.

Auditor’s Responsibility

Our responsibility is to express an opinion on compliance for Northwest Michigan Community Action Agency, Inc.’s major federal program based on our audit of the types of compliance requirements referred to above. We conducted our audit of compliance in accordance with auditing standards generally accepted in the United States; the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States; the audit requirements of Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance). Those standards and the Uniform Guidance require that we plan and perform the audit to obtain reasonable assurance about whether noncompliance with the types of compliance requirements referred to above that could have a direct and material effect on a major federal program occurred. An audit includes examining, on a test basis, evidence about Northwest Michigan Community Action Agency, Inc.’s compliance with those requirements and performing such other procedures as we considered necessary in the circumstances.

We believe that our audit provides a reasonable basis for our opinion on compliance for the major federal programs. However, our audit does not provide a legal determination on Northwest Michigan Community Action Agency, Inc.’s compliance.

Opinion

In our opinion, Northwest Michigan Community Action Agency, Inc. complied, in all material respects, with the types of compliance requirements referred to above that could have a direct and material effect on each of its major federal programs for the year ended September 30, 2019.

Report on Internal Control Over Compliance

Management of Northwest Michigan Community Action Agency, Inc. is responsible for establishing and maintaining effective internal control over compliance with the types of compliance requirements referred to above. In planning and performing our audit of compliance, we considered Northwest Michigan Community Action Agency, Inc.'s internal control over compliance with the types of requirements that could have a direct and material effect on each of the major federal programs to determine the auditing procedures that are appropriate in the circumstances for the purpose of expressing an opinion on compliance for the major federal programs and to test and report on internal control over compliance in accordance with the Uniform Guidance, but not for the purpose of expressing an opinion on the effectiveness of internal control over compliance. Accordingly, we do not express an opinion on the effectiveness of Northwest Michigan Community Action Agency, Inc.'s internal control over compliance.

A deficiency in internal control over compliance exists when the design or operation of a control over compliance does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, noncompliance with a type of compliance requirement of a federal program on a timely basis. A material weakness in internal control over compliance is a deficiency, or a combination of deficiencies, in internal control over compliance, such that there is a reasonable possibility that material noncompliance with a type of compliance requirement of a federal program will not be prevented, or detected and corrected, on a timely basis. A significant deficiency in internal control over compliance is a deficiency, or a combination of deficiencies, in internal control over compliance with a type of compliance requirement of a federal program that is less severe than a material weakness in internal control over compliance, yet important enough to merit attention by those charged with governance.

Our consideration of internal control over compliance was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control over compliance that might be material weaknesses or significant deficiencies. We did not identify any deficiencies in internal control over compliance that we consider to be material weaknesses. However, material weaknesses may exist that have not been identified.

The purpose of this report on internal control over compliance is solely to describe the scope of our testing of internal control over compliance and the results of that testing based on the requirements of the Uniform Guidance. Accordingly, this report is not suitable for any other purpose.

Wipfli LLP

Wipfli LLP

January 14, 2020
Madison, Wisconsin

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule of Findings and Questioned Costs
Year Ended September 30, 2019

Section I - Summary of Auditor's Results

Financial Statements

Type of auditor's report issued?	Unmodified
Internal control over financial reporting:	
Material weaknesses identified?	No
Significant deficiencies identified?	No
Noncompliance material to financial statements noted?	No

Federal Awards

Internal control over major federal programs:	
Material weaknesses identified?	No
Significant deficiencies identified?	No
Type of auditor's report issued on compliance for major programs:	Unmodified
Any audit findings disclosed that are required to be reported in accordance with the Uniform Guidance [2 CFR 200.516(a)]?	No
Identification of major federal programs:	

<u>Program</u>	<u>CFDA No.</u>
Weatherization	81.042
Head Start	93.600
Dollar threshold used to distinguish between Type A and Type B programs	\$750,000
Auditee qualified as low-risk auditee?	No

Section II - Financial Statement Findings

None

Section III - Federal and State Award Findings and Questioned Costs

None

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule of Findings and Questioned Costs
Year Ended September 30, 2019

Section IV - Summary Schedule of Prior Year Findings Finding 2018-001

Finding – Internal Controls in Weatherization Department

Condition: Certain costs, in the amount of \$321,283, were charged to the weatherization and low income home energy assistance (LIHEAP) programs during 2016, 2017 and 2018 for materials from one vendor that were actually never received.

Criteria: Internal controls should be in place that provide reasonable assurance that invoices paid and charged to any program are for goods and services that have been received.

Cause: Weatherization funding is approximately 4% of NMCA’s overall budget. Due to the small department size of the weatherization program, one individual in the weatherization department had the ability to request accounting to create a new vendor, approve invoices, document the receipt of goods and complete reporting in the state weatherization online system.

Effect: Because of the lack of internal controls surrounding purchasing, receiving and reporting in the weatherization department, costs were charged to the following grants for costs that were never incurred:

	Fiscal Year 2016	Fiscal Year 2017	Fiscal Year 2018
Weatherization	\$ 7,390	\$ 155,756	\$ 0
Weatherization	30,579	13,520	4,800
LIHEAP	15,521	0	0
LIHEAP	0	93,717	0
Total by fiscal year	\$ 53,490	\$ 262,993	\$ 4,800

The total costs charged to weatherization were \$212,045 and the total costs charged to LIHEAP were \$109,238.

When NMCAA discovered these costs in the prior year, they reimbursed the programs in question by recording an expense to their unrestricted funds and a contingent liability to the funding source. In addition, NMCAA notified the funding source of a pending criminal investigation into the matter.

Status of Prior Year Finding: Management implemented procedures to provide improved internal control over vendors. We did not identify any similar transactions in the current year. The finding has been resolved.