

Northwest Michigan Community Action Agency, Inc. and Affiliates

Traverse City, Michigan

Consolidated Financial Statements and Supplementary Information

Year Ended September 30, 2022



Northwest Michigan Community Action Agency, Inc. and Affiliates

Notes to Consolidated Financial Statements

Table of Contents

Independent Auditor’s Report	1
Consolidated Financial Statements	
Consolidated Statement of Financial Position	4
Consolidated Statement of Activities	5
Consolidated Statement of Functional Expenses.....	6
Consolidated Statement of Cash Flows	7
Notes to Consolidated Financial Statements	8
Supplementary Information	
Schedule of Program Activity	21
Schedule of Expenditures of Federal Awards and List of Programs	48
Schedule of Cash – Restricted – NeighborWorks America.....	54
Independent Auditor’s Report on Internal Control Over Financial Reporting and on Compliance and Other Matters Based on an Audit of Financial Statements Performed In Accordance with <i>Government Auditing Standards</i>	55
Independent Auditor’s Report on Compliance for Each Major Program and on Internal Control Over Compliance Required by the Uniform Guidance.....	57
Schedule of Findings and Questioned Costs	60

Independent Auditor's Report

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

Report on the Consolidated 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, 2022, 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.

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, 2022, 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 of America.

Basis for Opinion

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. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Northwest Michigan Community Action Agency, Inc. and Affiliates and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion. The financial statements of Community Action Credit Counseling, Inc. and Innovative Energy Management, LLC were not audited in accordance with *Government Auditing Standards*.

Responsibilities of Management for the Consolidated 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.

In preparing the consolidated financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Northwest Michigan Community Action Agency, Inc. and Affiliates ability to continue as a going concern within one year after the date that the consolidated financial statements are available to be issued.

Auditor's Responsibilities for the Audit of the Consolidated Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards and *Government Auditing Standards* will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the consolidated financial statements.

In performing an audit in accordance with generally accepted auditing standards and *Government Auditing Standards*, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the consolidated financial statements.
- Obtain an understanding of internal control relevant to the audit 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 Northwest Michigan Community Action Agency, Inc. and Affiliates internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the consolidated financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Northwest Michigan Community Action Agency, Inc. and Affiliates ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

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 of America. 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 May 9, 2023, 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

Wipfli LLP

Madison, Wisconsin
May 9, 2023

Northwest Michigan Community Action Agency, Inc. and Affiliates

Consolidated Statement of Financial Position

September 30, 2022

<i>Assets</i>	
Current assets:	
Cash and cash equivalents	\$ 3,148,536
Restricted cash	70,026
Grants receivable	2,569,562
Accounts receivable	244,288
Prepaid expenses	94,065
Inventory	364,786
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Total current assets	6,491,263
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Other assets:	
Investments	278,454
Mortgages receivable, net	191,432
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Total other assets	469,886
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Property and equipment, net	1,108,401
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TOTAL ASSETS	\$ 8,069,550
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<i>Liabilities and Net Assets</i>	
Current liabilities:	
Accounts payable	\$ 963,062
Accrued payroll and related expenses	500,098
Refundable advances	386,349
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Total liabilities	1,849,509
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Net assets:	
Without donor restrictions	4,581,197
With donor restrictions	1,638,844
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Total net assets	6,220,041
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TOTAL LIABILITIES AND NET ASSETS	\$ 8,069,550
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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, 2022

	Without Donor Restrictions	With Donor Restrictions	Total
Revenue:			
Grant revenue	\$ 44,328	\$ 31,190,752	\$ 31,235,080
Food commodities received	0	1,450,426	1,450,426
Project income	0	331,760	331,760
Investment (loss) income	(51,399)	83	(51,316)
Donations	32,440	360,879	393,319
Miscellaneous income	2,829	7,416	10,245
In-kind contributions	433,552	0	433,552
Net assets released from restriction	33,360,232	(33,360,232)	0
Total revenue	33,821,982	(18,916)	33,803,066
Expenses:			
Program activities:			
Child education	13,738,359	0	13,738,359
Housing program	4,305,968	0	4,305,968
Community services	9,170,942	0	9,170,942
Food programs	2,225,131	0	2,225,131
Older Americans	986,492	0	986,492
Weatherization/energy assistance	1,705,860	0	1,705,860
Total program expenses	32,132,752	0	32,132,752
Management and general expenses	847,169	0	847,169
Development and fund-raising	121,506	0	121,506
Total expenses	33,101,427	0	33,101,427
Changes in net assets	720,555	(18,916)	701,639
Net assets at beginning of year	3,860,642	1,657,760	5,518,402
Net assets at end of year	\$ 4,581,197	\$ 1,638,844	\$ 6,220,041

Northwest Michigan Community Action Agency, Inc. and Affiliates

Consolidated Statement of Functional Expenses

Year Ended September 30, 2022

	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	\$ 7,539,950	\$ 1,360,655	\$ 933,690	\$ 157,838	\$ 283,007	\$ 201,252	\$ 10,476,392	\$ 468,595	\$ 70,564	\$ 11,015,551
Fringe benefits	1,373,914	260,915	169,497	39,935	60,361	39,215	1,943,837	66,566	12,401	2,022,804
Professional/contract services	1,352,399	104,983	78,666	11,434	57,524	70,310	1,675,316	82,476	5,625	1,763,417
Travel/transportation	362,520	35,233	12,086	14,766	30,474	16,800	471,879	11,694	847	484,420
Space costs	1,022,580	21,509	127,717	73,995	29,621	5,398	1,280,820	43,019	0	1,323,839
Beneficiary assistance	1,285,741	1,892,245	7,588,487	496,408	503,416	1,360,602	13,126,899	52,697	25,871	13,205,467
Lease and maintenance	172,019	4,796	20,928	29,439	4,344	6,524	238,050	12,441	0	250,491
Other	324,591	21,107	118,784	8,905	9,925	5,759	489,071	109,681	6,198	604,950
Commodities distributed	0	0	0	1,392,411	0	0	1,392,411	0	0	1,392,411
Payments to subgrantees	0	604,525	0	0	0	0	604,525	0	0	604,525
In-kind	304,645	0	121,087	0	7,820	0	433,552	0	0	433,552
TOTAL EXPENSES	\$ 13,738,359	\$ 4,305,968	\$ 9,170,942	\$ 2,225,131	\$ 986,492	\$ 1,705,860	\$ 32,132,752	\$ 847,169	\$ 121,506	\$ 33,101,427

See accompanying notes to consolidated financial statements.

Northwest Michigan Community Action Agency, Inc. and Affiliates

Consolidated Statement of Cash Flows

Year Ended September 30, 2022

Increase (decrease) in cash, cash equivalents and restricted cash:

Cash flows from operating activities:

Change in net assets	\$ 701,639
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Adjustments to reconcile change in net assets to net cash provided by operating activities:

Depreciation	126,243
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Loss on disposal of property and equipment	6,992
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Provision for loan loss	12,812
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Change in discount on mortgages receivable	39,073
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Unrealized and realized loss on investments	59,793
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Changes in operating assets and liabilities:

Grants receivable	(914,877)
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Accounts receivable	(67,406)
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Prepaid expenses	(48,386)
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Accounts payable	436,698
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Accrued payroll and related expenses	(392)
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Refundable advances	(138,408)
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Net cash provided by operating activities	213,781
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Cash flows from investing activities:

Purchase of investments	(7,895)
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Mortgages receivable issued	(39,071)
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Repayment of mortgages receivable	12,690
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Purchase of property and equipment	(371,389)
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Net cash used in investing activities	(405,665)
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Change in cash, cash equivalents, and restricted cash	(191,884)
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Cash, cash equivalents, and restricted cash - Beginning of the year	3,410,446
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Cash, cash equivalents, and restricted cash - End of the year	\$ 3,218,562
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Reconciliation of cash, cash equivalents, and restricted cash at September 30:

Cash and cash equivalents	3,148,536
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Restricted cash	70,026
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Total cash, cash equivalents, and restricted cash	3,218,562
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Supplemental schedule of noncash operating and financing activities:

Increase in commodity food inventory and refundable advances	\$ 58,015
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Supplemental schedule of noncash operating and investing activities:

Capital expenditures included in accounts payable	\$ 85,050
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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 38% of NMCAA's revenue is received under federal Head Start grants and 22% received under COVID-19 Emergency Rental Assistance Program grants.

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 reimbursements.
- 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, 2022.

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, 2022.

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 of America.

Classification of Net Assets

Net assets and revenue, 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 of America 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 including promises to give, are considered conditional or unconditional, depending on the nature and existence of any donor or grantor conditions. A contribution or promise to give contains a donor or grantor condition when both of the following are present:

- An explicit identifying of a barrier, that is more than trivial, that must be overcome before the revenue can be earned and recognized
- An implicit right of return of assets transferred or a right of release of a donor or grantor's obligation to transfer assets promised, if the condition is not met

Conditional contributions are recognized when the barriers to entitlement are overcome. Unconditional contributions are recognized as revenue when received.

Northwest Michigan Community Action Agency, Inc. and Affiliates

Notes to Consolidated Financial Statements

Note 1: Summary of Significant Accounting Policies (Continued)

Revenue Recognition (Continued)

Unconditional contributions or conditional contributions in which the conditions have been substantially met or explicitly waived by the donor are recorded as support 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 to net assets without donor restrictions and reported in the consolidated statement of activities as net assets released from restrictions.

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 in accordance with the terms of the award and ASC Subtopic 605. 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 refundable advances.

B. Grant Awards That Are Exchange Transactions

Exchange transactions are those in which the resource provider or grantor receives a commensurate value in exchange for goods or services transferred. Revenue is recognized when control of the promised goods or services is transferred to the customer (grantor) in an amount that reflects the consideration to which the entity expects to be entitled in exchange for those goods or services. Amounts received in excess of recognized revenue are reflected as deferred revenue.

Cash and cash equivalents

Cash and cash equivalents consist of demand deposits and a money market account.

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.

Northwest Michigan Community Action Agency, Inc. and Affiliates

Notes to Consolidated Financial Statements

Note 1: Summary of Significant Accounting Policies (Continued)

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 1.46% discount rate and are stated at the amount of unpaid principal. Any funds repaid must be used in accordance with the original grant agreement.

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 .69% 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 1.46% 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, 2022.

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.

Northwest Michigan Community Action Agency, Inc. and Affiliates

Notes to Consolidated Financial Statements

Note 1: Summary of Significant Accounting Policies (Continued)

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. The Organizations 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 the Organizations 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 the Organizations.

In-Kind Contributions

In-kind contributions for space, supplies, and professional services are recorded in the consolidated statement of activities as revenue and expenses in the period they are received. During the year ended September 30, 2022, NMCAA received \$433,552 of such contributions, primarily for its Head Start and Senior Nutrition programs. In addition, NMCAA received contributions of nonprofessional volunteer services of \$1,543,694 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 is 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 consolidated statement of activities. The consolidated 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.

Northwest Michigan Community Action Agency, Inc. and Affiliates

Notes to Consolidated Financial Statements

Note 1: Summary of Significant Accounting Policies (Continued)

Functional Allocation of Expenses (Continued)

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.

Recently Adopted Accounting Pronouncements

As of June 30, 2022, the Organizations adopted ASU 2020-07, *Presentation and Disclosures by Not-for-Profit Entities for Contributed Non-Financial Assets (Topic 958)*, which is intended to improve transparency in reporting contributed nonfinancial assets for not-for-profit entities through enhancements to presentation and disclosure. ASU No. 2020-07 requires not-for-profit entities to present contributed nonfinancial assets as a separate line item in the consolidated statements of activities, and additional disclosures about contributed nonfinancial assets.

New Accounting Pronouncements

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, 2021, with early adoption permitted. The Organizations are currently evaluating the impact of the provisions of ASU Topic 842.

Subsequent Events

Subsequent events have been evaluated through May 9, 2023, which is the date the consolidated financial statements were available to be issued.

Note 2: Concentration of Credit Risk

Financial instruments that potentially subject the Organizations to concentration of credit risk consist primarily of cash, cash equivalents and investments. The Organizations maintain 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. Cash and investments may exceed FDIC and SIPC at times. Management believes the Organizations are 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, 2022, consists of Individual Development Accounts (IDA) of \$70,026, which are described as follows:

NMCAA received a grant from the U.S. Department of Health and Human Services for IDA's. 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)

Note 4: Grants Receivable

Grants receivable at September 30, 2022, consisted of amounts due from funding sources as follows:

U.S. Department of Health and Human Services	\$	612,444
U.S. Department of Housing and Urban Development		45,622
U.S. Department of Treasury		46,488
Michigan State Housing Development Authority		410,291
Michigan Department of Human Services		539,996
Michigan Department of Education		61,603
Charlevoix-Emmet Intermediate School District		105,517
Traverse Bay Area Intermediate School District		499,378
Coordinated Entry Intermediate School District		16,577
Wexford-Missaukee Intermediate School District		106,366
County Housing Rehab Program Income Contracts		94,623
Other programs		30,657
Total	\$	2,569,562

Northwest Michigan Community Action Agency, Inc. and Affiliates

Notes to Consolidated Financial Statements

Note 5: Inventory

At September 30, 2022, the inventory consisted of the following:

Commodity supplemental food	\$ 356,897
Other	7,889
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Total	\$ 364,786

Note 6: Investments

Investments at September 30, 2022, consisted of the following:

Money market fund	\$ 11
Mutual funds	278,443
<hr/>	
Total	\$ 278,454

Included in investment (loss) income for the year ended September 30, 2022, was interest and dividends of \$8,477 and a net realized and unrealized loss of (\$59,793) on the above investments. Interest and dividend income on 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 consolidated 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.

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 Organizations' estimates about assumptions market participants would use in measuring fair value of the asset or liability.

Northwest Michigan Community Action Agency, Inc. and Affiliates

Notes to Consolidated Financial Statements

Note 7: Fair Value Measurements (Continued)

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, 2022, the Organizations do not have any liabilities that are measured at fair value. The Organizations also do 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.

Equity mutual funds and fixed income 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	\$ 11	\$ 0	\$ 11
Mutual funds:				
Equity mutual funds	53,235	0	0	53,235
Fixed income mutual funds	225,208	0	0	225,208
Totals	\$ 278,443	\$ 11	\$ 0	\$ 278,454

Note 8: Mortgages Receivable

Mortgages receivable consisted of the following:

Housing preservation loans (1)	\$ 467,421
Affordable Housing for Rural Veterans loans (1)	47,022
NeighborWorks Strategic Investment Fund DPA (1)	30,000
NeighborWorks Strategic Investment Fund (2)	20,000
Neighbor Works Pandemic Recovery Fund DP (1)	6,000
Total loans	570,443
Allowance for uncollectible mortgages receivable	(282,919)
Expected mortgages receivable to be collected	287,524
Discount at 1.46% (1)	(95,489)
Discount at .69% (2)	(603)
Total	\$ 191,432

Northwest Michigan Community Action Agency, Inc. and Affiliates

Notes to Consolidated Financial Statements

Note 8: Mortgages Receivable (Continued)

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	\$ 270,107
Provision for loan loss	12,812
<u>Balance at end of year</u>	<u>\$ 282,919</u>

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, 2022, is as follows:

	Loan Balance	Allowance Balance
Loans – individually evaluated for impairment	\$ 0	\$ 0
Loans – collectively evaluated for impairment	570,443	282,919
<u>Totals</u>	<u>\$ 544,443</u>	<u>\$ 282,919</u>

Note 9: Property and Equipment

A summary of property and equipment at September 30, 2022, 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	596,537	602,095	1,198,632
Vehicles/equipment	131,009	907,619	1,038,628
Construction in progress	0	4,869	4,869
Subtotals	1,721,482	1,632,771	3,354,253
Accumulated depreciation	(1,457,088)	(788,764)	(2,245,852)
<u>Property and equipment, net</u>	<u>\$ 264,394</u>	<u>\$ 844,007</u>	<u>\$ 1,108,401</u>

Northwest Michigan Community Action Agency, Inc. and Affiliates

Notes to Consolidated Financial Statements

Note 9: Property and Equipment (Continued)

The amounts included in construction projects in process are for building improvements. NMCAA had construction commitments of approximately \$4,900 remaining as of September 30, 2022.

Note 10: Net Assets With Donor Restrictions

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

Early child education	\$ 30,796
Senior funds	256,133
Community services	1,089,982
Assets for independence demonstration	70,501
Grant funded mortgages receivable	191,432
<hr/>	
Total	\$ 1,638,844

The above net assets have a specific purpose 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. \$33,360,232 of net assets with donor restrictions was released from restrictions as a result of expenditures incurred to satisfy purpose restrictions.

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, 2022.

Note 12: Operating Lease Agreements

NMCAA leases various facilities and equipment for operation of its programs with varying terms through October 31, 2035. Lease expense for the year ended September 30, 2022, was \$624,687. Several of NMCAA's operating leases have terms extending beyond one year. The leases have a clause allowing early termination based on loss of grant funding. There is no expectation of loss of funding. The commitments are as follows:

2023	\$ 516,036
2024	265,016
2025	158,053
2026	147,375
2027	119,706
Thereafter	608,715
<hr/>	
Total	\$ 1,814,901

Northwest Michigan Community Action Agency, Inc. and Affiliates

Notes to Consolidated Financial Statements

Note 13: Grant Awards

At September 30, 2022, NMCAA had received commitments for future funding under various grant awards of approximately \$9,300,000. These commitments are not recognized in the accompanying consolidated financial statements as receivables and revenue as they are conditional awards.

Note 14: Liquidity and Availability

The Organizations' 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. 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 if short-term interest rates allow. 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 \$9,299,000 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, 2022:

Cash and cash equivalents	\$ 3,148,536
Cash restricted by donor – IDA	70,026
Grants receivable	2,569,562
Accounts receivable	244,288
Investments available for current use	278,454
<hr/>	
Subtotal financial assets	6,310,866
Less: Accounts payable designated for grant expenditure	(963,062)
Less: Accrued payroll and related expenses designated for grant expenditure	(500,098)
Less: Refundable advances included in financial assets	(29,452)
Less: Cash portion of net assets with donor restrictions	(1,447,412)
<hr/>	
Total	\$ 3,370,842

Northwest Michigan Community Action Agency, Inc. and Affiliates

Notes to Consolidated Financial Statements

Note 15: Contributed Nonfinancial Assets

For the year ended September 30, 2022, contributed nonfinancial assets included in in-kind revenue on the statement of activities are as follows:

		Usage in Programs/ Activities	Donor- imposed Restrictions	Valuation Techniques & Inputs
Professional volunteer	\$ 83,800	Tax preparation	None	Professional volunteer services are based on current rates of donor services provided by the donor.
Contract services	57,240	All activities	None	Contractual services are based on current rates of donor services provided by the donor.
Supplies	16,025	All activities	None	Supplies are based on the estimated fair value on the basis of wholesale values that would be received for selling similar products in the United States.
Rent	212,868	Classrooms and tax preparation	None	Rent is based on the estimated fair value on the basis of recent comparable rental price in the Organization's real estate market.
Transportation	63,619	All activities	None	Transportation is based on current rates of donor services provided by the donor, expected fuel & maintenance expenses.
Subtotal in-kind	433,552			
Food commodities received	1,450,426	Food programs	None	Valuations provided by the State of Michigan.
Total nonfinancial contributions	\$1,883,978			

Supplementary Information

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-1

Schedule of Program Activity

Year Ended September 30, 2022

	FEDERAL PROGRAMS							
	Department of Agriculture							
	10.558	10.565			10.568	10.569		
	Total	Child and Adult Day Care Food (1)	Commodity Supplemental Food Program 280000001-220930 (2)	Commodity Supplemental Food Distribution (3)	10.565 Subtotal	Temporary Emergency Food Assist. Program 280000001-220990 (4)	Temporary Emergency Food Assist. Distribution (5)	Temporary Emergency Food Assist. Trade Mitigation Distribution (6)
REVENUE								
Prior year's refundable advances	466,742	\$ 61,193	\$ 0	\$ 298,882	\$ 298,882	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	27,467,100	345,489	200,763	0	200,763	135,993	0	0
State and local grant reimbursement revenue	3,643,259	0	0	0	0	0	0	0
Performance contract revenue	44,328	0	0	0	0	0	0	0
Food commodities received	1,450,426	0	0	677,687	677,687	0	536,711	236,028
Refundable advances	(386,349)	(28,055)	0	(289,154)	(289,154)	0	(58,941)	(8,802)
Grant revenue	32,685,506	378,627	200,763	687,415	888,178	135,993	477,770	227,226
Project income	331,760	0	0	0	0	0	0	0
Investment loss	(51,316)	0	0	0	0	0	0	0
Donations	393,319	0	0	0	0	0	0	0
Miscellaneous income	10,245	0	0	0	0	0	0	0
Indirect Income	0	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	0	0
In-kind contributions	433,552	0	0	0	0	0	0	0
Total Revenue	33,803,066	378,627	200,763	687,415	888,178	135,993	477,770	227,226
EXPENSES								
Salaries	11,015,551	0	102,696	0	102,696	55,142	0	0
Fringe benefits	2,022,804	0	25,743	0	25,743	14,192	0	0
Professional/contract services	1,763,417	0	6,825	0	6,825	4,609	0	0
Travel/transportation	484,420	0	8,704	0	8,704	6,062	0	0
Space costs	1,323,839	24,737	24,666	0	24,666	24,592	0	0
Beneficiary assistance and supplies	13,205,467	353,890	7,188	0	7,188	7,777	0	0
Lease and maintenance of equipment	250,491	0	2,912	0	2,912	9,269	0	0
Other	604,950	0	5,080	0	5,080	3,825	0	0
Indirect expenses	0	0	16,949	0	16,949	10,525	0	0
Commodity food distributed	1,392,411	0	0	687,415	687,415	0	477,770	227,226
Payments to subgrantees	604,525	0	0	0	0	0	0	0
In-kind expenses	433,552	0	0	0	0	0	0	0
Total Expenses	33,101,427	378,627	200,763	687,415	888,178	135,993	477,770	227,226
Change in Net Assets	701,639	0	0	0	0	0	0	0
Net assets - Beginning of the year	5,518,402	0	0	0	0	0	0	0
NET ASSETS - End of the year	6,220,041	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

See Independent Auditor's Report.

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-2

Schedule of Program Activity

Year Ended September 30, 2022

	FEDERAL PROGRAMS							14.231 Subtotal
	Department of Agriculture			Department of Housing and Urban Development				
	10.649	14.169	14.231					
10.569 Program Subtotal	10.565, 10.568 & 10.569 Program Subtotal	COVID-19 Pandemic-EBT Local Costs 212MI140S9009 (7)	LCHA Comprehensive HC210321028 (8)	MSHDA ESG HML-2021- 0107-ESF (9)	MSHDA ESG HML-2020- 0107-ESF (10)	COVID-19 MSHDA ESG CARES HML-2020- 0107-C19 (11)		
REVENUE								
Prior year's refundable advances	\$ 0	\$ 298,882	\$ 0	\$ 0	\$ 0	\$ 0	\$ 76,285	\$ 76,285
Federal grant reimbursement revenue	0	336,756	1,242	22,998	148,647	155,369	709,789	1,013,805
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
Food commodities received	772,739	1,450,426	0	0	0	0	0	0
Refundable advances	(67,743)	(356,897)	0	0	0	0	0	0
Grant revenue	704,996	1,729,167	1,242	22,998	148,647	155,369	786,074	1,090,090
Project income	0	0	0	0	0	0	0	0
Investment loss	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
Indirect 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	704,996	1,729,167	1,242	22,998	148,647	155,369	786,074	1,090,090
EXPENSES								
Salaries	0	157,838	0	17,511	92,223	67,191	138,687	298,101
Fringe benefits	0	39,935	0	3,396	19,216	11,835	32,239	63,290
Professional/contract services	0	11,434	0	0	10	21	0	31
Travel/transportation	0	14,766	0	0	3,220	2,176	1,728	7,124
Space costs	0	49,258	0	0	731	243	97	1,071
Beneficiary assistance and supplies	0	14,965	1,242	0	17,991	27,694	269,381	315,066
Lease and maintenance of equipment	0	12,181	0	0	38	10	7	55
Other	0	8,905	0	0	1,930	559	558	3,047
Indirect expenses	0	27,474	0	2,091	6,702	5,615	22,274	34,591
Commodity food distributed	704,996	1,392,411	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	6,586	40,025	321,103	367,714
In-kind expenses	0	0	0	0	0	0	0	0
Total Expenses	704,996	1,729,167	1,242	22,998	148,647	155,369	786,074	1,090,090
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

See Independent Auditor's Report.

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-3

Schedule of Program Activity

Year Ended September 30, 2022

FEDERAL PROGRAMS								
Department of Housing and Urban Development								
14.235					14.267			
Rapid Re-Housing 20220051 (12)	Charlevoix- Emmet HMIS HML-2018-MI- 5682-HMIS (13)	Wexford-Miss. HMIS WEX-MISS HML-2018-MI- 5682-HMIS (14)	Manistee HMIS HML-2018-MI- 5682-HMIS (15)	14.235 Subtotal	HUD Rapid Re-Housing Grant MI- MI0622L5F122002 (16)	HUD CoC Grant MI- MI0685L5F122000 (17)	MSHDA CoC Coordinating Grant HML-2020- Northwes-107-CES (18)	
REVENUE								
Prior year's refundable advances	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	184,914	0	0	0	184,914	64,685	38,678	72,390
State and local grant reimbursement revenue	43,267	0	0	0	43,267	0	0	0
Performance contract revenue	0	0	0	0	0	0	0	0
Food commodities received	0	0	0	0	0	0	0	0
Refundable advances	0	0	0	0	0	0	0	0
Grant revenue	228,181	0	0	0	228,181	64,685	38,678	72,390
Project income	0	0	0	0	0	0	0	0
Investment loss	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
Indirect 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	228,181	0	0	0	228,181	64,685	38,678	72,390
EXPENSES								
Salaries	90,841	0	1,822	1,453	94,116	16,330	0	53,660
Fringe benefits	17,707	0	243	194	18,144	3,936	0	11,138
Professional/contract services	1,226	0	0	0	1,226	2	34,625	0
Travel/transportation	2,137	140	153	0	2,430	0	0	88
Space costs	3,380	0	0	0	3,380	52	0	0
Beneficiary assistance and supplies	97,851	69	21	264	98,205	42,994	537	0
Lease and maintenance of equipment	842	0	0	0	842	3	0	0
Other	2,627	0	0	0	2,627	0	0	1,105
Indirect expenses	11,570	17	15	25	11,627	1,368	3,516	6,399
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	228,181	226	2,254	1,936	232,597	64,685	38,678	72,390
Change in Net Assets	0	(226)	(2,254)	(1,936)	(4,416)	0	0	0
Net assets - Beginning of the year	0	4,661	4,545	7,368	16,574	0	0	0
NET ASSETS - End of the year	\$ 0	\$ 4,435	\$ 2,291	\$ 5,432	\$ 12,158	\$ 0	\$ 0	\$ 0

See Independent Auditor's Report.

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-4

Schedule of Program Activity

Year Ended September 30, 2022

	FEDERAL PROGRAMS						
	Department of Housing and Urban Development				Department of the Treasury		
	14.276				14.871	21.U00	
	14.267 Subtotal	Coordinated Entry & Diver- sion Grant MI- 0599Y5F122002 (19)	Rapid Rehousing for Single Youth Grant MI- 0600Y5F122002 (20)	Rapid Rehousing for Preg./Prntng Youth Grant MI- 0598Y5F122002 (21)	14.276 Subtotal	Family Self- Sufficiency Prog. - HCVP 20-21-FSS (22)	NeighborWorks Green Program Dev. Grant FY13-2 2013- 8527-0056-GPD51 (23)
REVENUE							
Prior year's refundable advances	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	175,753	94,372	215,021	141,671	451,064	12,800	0
State and local grant reimbursement revenue	0	0	0	0	0	0	0
Performance contract revenue	0	0	0	0	0	0	0
Food commodities received	0	0	0	0	0	0	0
Refundable advances	0	0	0	0	0	0	0
Grant revenue	175,753	94,372	215,021	141,671	451,064	12,800	0
Project income	0	0	0	0	0	0	0
Investment loss	0	0	0	0	0	0	0
Donations	0	0	0	0	0	0	0
Miscellaneous income	0	0	0	0	0	0	0
Indirect Income	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	0
In-kind contributions	0	0	0	0	0	0	0
Total Revenue	175,753	94,372	215,021	141,671	451,064	12,800	0
EXPENSES							
Salaries	69,990	71,671	57,027	51,323	180,021	4,652	0
Fringe benefits	15,074	14,693	12,868	10,028	37,589	984	0
Professional/contract services	34,627	171	5,737	5,310	11,218	0	0
Travel/transportation	88	0	95	63	158	0	0
Space costs	52	0	30	30	60	0	0
Beneficiary assistance and supplies	43,531	0	131,685	67,843	199,528	1	0
Lease and maintenance of equipment	3	0	6	6	12	0	0
Other	1,105	28	198	593	819	0	0
Indirect expenses	11,283	7,809	7,375	6,475	21,659	564	0
Commodity food distributed	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0
Total Expenses	175,753	94,372	215,021	141,671	451,064	6,201	0
Change in Net Assets	0	0	0	0	0	6,599	0
Net assets - Beginning of the year	0	0	0	0	0	2,372	10,827
NET ASSETS - End of the year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 8,971	\$ 10,827

See Independent Auditor's Report.

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-5

Schedule of Program Activity

Year Ended September 30, 2022

FEDERAL PROGRAMS								
Department of the Treasury								
21.U00								
	NeighborWorks Strategic Investment Fund R-SIF- 2018-49535 (25)	NeighborWorks NTI Travel Grant R-SUP- INT-2019- 52002 & 55351 (26)	NW Learning Comm. Health Prtnrshps 2018-50627 & 2018-51420 (27)	NeighborWorks Sgl. Fam. Home Design Pilot 2016-8527- 0077-TA89 (28)	NeighborWorks Operating Grant (29)	NeighborWorks Financial Capacity (30)	NeighborWorks Pandemic Recovery (31)	NeighborWorks Training Grant (32)
REVENUE								
Prior year's refundable advances	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	0	6,000	0	0	180,500	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
Food commodities received	0	0	0	0	0	0	0	0
Refundable advances	0	0	0	0	0	0	0	0
Grant revenue	0	6,000	0	0	180,500	0	0	0
Project income	0	0	0	0	0	0	0	0
Investment loss	0	0	0	0	49	0	0	0
Donations	0	0	0	0	0	0	0	0
Miscellaneous income	0	0	0	0	0	0	0	0
Indirect 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	0	6,000	0	0	180,549	0	0	0
EXPENSES								
Salaries	0	0	2,971	0	164,412	0	0	0
Fringe benefits	0	0	560	0	32,697	0	0	0
Professional/contract services	0	0	0	0	2,498	0	0	0
Travel/transportation	0	0	0	0	530	0	0	0
Space costs	0	0	0	0	1,953	0	0	0
Beneficiary assistance and supplies	0	235	0	270	6,607	0	3,000	1,005
Lease and maintenance of equipment	0	0	0	0	158	0	0	0
Other	0	0	0	0	1,792	0	0	0
Indirect expenses	0	24	353	27	21,049	0	0	101
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	259	3,884	297	231,696	0	3,000	1,106
Change in Net Assets	0	5,741	(3,884)	(297)	(51,147)	0	(3,000)	(1,106)
Net assets - Beginning of the year	6,989	845	11,053	19,195	328,955	10,000	17,000	12,500
NET ASSETS - End of the year	\$ 6,989	\$ 6,586	\$ 7,169	\$ 18,898	\$ 277,808	\$ 10,000	\$ 14,000	\$ 11,394

See Independent Auditor's Report.

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-6

Schedule of Program Activity

Year Ended September 30, 2022

FEDERAL PROGRAMS							
Department of the Treasury							
21.U00							21.009
NeighborWorks State Collaborative (33)	NeighborWorks Homeownership & Home Repair Supp R-SUPINT-2021- 66081 (34)	NeighborWorks Emergency Operating R-SUPINT-2020- 57782 (35)	NeighborWorks Expendable Capital Funds (36)	NeighborWorks Strategic Investment 2016-8527-0102- SIFUND68 (37)	NeighborWorks Branding & Marketing R- SUPINT-2020-58808 (38)	21.U00 Subtotal	Volunteer Income Tax Assistance 22VITA0252 (39)
REVENUE							
Prior year's refundable advances	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	0	0	0	0	0	187,500	70,000
State and local grant reimbursement revenue	0	0	0	0	0	0	0
Performance contract revenue	0	0	0	0	0	0	0
Food commodities received	0	0	0	0	0	0	0
Refundable advances	0	0	0	0	0	0	0
Grant revenue	0	0	0	0	0	187,500	70,000
Project income	0	0	0	0	0	0	0
Investment loss	0	0	0	0	0	49	0
Donations	0	0	0	0	0	0	0
Miscellaneous income	0	0	0	0	0	0	0
Indirect Income	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	0
In-kind contributions	0	0	0	0	0	0	121,087
Total Revenue	0	0	0	0	0	187,549	191,087
EXPENSES							
Salaries	0	0	10,774	0	0	2,054	43,640
Fringe benefits	0	0	2,450	0	0	1,253	9,396
Professional/contract services	0	0	0	0	0	0	2,498
Travel/transportation	0	0	0	0	0	0	530
Space costs	0	0	0	0	0	0	1,953
Beneficiary assistance and supplies	0	0	0	0	0	0	11,925
Lease and maintenance of equipment	0	0	0	0	0	0	158
Other	0	0	0	0	0	0	1,792
Indirect expenses	0	0	1,322	0	0	331	23,288
Commodity food distributed	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	121,087
Total Expenses	0	0	14,546	0	0	3,638	191,087
Change in Net Assets	0	0	(14,546)	0	0	(3,638)	0
Net assets - Beginning of the year	15,000	25,000	19,860	206,000	17,538	3,638	704,986
NET ASSETS - End of the year	\$ 15,000	\$ 25,000	\$ 5,314	\$ 206,000	\$ 17,538	\$ 0	\$ 633,220

See Independent Auditor's Report.

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-7

Schedule of Program Activity

Year Ended September 30, 2022

	FEDERAL PROGRAMS							Veterans 64.033
	Department of the Treasury							
	21.023		21.026		21.027			
	Corona Relief Fund Covid CERA HML-2021- Northwes-107-CERA	Corona Relief Fund Covid CERA HML-2022- Northwes-107-CERA 2	21.023 Subtotal	MIHAF HAF-2021- Northwest Mi- 00013	Coronavirus State & Local Fiscal Recovery Funds Char-Em ISD	Coronavirus State & Local Fiscal Recovery Funds North Ed ISD	21.027 Subtotal	
(40)	(41)		(42)	(43)	(44)		(45)	
REVENUE								
Prior year's refundable advances	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	4,598,612	2,814,688	7,413,300	10,650	28,623	120,060	148,683	195,861
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
Food commodities received	0	0	0	0	0	0	0	0
Refundable advances	0	0	0	0	0	0	0	0
Grant revenue	4,598,612	2,814,688	7,413,300	10,650	28,623	120,060	148,683	195,861
Project income	0	0	0	0	0	0	0	0
Investment loss	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
Indirect 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	4,598,612	2,814,688	7,413,300	10,650	28,623	120,060	148,683	195,861
EXPENSES								
Salaries	165,331	138,900	304,231	4,327	24,628	102,064	126,692	90,658
Fringe benefits	28,892	34,436	63,328	724	2,850	13,194	16,044	10,467
Professional/contract services	3,432	2,032	5,464	0	0	0	0	4,082
Travel/transportation	0	97	97	0	0	0	0	3,654
Space costs	2,066	1,433	3,499	0	0	0	0	2,560
Beneficiary assistance and supplies	4,376,721	2,617,775	6,994,496	0	0	0	0	64,876
Lease and maintenance of equipment	98	81	179	0	0	0	0	780
Other	2,554	1,923	4,477	0	0	0	0	2,514
Indirect expenses	19,518	18,011	37,529	505	1,145	4,802	5,947	0
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	16,270
In-kind expenses	0	0	0	0	0	0	0	0
Total Expenses	4,598,612	2,814,688	7,413,300	5,556	28,623	120,060	148,683	195,861
Change in Net Assets	0	0	0	5,094	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	\$ 5,094	\$ 0	\$ 0	\$ 0	\$ 0

See Independent Auditor's Report.

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-8

Schedule of Program Activity

Year Ended September 30, 2022

	FEDERAL PROGRAMS							
	Department of Veterans Affairs			Department of Energy			Department of Education	
	64.033			81.042			84.181	
Supportive Serv. Veterans Families Prog. 13-MI-108-SS (46)	Supportive Serv. Veterans Families Prog. 13-MI-108-21 (47)	64.033 Subtotal	Weatherization Assistance Program FY21 E20215122 & E20220123 (48)	Weatherization Assistance Program FY22 E20224961 (49)	81.042 Subtotal	Early On North Ed ISD 2021/2022 Norman (50)	Early On North Ed ISD 2021/2022 Selby (51)	
REVENUE								
Prior year's refundable advances	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	
Federal grant reimbursement revenue	51,277	753,820	1,000,958	740,657	163,140	903,797	67,871	
State and local grant reimbursement revenue	0	0	0	0	0	0	0	
Performance contract revenue	0	0	0	0	0	0	0	
Food commodities received	0	0	0	0	0	0	0	
Refundable advances	0	0	0	0	0	0	0	
Grant revenue	51,277	753,820	1,000,958	740,657	163,140	903,797	67,871	
Project income	0	0	0	0	0	0	0	
Investment loss	0	0	0	0	0	0	0	
Donations	0	0	0	0	0	0	0	
Miscellaneous income	0	0	0	0	0	0	0	
Indirect Income	0	0	0	0	0	0	0	
Transfers	0	0	0	0	0	0	0	
In-kind contributions	0	0	0	0	0	0	0	
Total Revenue	51,277	753,820	1,000,958	740,657	163,140	903,797	67,871	
EXPENSES								
Salaries	28,828	298,318	417,804	94,162	9,576	103,738	42,921	
Fringe benefits	3,828	59,165	73,460	20,827	2,204	23,031	10,371	
Professional/contract services	67	11,591	15,740	33,703	3,871	37,574	0	
Travel/transportation	9,557	11,427	24,638	8,148	7,710	15,858	2,904	
Space costs	131	12,302	14,993	3,727	612	4,339	0	
Beneficiary assistance and supplies	7,323	240,337	312,536	541,018	130,749	671,767	0	
Lease and maintenance of equipment	30	2,916	3,726	979	221	1,200	0	
Other	24	8,542	11,080	2,851	961	3,812	5,505	
Indirect expenses	0	23,230	23,230	35,242	7,236	42,478	6,170	
Commodity food distributed	0	0	0	0	0	0	0	
Payments to subgrantees	1,489	85,992	103,751	0	0	0	0	
In-kind expenses	0	0	0	0	0	0	0	
Total Expenses	51,277	753,820	1,000,958	740,657	163,140	903,797	67,871	
Change in Net Assets	0	0	0	0	0	0	0	
Net assets - Beginning of the year	0	0	0	0	0	0	0	
NET ASSETS - End of the year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	

See Independent Auditor's Report.

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-9

Schedule of Program Activity

Year Ended September 30, 2022

	FEDERAL PROGRAMS							
	Department of Education				Department of Health and Human Services			
	84.181				93.045			
	Early On North Ed ISD 2021/2022 Amin (52)	Early On North Ed ISD 2022/2023 3 PT Staff (53)	Early On North Ed ISD 2021/2022 3 PT Staff (54)	84.181 Subtotal	Grand Traverse Co. Senior Nutrition (55)	Leelanau County Senior Nutrition (56)	Missaukee County Senior Nutrition (57)	Wexford County Senior Nutrition (58)
REVENUE								
Prior year's refundable advances	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3,139	\$ 0	\$ 0	\$ 846
Federal grant reimbursement revenue	56,474	27,272	89,767	299,709	148,310	55,590	28,799	90,365
State and local grant reimbursement revenue	0	0	0	0	231,283	89,220	40,199	110,293
Performance contract revenue	0	0	0	0	19,546	9,705	3,783	10,088
Food commodities received	0	0	0	0	0	0	0	0
Refundable advances	0	0	0	0	0	0	0	0
Grant revenue	56,474	27,272	89,767	299,709	402,278	154,515	72,781	211,592
Project income	0	0	0	0	95,187	33,325	15,764	78,739
Investment loss	0	0	0	0	0	0	0	0
Donations	0	0	0	0	46	0	0	158
Miscellaneous income	0	0	0	0	0	0	0	0
Indirect Income	0	0	0	0	0	0	0	0
Transfers	0	0	0	0	7,647	40,672	0	7,813
In-kind contributions	0	0	0	0	17,615	2,733	0	5,906
Total Revenue	56,474	27,272	89,767	299,709	522,773	231,245	88,545	304,208
EXPENSES								
Salaries	34,741	21,430	69,694	209,384	88,176	74,374	34,904	92,758
Fringe benefits	8,033	1,708	8,355	37,890	20,157	16,773	7,348	17,299
Professional/contract services	0	0	0	0	24,999	9,349	6,565	17,291
Travel/transportation	4,605	1,180	2,747	14,224	11,062	7,642	5,254	6,682
Space costs	0	0	0	0	1,419	973	8,661	21,720
Beneficiary assistance and supplies	0	0	0	0	305,353	92,926	12,587	108,167
Lease and maintenance of equipment	0	0	0	0	1,235	506	695	2,119
Other	4,911	475	810	11,701	2,867	937	1,641	5,031
Indirect expenses	4,184	2,479	8,161	26,510	49,890	25,032	10,890	27,235
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	17,615	2,733	0	5,906
Total Expenses	56,474	27,272	89,767	299,709	522,773	231,245	88,545	304,208
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

See Independent Auditor's Report.

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-10

Schedule of Program Activity

Year Ended September 30, 2022

	FEDERAL PROGRAMS							
	Department of Health and Human Services							
	93.053		93.558			93.568		
	93.045 Subtotal	Nutrition Services Incentive (59)	93.045 & 93.053 Subtotal	Salvation Army Motel Provider Program E20210729-00 (60)	Diaper Bank E20224399 (61)	93.558 Subtotal	Deliverabel Fuel Program E20224978 E20224979 (62)	Weatherization LIHEAP LIHP3-2021-28023 (63)
REVENUE								
Prior year's refundable advances	\$ 3,985	\$ 0	\$ 3,985	\$ 1,397	\$ 0	\$ 1,397	\$ 0	\$ 0
Federal grant reimbursement revenue	323,064	126,311	449,375	0	31,250	31,250	81,218	(38)
State and local grant reimbursement revenue	470,995	0	470,995	0	0	0	0	0
Performance contract revenue	43,122	0	43,122	0	0	0	0	0
Food commodities received	0	0	0	0	0	0	0	0
Refundable advances	0	0	0	(1,397)	0	(1,397)	0	0
Grant revenue	841,166	126,311	967,477	0	31,250	31,250	81,218	(38)
Project income	223,015	0	223,015	0	0	0	0	0
Investment loss	0	0	0	0	0	0	0	0
Donations	204	0	204	0	0	0	0	0
Miscellaneous income	0	0	0	0	0	0	0	0
Indirect Income	0	0	0	0	0	0	0	0
Transfers	56,132	0	56,132	0	0	0	0	38
In-kind contributions	26,254	0	26,254	0	0	0	0	0
Total Revenue	1,146,771	126,311	1,273,082	0	31,250	31,250	81,218	0
EXPENSES								
Salaries	290,212	0	290,212	0	0	0	20,420	0
Fringe benefits	61,577	0	61,577	0	0	0	4,333	0
Professional/contract services	58,204	0	58,204	0	0	0	0	0
Travel/transportation	30,640	0	30,640	0	0	0	0	0
Space costs	32,773	0	32,773	0	0	0	0	0
Beneficiary assistance and supplies	519,033	126,311	645,344	0	31,250	31,250	51,058	0
Lease and maintenance of equipment	4,555	0	4,555	0	0	0	0	0
Other	10,476	0	10,476	0	0	0	2,651	0
Indirect expenses	113,047	0	113,047	0	0	0	2,756	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	26,254	0	26,254	0	0	0	0	0
Total Expenses	1,146,771	126,311	1,273,082	0	31,250	31,250	81,218	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

See Independent Auditor's Report.

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-11

Schedule of Program Activity

Year Ended September 30, 2022

FEDERAL PROGRAMS							
Department of Health and Human Services							
93.568			93.569				
Weatherization IHEAP Prog & Admin E20220134 E20220131 (64)	Home Heating Credit Uptake Initiative CEDAM (65)	93.568 Subtotal	Community Services Block Grant E20220361 (66)	Community Services Block Grant E20220494 (67)	Community Services Block Grant Discretionary 3 E20224632 (68)	COVID-19 CSBG CARES E20220128 (69)	93.569 Subtotal
REVENUE							
Prior year's refundable advances	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	636,737	110,000	827,917	359,965	212,254	8,628	783,906
State and local grant reimbursement revenue	0	0	0	0	0	0	0
Performance contract revenue	0	0	0	0	0	0	0
Food commodities received	0	0	0	0	0	0	0
Refundable advances	0	0	0	0	0	0	0
Grant revenue	636,737	110,000	827,917	359,965	212,254	8,628	783,906
Project income	0	0	0	0	0	0	0
Investment loss	0	0	0	0	0	0	0
Donations	0	0	0	0	0	0	0
Miscellaneous income	0	0	0	0	0	0	0
Indirect Income	0	0	0	0	0	0	0
Transfers	0	0	38	0	0	0	0
In-kind contributions	0	0	0	0	0	0	0
Total Revenue	636,737	110,000	827,955	359,965	212,254	8,628	783,906
EXPENSES							
Salaries	67,529	46,464	134,413	191,776	83,522	5,879	316,764
Fringe benefits	13,028	5,945	23,306	33,853	10,716	1,847	52,926
Professional/contract services	32,736	0	32,736	12,937	8,091	0	21,028
Travel/transportation	942	213	1,155	1,919	5,106	1	7,319
Space costs	1,059	0	1,059	33,880	20,409	0	54,289
Beneficiary assistance and supplies	490,823	6,262	548,143	16,223	20,653	126	180,201
Lease and maintenance of equipment	41	0	41	5,206	4,253	0	9,459
Other	1,947	41,245	45,843	19,066	17,994	0	54,530
Indirect expenses	28,632	9,871	41,259	45,105	41,510	775	87,390
Commodity food distributed	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0
Total Expenses	636,737	110,000	827,955	359,965	212,254	8,628	783,906
Change in Net Assets	0	0	0	0	0	0	0
Net assets - Beginning of the year	0	0	0	0	0	0	0
NET ASSETS - End of the year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

See Independent Auditor's Report.

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-12

Schedule of Program Activity

Year Ended September 30, 2022

FEDERAL PROGRAMS								
Department of Health and Human Services								
93.600								
	Full-Year, Part-Day 05CH011940-02 (70)	Training & Technical Assistance 05CH011940-02 (71)	Early Head Start 05CH011940-02 (72)	Training & Technical Assistance 05CH011940-02 (73)	Full-Year, Part-Day 05CH011940-01 (74)	Training & Technical Assistance 05CH011940-01 (75)	Early Head Start 05CH011940-01 (76)	Training & Technical Assistance 05CH011940-01 (77)
REVENUE								
Prior year's refundable advances	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	5,152,056	64,930	3,249,658	66,150	2,098,566	21,676	1,142,700	24,565
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
Food commodities received	0	0	0	0	0	0	0	0
Refundable advances	0	0	0	0	0	0	0	0
Grant revenue	5,152,056	64,930	3,249,658	66,150	2,098,566	21,676	1,142,700	24,565
Project income	0	0	0	0	0	0	0	0
Investment loss	0	0	0	0	0	0	0	0
Donations	0	0	0	0	0	0	0	0
Miscellaneous income	45	0	0	0	0	0	0	0
Indirect Income	0	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	0	0
In-kind contributions	1,307,622	0	0	0	522,283	0	0	0
Total Revenue	6,459,723	64,930	3,249,658	66,150	2,620,849	21,676	1,142,700	24,565
EXPENSES								
Salaries	2,446,528	0	1,583,466	0	930,852	0	517,096	0
Fringe benefits	469,539	0	294,165	0	145,044	0	91,587	0
Professional/contract services	534,556	7,460	471,465	16,086	159,844	1,368	139,870	5,435
Travel/transportation	99,887	21,018	81,576	6,666	45,683	1,588	24,842	2,544
Space costs	575,023	0	314,390	0	252,634	0	161,530	0
Beneficiary assistance and supplies	454,074	21,875	144,242	29,886	322,671	13,569	80,426	14,353
Lease and maintenance of equipment	37,424	0	21,496	0	14,641	0	7,733	0
Other	91,407	8,675	55,898	7,498	45,005	3,181	19,689	0
Indirect expenses	443,663	5,902	282,960	6,014	182,192	1,970	99,927	2,233
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	1,307,622	0	0	0	522,283	0	0	0
Total Expenses	6,459,723	64,930	3,249,658	66,150	2,620,849	21,676	1,142,700	24,565
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

See Independent Auditor's Report.

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-13

Schedule of Program Activity

Year Ended September 30, 2022

	FEDERAL PROGRAMS					Total Federal Programs
	Department of Health and Human Services			Miscellaneous		
	93.600		93.602	99.U19		
COVID-19 Head Start CRRSA 05HE000336-01C5 (78)	COVID-19 Head Start ARPA 05HE000336-01C6 (79)	93.600 Subtotal	Assets for Independence Demonstration 90EI0855/01 (80)	NeighborWorks Housing Stability Counseling Program (81)		
REVENUE						
Prior year's refundable advances	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 441,742
Federal grant reimbursement revenue	237,475	646,781	12,704,557	0	10,769	27,387,192
State and local grant reimbursement revenue	0	0	0	0	0	514,262
Performance contract revenue	0	0	0	0	0	43,122
Food commodities received	0	0	0	0	0	1,450,426
Refundable advances	0	0	0	0	0	(386,349)
Grant revenue	237,475	646,781	12,704,557	0	10,769	29,450,395
Project income	0	0	0	0	0	223,015
Investment loss	0	0	0	0	0	49
Donations	0	0	0	0	0	204
Miscellaneous income	0	0	45	0	0	45
Indirect Income	0	0	0	0	0	0
Transfers	0	0	0	0	0	56,170
In-kind contributions	0	0	1,829,905	0	0	1,977,246
Total Revenue	237,475	646,781	14,534,507	0	10,769	31,707,124
EXPENSES						
Salaries	165,051	341,976	5,984,969	0	1,170	8,939,784
Fringe benefits	31,007	49,314	1,080,656	0	91	1,657,801
Professional/contract services	0	15,000	1,351,084	0	0	1,582,864
Travel/transportation	7,438	2,525	293,767	0	0	415,202
Space costs	0	0	1,303,577	0	0	1,495,040
Beneficiary assistance and supplies	11,556	66,333	1,158,985	0	0	11,583,526
Lease and maintenance of equipment	0	47,518	128,812	0	0	161,223
Other	831	68,998	301,182	0	0	467,137
Indirect expenses	21,592	55,117	1,101,570	0	126	1,618,532
Commodity food distributed	0	0	0	0	0	1,392,411
Payments to subgrantees	0	0	0	0	0	471,465
In-kind expenses	0	0	1,829,905	0	0	1,977,246
Total Expenses	237,475	646,781	14,534,507	0	1,387	31,762,231
Change in Net Assets	0	0	0	0	9,382	(55,107)
Net assets - Beginning of the year	0	0	0	70,501	0	794,433
NET ASSETS - End of the year	\$ 0	\$ 0	\$ 0	\$ 70,501	\$ 9,382	\$ 739,326

See Independent Auditor's Report.

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-14

Schedule of Program Activity

Year Ended September 30, 2022

STATE AND LOCAL PROGRAMS								
	Housing Education Services 23-36-HEP (82)	Housing Education Services 22-36-HEP (83)	Homeless Youth Initiative Seed Grant #2386 (84)	MI BoS Continuum Grant (85)	Emergency Housing Voucher HML-2021- Northwes-107-EHV (86)	Social Determinates of Health (87)	CoC/Local Planning Body- Northwest MI Coalition to End Homelessness (88)	Rotary Systems Change 2 (89)
REVENUE								
Prior year's refundable advances	\$ 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	1,321	7,788	0	5,000	13,141	370,486	12,077	47,106
Performance contract revenue	0	0	0	0	0	0	0	0
Food commodities received	0	0	0	0	0	0	0	0
Refundable advances	0	0	0	0	0	0	0	0
Grant revenue	1,321	7,788	0	5,000	13,141	370,486	12,077	47,106
Project income	0	0	0	0	0	0	0	0
Investment loss	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
Indirect 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	1,321	7,788	0	5,000	13,141	370,486	12,077	47,106
EXPENSES								
Salaries	1,109	6,340	0	0	11,594	8,105	0	17,940
Fringe benefits	89	743	0	0	1,547	838	0	2,417
Professional/contract services	0	0	0	4,545	0	0	12,077	22,467
Travel/transportation	0	0	0	0	0	75	0	0
Space costs	0	0	0	0	0	0	0	0
Beneficiary assistance and supplies	3	0	0	0	0	327,558	0	0
Lease and maintenance of equipment	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	229	0	0
Indirect expenses	120	705	0	455	0	33,681	0	4,282
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	1,321	7,788	0	5,000	13,141	370,486	12,077	47,106
Change in Net Assets	0	0	0	0	0	0	0	0
Net assets - Beginning of the year	0	0	2,795	0	0	0	0	0
NET ASSETS - End of the year	\$ 0	\$ 0	\$ 2,795	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

See Independent Auditor's Report.

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-15

Schedule of Program Activity

Year Ended September 30, 2022

STATE AND LOCAL PROGRAMS								
WX Deferral	Host Homes Fundraising	Urgent Needs Fund GTRCF	COVID-19 NW/Wells Fargo COVID-19 Relief G-OUT-2020	Youth Demonstration Project Cash Match	Emergency Solutions Grant	Leelanau Co. Program Inc. Contract 2022-2023	Charlevoix Co. Program Inc. Contract 2020-2022	
(90)	(91)	(92)	(93)	(94)	(95)	(96)	(97)	
REVENUE								
Prior year's refundable advances	\$ 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	242,711	0	0	0	1,000	143,592	5,884	32,549
Performance contract revenue	0	0	0	0	0	0	0	0
Food commodities received	0	0	0	0	0	0	0	0
Refundable advances	0	0	0	0	0	0	0	0
Grant revenue	242,711	0	0	0	1,000	143,592	5,884	32,549
Project income	0	0	0	0	0	0	0	0
Investment loss	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
Indirect 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	242,711	0	0	0	1,000	143,592	5,884	32,549
EXPENSES								
Salaries	29,985	0	0	1,443	0	5,284	1,344	2,052
Fringe benefits	3,156	0	0	528	0	1,129	108	224
Professional/contract services	0	0	0	0	0	0	0	0
Travel/transportation	0	0	0	0	95	95	0	0
Space costs	0	0	0	0	0	0	0	0
Beneficiary assistance and supplies	198,012	20	1,785	180	883	0	3,897	28,174
Lease and maintenance of equipment	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	17
Indirect expenses	11,558	2	0	215	98	4,024	535	2,082
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	133,060	0	0
In-kind expenses	0	0	0	0	0	0	0	0
Total Expenses	242,711	22	1,785	2,366	1,076	143,592	5,884	32,549
Change in Net Assets	0	(22)	(1,785)	(2,366)	(76)	0	0	0
Net assets - Beginning of the year	0	19,416	1,844	11,690	975	0	0	0
NET ASSETS - End of the year	\$ 0	\$ 19,394	\$ 59	\$ 9,324	\$ 899	\$ 0	\$ 0	\$ 0

See Independent Auditor's Report.

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-16

Schedule of Program Activity

Year Ended September 30, 2022

STATE AND LOCAL PROGRAMS

	Charlevoix Co. Program Inc. Contract 2019/2020 (98)	Benzie Co. Program Inc. Contract 2020/2021 (99)	Benzie Co. Program Inc. Contract 2022/2023 (100)	Benzie Co. Program Inc. Contract 2021/2022 (101)	Wexford Co. Program Inc. Contract 2022/2023 (102)	Wexford Co. Program Inc. Contract 2021/2022 (103)	Grand Traverse Co. Program Inc. Contract 2020/2021 (104)	Grand Traverse Co. Program Inc. Contract 2022/2023 (105)
REVENUE								
Prior year's refundable advances	\$ 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	15,223	4,974	14,189	40,035	17,415	34,246	(30)	10,326
Performance contract revenue	0	0	0	0	0	0	0	0
Food commodities received	0	0	0	0	0	0	0	0
Refundable advances	0	0	0	0	0	0	0	0
Grant revenue	15,223	4,974	14,189	40,035	17,415	34,246	(30)	10,326
Project income	90	0	0	0	0	0	30	0
Investment loss	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
Indirect 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	15,313	4,974	14,189	40,035	17,415	34,246	0	10,326
EXPENSES								
Salaries	0	0	741	2,787	1,175	3,690	0	1,661
Fringe benefits	0	0	60	294	95	398	0	134
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	15,136	2,342	11,824	34,562	13,810	28,344	0	7,577
Lease and maintenance of equipment	0	0	0	0	0	0	0	0
Other	0	0	0	48	15	78	0	15
Indirect expenses	177	2,632	1,564	2,344	2,320	1,736	0	939
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	15,313	4,974	14,189	40,035	17,415	34,246	0	10,326
Change in Net Assets	0	0	0	0	0	0	0	0
Net assets - Beginning of the year	0	316	0	0	902	0	0	0
NET ASSETS - End of the year	\$ 0	\$ 316	\$ 0	\$ 0	\$ 902	\$ 0	\$ 0	\$ 0

See Independent Auditor's Report.

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-17

Schedule of Program Activity

Year Ended September 30, 2022

STATE AND LOCAL PROGRAMS								
	Grand Traverse Co. Program Inc. Contract 2021/2022 (106)	Antrim County Program Inc. Contract 2022/2023 (107)	Antrim County Program Inc. Contract 2021/2022 (108)	Missaukee County Program Inc. Contract 2022 (109)	Missaukee County Program Inc. Contract 2021/2022 (110)	Leelanau County Program Inc. Contract 2021/2022 (111)	Charlevoix County Program Inc. Contract 2022/2023 (112)	Neighborhood Impact Program (113)
REVENUE								
Prior year's refundable advances	\$ 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	149,205	1,881	75,938	917	72,975	73,005	945	0
Performance contract revenue	0	0	0	0	0	0	0	0
Food commodities received	0	0	0	0	0	0	0	0
Refundable advances	0	0	0	0	0	0	0	0
Grant revenue	149,205	1,881	75,938	917	72,975	73,005	945	0
Project income	90	0	0	0	0	0	0	0
Investment loss	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
Indirect 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	149,295	1,881	75,938	917	72,975	73,005	945	0
EXPENSES								
Salaries	11,906	1,529	6,676	731	5,328	4,930	794	0
Fringe benefits	1,263	124	723	59	568	524	65	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	127,746	30	65,012	0	63,308	62,093	0	0
Lease and maintenance of equipment	0	0	0	0	0	0	0	0
Other	81	32	15	30	27	29	0	0
Indirect expenses	8,299	166	3,512	97	3,744	5,429	86	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	149,295	1,881	75,938	917	72,975	73,005	945	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	200
NET ASSETS - End of the year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 200

See Independent Auditor's Report.

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-18

Schedule of Program Activity

Year Ended September 30, 2022

	STATE AND LOCAL PROGRAMS								
	Emmet County Program Inc. Contract 2022/2023 (114)	Energy Optimization Education Outreach (115)	Early Childhood (EC) Programs						North Ed GSRP Program 2021/2022 (121)
			Char-Em ISD GSRP Program 2020/2021 (116)	TBA ISD GSRP Transportation 2021/2022 (117)	COOR ISD GSRP Transportation 2021/2022 (118)	COOR ISD Program 2021/2022 (119)	North Ed GSRP Carryforward 2020/2021 (120)		
REVENUE									
Prior year's refundable advances	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	0	0	0	0	0	0	0	0	0
State and local grant reimbursement revenue	1,210	0	342	23,577	1,659	40,455	11,147	554,610	
Performance contract revenue	0	0	0	0	0	0	0	0	
Food commodities received	0	0	0	0	0	0	0	0	
Refundable advances	0	0	0	0	0	0	0	0	
Grant revenue	1,210	0	342	23,577	1,659	40,455	11,147	554,610	
Project income	0	0	0	0	0	0	0	0	
Investment loss	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	
Indirect 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	1,210	0	342	23,577	1,659	40,455	11,147	554,610	
EXPENSES									
Salaries	1,018	0	0	0	0	31,455	10,124	403,203	
Fringe benefits	82	0	0	0	0	7,382	772	69,974	
Professional/contract services	0	0	0	0	0	0	0	180	
Travel/transportation	0	0	0	23,577	1,659	0	0	1,681	
Space costs	0	0	0	0	0	0	0	11,584	
Beneficiary assistance and supplies	0	0	0	0	0	0	251	37,226	
Lease and maintenance of equipment	0	0	0	0	0	0	0	1,280	
Other	0	0	0	0	0	0	0	4,189	
Indirect expenses	110	0	0	0	0	1,618	0	25,293	
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	1,210	0	0	23,577	1,659	40,455	11,147	554,610	
Change in Net Assets	0	0	342	0	0	0	0	0	
Net assets - Beginning of the year	0	3,886	0	0	0	0	0	(1,875)	
NET ASSETS - End of the year	\$ 0	\$ 3,886	\$ 342	\$ 0	\$ 0	\$ 0	\$ 0	(\$ 1,875)	

See Independent Auditor's Report.

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-19

Schedule of Program Activity

Year Ended September 30, 2022

	STATE AND LOCAL PROGRAMS							
	Early Childhood (EC) Programs							
	Char-Em ISD GSRP Program 2021/2022 (122)	Wexford- Missaukee ISD GSRP Program 2021/2022 (123)	Wexford- Missaukee ISD GSRP Transportation 2021/2022 (124)	Central Lake CLEO Foundation Coordinator 7/22-6/23 (125)	Central Lake CLEO Foundation Coordinator 7/21-6/22 (126)	Building Healthy Comm. Chums/Hannah (127)	ECE Activity (128)	Wexford County Baby Closet (129)
REVENUE								
Prior year's refundable advances	\$ 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	314,854	749,301	30,022	0	0	0	0	0
Performance contract revenue	0	0	0	0	0	0	0	0
Food commodities received	0	0	0	0	0	0	0	0
Refundable advances	0	0	0	0	0	0	0	0
Grant revenue	314,854	749,301	30,022	0	0	0	0	0
Project income	0	0	0	0	0	0	0	0
Investment loss	0	0	0	0	0	0	0	0
Donations	0	0	0	2,000	0	0	0	0
Miscellaneous income	0	54	0	0	0	0	0	0
Indirect Income	0	0	0	0	0	0	0	0
Transfers	0	0	0	18,736	(18,736)	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
Total Revenue	314,854	749,355	30,022	20,736	(18,736)	0	0	0
EXPENSES								
Salaries	222,600	527,554	4,325	0	16,183	0	0	0
Fringe benefits	51,572	106,877	566	(5)	1,888	0	0	0
Professional/contract services	247	0	0	64	819	0	0	0
Travel/transportation	626	2,866	23,913	101	58	0	0	0
Space costs	6,856	23,985	0	0	450	0	0	0
Beneficiary assistance and supplies	19,964	49,742	0	5,035	10,935	0	1,098	87
Lease and maintenance of equipment	250	1,519	901	8	41	0	0	0
Other	636	5,626	317	122	818	0	0	0
Indirect expenses	12,103	31,186	0	523	3,115	0	110	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	314,854	749,355	30,022	5,848	34,307	0	1,208	87
Change in Net Assets	0	0	0	14,888	(53,043)	0	(1,208)	(87)
Net assets - Beginning of the year	0	0	0	0	53,043	861	1,208	888
NET ASSETS - End of the year	\$ 0	\$ 0	\$ 0	\$ 14,888	\$ 0	\$ 861	\$ 0	\$ 801

See Independent Auditor's Report.

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-20

Schedule of Program Activity

Year Ended September 30, 2022

STATE AND LOCAL PROGRAMS

	Child Development Contributions (130)	North Ed Training Grant (131)	GS2Q Participation Bonus Program (132)	Building Healthy Communities Manistee (133)	Live Well Manistee (134)	CEDAM Tax Data Grant (135)	Capacity Building Grant (136)	Home Links Program (137)
REVENUE								
Prior year's refundable advances	\$ 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	4,135	0	(1,279)	(385)	1,450	0	0
Performance contract revenue	0	0	0	0	0	0	0	0
Food commodities received	0	0	0	0	0	0	0	0
Refundable advances	0	0	0	0	0	0	0	0
Grant revenue	0	4,135	0	(1,279)	(385)	1,450	0	0
Project income	0	0	0	0	0	0	0	0
Investment loss	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
Indirect 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	0	4,135	0	(1,279)	(385)	1,450	0	0
EXPENSES								
Salaries	0	3,461	0	0	0	0	0	0
Fringe benefits	0	298	0	0	0	0	0	0
Professional/contract services	0	0	0	0	0	0	600	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	0	0	0	0	7	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	376	0	0	0	1	60	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	4,135	0	0	0	8	660	0
Change in Net Assets	0	0	0	(1,279)	(385)	1,442	(660)	0
Net assets - Beginning of the year	1,174	0	1,020	1,279	385	5,508	(500)	700
NET ASSETS - End of the year	\$ 1,174	\$ 0	\$ 1,020	\$ 0	\$ 0	\$ 6,950	(\$ 1,160)	\$ 700

See Independent Auditor's Report.

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-21

Schedule of Program Activity

Year Ended September 30, 2022

STATE AND LOCAL PROGRAMS

	MCAA Census 2020 Grant (138)	Helplink Laundry Project (139)	Saturday Specials Program (140)	WCMU & Consumer Engy Warm Hearts Warm Homes (141)	MIDAP Non-TANF DS NMCAA 10/08 (142)	E-Home America (143)	NeighborWorks Sun Trust Bank Grant (144)	Homeless Counselor Wexford- Missaukee (145)
REVENUE								
Prior year's refundable advances	\$ 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	500	0	0	0	0	0
Performance contract revenue	0	0	0	0	0	1,206	0	0
Food commodities received	0	0	0	0	0	0	0	0
Refundable advances	0	0	0	0	0	0	0	0
Grant revenue	0	0	500	0	0	1,206	0	0
Project income	0	0	0	0	0	0	0	0
Investment loss	0	0	0	0	0	0	0	0
Donations	0	11,640	150	0	0	0	0	1,494
Miscellaneous income	0	0	0	0	0	0	0	717
Indirect 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	0	11,640	650	0	0	1,206	0	2,211
EXPENSES								
Salaries	0	0	0	0	0	134	0	0
Fringe benefits	0	0	0	0	0	162	0	0
Professional/contract services	0	23	0	0	0	0	0	4
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	13,131	755	0	2,000	0	0	2,834
Lease and maintenance of equipment	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	174
Indirect expenses	0	5	75	0	0	30	0	24
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	13,159	830	0	2,000	326	0	3,036
Change in Net Assets	0	(1,519)	(180)	0	(2,000)	880	0	(825)
Net assets - Beginning of the year	3	17,607	180	122	2,000	1,617	3,122	6,177
NET ASSETS - End of the year	\$ 3	\$ 16,088	\$ 0	\$ 122	\$ 0	\$ 2,497	\$ 3,122	\$ 5,352

See Independent Auditor's Report.

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-22

Schedule of Program Activity

Year Ended September 30, 2022

STATE AND LOCAL PROGRAMS

	Emmet County Utility Pool (146)	Community Service GAP Fund (147)	CAA Food Program Expansion (148)	Grand Traverse Baby Pantry (149)	Blarney Castle Fuel Fund (150)	NW MI FC Oleson Foundation (151)	NW MI Food Coalition (152)	NW MI Food Coalition Farm to Neighbor (153)
REVENUE								
Prior year's refundable advances	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	0	0	0	0	0	30,000	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
Food commodities received	0	0	0	0	0	0	0	0
Refundable advances	0	0	0	0	0	0	0	0
Grant revenue	0	0	0	0	0	30,000	0	0
Project income	0	0	0	0	0	0	0	0
Investment loss	0	0	0	0	0	0	0	0
Donations	1,925	5,347	0	2,602	13,500	0	35,012	119,109
Miscellaneous income	0	0	0	0	0	0	0	0
Indirect 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	1,925	5,347	0	2,602	13,500	30,000	35,012	119,109
EXPENSES								
Salaries	0	0	0	0	0	0	0	0
Fringe benefits	0	0	0	0	0	0	0	0
Professional/contract services	0	4	0	0	0	0	536	298
Travel/transportation	0	0	0	0	0	0	0	0
Space costs	0	0	0	0	0	0	0	0
Beneficiary assistance and supplies	1,309	9,312	64,047	2,720	22,007	23,083	15,941	109,264
Lease and maintenance of equipment	0	0	0	0	0	0	0	0
Other	0	0	0	225	0	0	158	0
Indirect expenses	0	0	6,114	23	0	0	118	30
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	1,309	9,316	70,161	2,968	22,007	23,083	16,753	109,592
Change in Net Assets	616	(3,969)	(70,161)	(366)	(8,507)	6,917	18,259	9,517
Net assets - Beginning of the year	8,273	25,479	70,161	22,073	65,904	0	26,589	106,001
NET ASSETS - End of the year	\$ 8,889	\$ 21,510	\$ 0	\$ 21,707	\$ 57,397	\$ 6,917	\$ 44,848	\$ 115,518

See Independent Auditor's Report.

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-23

Schedule of Program Activity

Year Ended September 30, 2022

STATE AND LOCAL PROGRAMS								
	Covid Crisis Fund NWMFC (154)	Local Food Relief Fund NWMFC (155)	Giving Tuesday Fundraising (156)	MCA/DTE Greatest Needs Fundraiser (157)	Huntington National Bank Grant (158)	East Traverse Catholic Federal Credit Union (159)	Fifth Third Bank Grant (160)	Mercantile Bank Grant (161)
REVENUE								
Prior year's refundable advances	\$ 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	3,500
Performance contract revenue	0	0	0	0	0	0	0	0
Food commodities received	0	0	0	0	0	0	0	0
Refundable advances	0	0	0	0	0	0	0	0
Grant revenue	0	0	0	0	0	0	0	3,500
Project income	0	0	0	0	0	0	0	0
Investment loss	0	0	0	0	0	0	0	0
Donations	25	0	0	0	62,500	0	0	0
Miscellaneous income	0	0	0	0	0	0	0	0
Indirect 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	25	0	0	0	62,500	0	0	3,500
EXPENSES								
Salaries	0	0	0	0	0	0	0	0
Fringe benefits	0	0	0	0	0	0	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	7,895	6,920	16,732	0	0	0	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	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	7,895	6,920	16,732	0	0	0	0	0
Change in Net Assets	(7,870)	(6,920)	(16,732)	0	62,500	0	0	3,500
Net assets - Beginning of the year	14,414	(345)	18,246	5,615	35,252	2,204	8,518	5,331
NET ASSETS - End of the year	\$ 6,544	(\$ 7,265)	\$ 1,514	\$ 5,615	\$ 97,752	\$ 2,204	\$ 8,518	\$ 8,831

See Independent Auditor's Report.

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-24

Schedule of Program Activity

Year Ended September 30, 2022

	STATE AND LOCAL PROGRAMS					OTHER		
	TCF Bank Grant (162)	TCF Bank IDA Match 2020 CIF N MIIDA (163)	Networks Northwest MI Dept Corrections Offender Success MOU 0S-102020 (164)	NeighborWorks WellsFargo Safe & Sound (165)	NeighborWorks WellsFargo Stop Home Scans (166)	Total State and Local Programs	Head Start Parent Funds (167)	KOA Senior Funds (168)
REVENUE								
Prior year's refundable advances	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	0	0	0	0	0	30,000	0	(92)
State and local grant reimbursement revenue	0	0	0	0	0	3,128,997	0	0
Performance contract revenue	0	0	0	0	0	1,206	0	0
Food commodities received	0	0	0	0	0	0	0	0
Refundable advances	0	0	0	0	0	0	0	0
Grant revenue	0	0	0	0	0	3,160,203	0	(92)
Project income	0	0	0	0	0	210	3,170	0
Investment loss	0	34	0	0	0	34	0	0
Donations	0	0	0	0	0	255,304	376	0
Miscellaneous income	0	0	0	0	0	771	345	2,830
Indirect 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	0	34	0	0	0	3,416,522	3,891	2,738
EXPENSES								
Salaries	0	0	0	0	1,065	1,348,266	0	0
Fringe benefits	0	0	0	0	448	255,102	0	0
Professional/contract services	0	79	0	0	0	41,943	5	0
Travel/transportation	0	0	0	0	0	54,746	48	0
Space costs	0	0	0	0	0	42,875	0	0
Beneficiary assistance and supplies	0	3,000	0	1,985	0	1,419,576	2,418	2,688
Lease and maintenance of equipment	0	0	0	0	0	3,999	0	0
Other	830	0	0	0	10	13,721	0	0
Indirect expenses	83	0	0	199	152	172,150	247	0
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	133,060	0	0
In-kind expenses	0	0	0	0	0	0	0	0
Total Expenses	913	3,079	0	2,184	1,675	3,485,438	2,718	2,688
Change in Net Assets	(913)	(3,045)	0	(2,184)	(1,675)	(68,916)	1,173	50
Net assets - Beginning of the year	15,722	38,061	595	9,338	6,150	620,124	13,213	0
NET ASSETS - End of the year	\$ 14,809	\$ 35,016	\$ 595	\$ 7,154	\$ 4,475	\$ 551,208	\$ 14,386	\$ 50

See Independent Auditor's Report.

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-25

Schedule of Program Activity

Year Ended September 30, 2022

	OTHER							
	Senior Fundraising (169)	Allen Foundation (170)	Addison F. Wilber Fund (171)	FMS Fee For Service (172)	Home Rehab Fundraising (173)	Home Improvement Unit Special Purpose Fund (174)	DTE Residential Energy Efficiency Assistance Program (175)	Recaptured AHRV Mortgages (176)
REVENUE								
Prior year's refundable advances	\$ 25,000	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	0	50,000	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
Food commodities received	0	0	0	0	0	0	0	0
Refundable advances	0	0	0	0	0	0	0	0
Grant revenue	25,000	50,000	0	0	0	0	0	0
Project income	0	0	0	3,979	0	0	126,575	2,213
Investment loss	0	0	0	0	0	0	0	0
Donations	97,457	0	0	1,899	408	5,231	0	0
Miscellaneous income	0	0	0	3,425	0	0	0	0
Indirect Income	0	0	0	0	0	0	0	0
Transfers	(56,132)	0	0	0	(202)	202	0	0
In-kind contributions	0	0	0	0	0	0	0	0
Total Revenue	66,325	50,000	0	9,303	206	5,433	126,575	2,213
EXPENSES								
Salaries	3,747	0	0	2,504	0	0	0	0
Fringe benefits	382	0	0	609	0	0	0	0
Professional/contract services	1,702	0	0	170	2	2	550	0
Travel/transportation	86	0	0	0	0	0	0	0
Space costs	0	0	0	0	0	0	0	0
Beneficiary assistance and supplies	16,594	8,333	0	2,722	185	4,545	53,682	31
Lease and maintenance of equipment	0	0	0	0	0	0	0	0
Other	1,328	0	0	0	0	0	0	0
Indirect expenses	2,384	833	0	600	19	0	5,418	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	26,223	9,166	0	6,605	206	4,547	59,650	34
Change in Net Assets	40,102	40,834	0	2,698	0	886	66,925	2,179
Net assets - Beginning of the year	148,860	0	26,287	9,694	181	(556)	(20,081)	100
NET ASSETS - End of the year	\$ 188,962	\$ 40,834	\$ 26,287	\$ 12,392	\$ 181	\$ 330	\$ 46,844	\$ 2,279

See Independent Auditor's Report.

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-26

Schedule of Program Activity

Year Ended September 30, 2022

	OTHER							
	HPG Recaptured Leverage for HOME (177)	Benzie Co. Recaptured HPG Mortgages (178)	Emmet Co. Recaptured HPG Mortgages (179)	Roscommon Co. Recaptured HPG Mortgages (180)	Wexford Co. Recaptured HPG Mortgages (181)	Leelanau Co. Recaptured HPG Mortgages (182)	Grand Traverse Recaptured HPG Mortgages (183)	HPG Mortgages Receivable (184)
REVENUE								
Prior year's refundable advances	\$ 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
Food commodities received	0	0	0	0	0	0	0	0
Refundable advances	0	0	0	0	0	0	0	0
Grant revenue	0	0	0	0	0	0	0	0
Project income	1,940	0	5,000	0	5,477	0	0	0
Investment loss	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
Indirect Income	0	0	0	0	0	0	0	0
Transfers	64,946	(9,967)	(5,620)	(4,967)	(16,945)	(19,834)	(7,613)	0
In-kind contributions	0	0	0	0	0	0	0	0
Total Revenue	66,886	(9,967)	(620)	(4,967)	(11,468)	(19,834)	(7,613)	0
EXPENSES								
Salaries	72	0	0	0	0	0	0	0
Fringe benefits	6	0	0	0	0	0	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	33,131	0	30	0	61	0	0	20,652
Lease and maintenance of equipment	0	0	0	0	0	0	0	0
Other	21	0	0	0	0	0	0	0
Indirect expenses	3,323	0	3	0	6	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	36,553	0	33	0	67	0	0	20,652
Change in Net Assets	30,333	(9,967)	(653)	(4,967)	(11,535)	(19,834)	(7,613)	(20,652)
Net assets - Beginning of the year	0	9,967	653	4,967	11,535	19,834	7,613	175,650
NET ASSETS - End of the year	\$ 30,333	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 154,998

See Independent Auditor's Report.

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-27

Schedule of Program Activity

Year Ended September 30, 2022

	OTHER				ADJUSTMENTS	CORPORATE	
	AHRVF Mortgages Receivable (185)	NeighborWorks Strategic Income Fund Mortgages Receivable (186)	NeighborWorks Strategic Income Fund DPA Mortgages Receivable (187)	NeighborWorks Pandemic Recovery DPA Mortgages Receivable (188)	GAAP Eliminations	TOTAL PROGRAM ACTIVITY	Corporate Activities (189)
REVENUE							
Prior year's refundable advances	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 466,742	\$ 0
Federal grant reimbursement revenue	0	0	0	0	0	27,467,100	0
State and local grant reimbursement revenue	0	0	0	0	0	3,643,259	0
Performance contract revenue	0	0	0	0	0	44,328	0
Food commodities received	0	0	0	0	0	1,450,426	0
Refundable advances	0	0	0	0	0	(386,349)	0
Grant revenue	0	0	0	0	0	32,685,506	0
Project income	0	0	0	0	(39,819)	331,760	0
Investment loss	0	0	0	0	0	83	(51,399)
Donations	0	0	0	0	0	360,879	32,440
Miscellaneous income	0	0	0	0	0	7,416	2,829
Indirect Income	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	38	(38)
In-kind contributions	0	0	0	0	(1,543,694)	433,552	0
Total Revenue	0	0	0	0	(1,583,513)	33,819,234	(16,168)
EXPENSES							
Salaries	0	0	0	0	(7,205)	10,287,168	728,383
Fringe benefits	0	0	0	0	(1,216)	1,912,684	110,120
Professional/contract services	0	0	0	0	(680)	1,626,558	136,859
Travel/transportation	0	0	0	0	(166)	469,916	14,504
Space costs	0	0	0	0	(3,152)	1,534,763	(210,924)
Beneficiary assistance and supplies	4,619	343	2,278	(2,388)	(26,638)	13,126,388	79,079
Lease and maintenance of equipment	0	0	0	0	(211)	165,011	85,480
Other	0	0	0	0	(551)	481,656	123,294
Indirect expenses	0	0	0	0	0	1,803,518	(1,803,518)
Commodity food distributed	0	0	0	0	0	1,392,411	0
Payments to subgrantees	0	0	0	0	0	604,525	0
In-kind expenses	0	0	0	0	(1,543,694)	433,552	0
Total Expenses	4,619	343	2,278	(2,388)	(1,583,513)	33,838,150	(736,723)
Change in Net Assets	(4,619)	(343)	(2,278)	2,388	0	(18,916)	720,555
Net assets - Beginning of the year	23,331	3,740	14,215	0	0	1,863,760	3,654,642
NET ASSETS - End of the year	\$ 18,712	\$ 3,397	\$ 11,937	\$ 2,388	\$ 0	\$ 1,844,844	\$ 4,375,197

See Independent Auditor's Report.

Northwest Michigan Community Action Agency, Inc.

Schedule B-1

Schedule of Expenditures of Federal Awards and List of Programs

Year Ended September 30, 2022

Federal Grantor / Pass-Through Grantor / Program or Cluster Title	AL 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) Child and Adult Day Care Food	10.558	280000001	10/01/21 - 09/30/22	\$ 0	\$ 378,627
Total Federal Expenditures - AL 10.558				0	378,627
Food Distribution Cluster					
Passed through State of Michigan, Department of Education					
(2) Commodity Supplemental Food Program	10.565	280000001-220930	10/01/21 - 09/30/22	0	200,763
(3) Commodity Supplemental Food Program - Distribution	10.565	N/A	10/01/21 - 09/30/22	0	687,415
Total Federal Expenditures - AL 10.565				0	888,178
(4) Temporary Emergency Food Assistance Program	10.568	280000001-220990	10/01/21 - 09/30/22	0	135,993
Total Federal Expenditures - AL 10.568				0	135,993
(5) Temporary Emergency Food Assistance Program - Distribution	10.569	N/A	10/01/21 - 09/30/22	0	477,770
(6) The Emergency Food Assistance Program - Trade Mitigation Distribution	10.569	N/A	10/01/21 - 09/30/22	0	227,226
Total Federal Expenditures - AL 10.569				0	704,996
Total Federal Expenditures - Food Distribution Cluster AL 10.565, 10.568, & 10.569				0	1,729,167
Passed through State of Michigan, Department of Education					
(7) COVID-19 Pandemic-EBT Local Costs	10.649	212MI140S9009	10/01/20 - 09/30/22	0	1,242
Total Federal Expenditures - AL 10.649				0	1,242
TOTAL DEPARTMENT OF AGRICULTURE PROGRAMS				0	2,109,036
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT					
Direct Funding					
(8) LCHA Comprehensive	14.169	HC210321028	04/01/21 - 03/30/23	0	22,998
Total Federal Expenditures - AL 14.169				0	22,998
Passed through Michigan State Housing Development Authority					
(9) Emergency Solutions Grant (ESG)	14.231	HML-2021-0107-ESF	10/01/21 - 02/28/23	6,586	148,647
(10) Emergency Solutions Grant (ESG)	14.231	HML-2020-0107-ESF	10/01/20 - 04/30/22	40,025	155,369
(11) COVID-19 Emergency Solutions Grant CARES	14.231	HML-2020-0107-C19	03/01/20 - 02/28/23	321,103	786,074
Total Federal Expenditures - AL 14.231				367,714	1,090,090
Passed through State of Michigan: Department of Health & Human Services					
(12) Rapid Re-Housing Program Charlevoix-Emmet-Wexford-Missaukee-Manistee	14.235	20220051	10/01/21 - 09/30/22	0	228,181
Passed through Michigan State Housing Development Authority					
(13) Charlevoix-Emmet HMIS	14.235	HML-2018-MI-5682-HMIS	03/01/20 - undefined	0	0
(14) Wexford-Missaukee HMIS	14.235	HML-2018-MI-5682-HMIS	03/01/20 - undefined	0	0
(15) Manistee HMIS	14.235	HML-2018-MI-5682-HMIS	03/01/20 - undefined	0	0
Total Federal Expenditures - AL 14.235				0	228,181
Direct Funding					
(16) Continuum Planning Grant	14.267	MI0622L5F122002	10/01/21 - 09/30/22	0	64,685
(17) Continuum Planning Grant	14.267	MI0685L5F122000	10/01/21 - 09/30/22	0	38,678
Passed through Michigan State Housing Development Authority					
(18) Continuum Planning Grant	14.267	HML-2020-Northwes-107-CES	08/01/21 - 07/31/22	0	72,390
Total Federal Expenditures - AL 14.267				0	175,753
Direct Funding					
(19) Coordinated Entry & Diversion Grant	14.276	MI0599Y5F122002	10/01/21 - 09/30/22	0	94,372
(20) Rapid Rehousing for Single Youth Grant	14.276	MI0600Y5F122002	10/01/21 - 09/30/22	0	215,021
(21) Rapid Rehousing for Pregnant & Parenting Youth Grant	14.276	MI0598Y5F122002	10/01/21 - 09/30/22	0	141,671
Total Federal Expenditures - AL 14.276				0	451,064
Passed through Michigan State Housing Development Authority					
Housing Voucher Cluster Program					
(22) Family Self-Sufficiency Program Housing Choice Voucher Program - HCVP	14.871	20-21-FSS	01/01/21 - 12/31/22	0	12,800
Total Federal Expenditures - Housing Voucher Cluster AL 14.871				0	12,800
TOTAL DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT PROGRAMS				367,714	1,980,886

Northwest Michigan Community Action Agency, Inc.

Schedule B-2

Schedule of Expenditures of Federal Awards and List of Programs

Year Ended September 30, 2022

Federal Grantor / Pass-Through Grantor / Program or Cluster Title	AL Number	Pass-Through Entity Identifying Number	Program Year	Passed Through to Subrecipients	Federal Expenditures
DEPARTMENT OF THE TREASURY					
Passed through NeighborWorks America					
(23) NeighborWorks Green Program Dev. Grant FY13-2	21.U00	2013-8527-0056-GPD51	09/09/13 - undefined	0	0
(24) NeighborWorks Week Grant	21.U00	2019-53065 & R-NWW-2021-62636	05/21/18 - undefined	0	1,000
(25) NeighborWorks Strategic Investment Fund	21.U00	R-SIF-2018-49535	09/07/18 - undefined	0	0
(26) NeighborWorks NTI Travel Grant	21.U00	R-SUP-INT-2019-52002 & 55351	10/01/18 - undefined	0	6,000
(27) NeighborWorks Learning Community Health Partnerships	21.U00	G-SUPEXT-2018-50627 & 51420	08/13/18 - undefined	0	0
(28) NeighborWorks Single Family Home Design Pilot	21.U00	2015-8527-0292-SUP23 & 2016-8527-0077-TA89	07/20/15 - undefined	0	0
(29) NeighborWorks Operating Grant	21.U00	N/A	10/01/12 - undefined	0	180,500
(30) NeighborWorks Financial Capacity	21.U00	R-NISUPEXT-2021-64740	08/30/21 - undefined	0	0
(31) NeighborWorks Pandemic Recovery	21.U00	R-PRI-2021-63212	04/20/21 - undefined	0	0
(32) NeighborWorks Training Grant	21.U00	N/A	03/15/21 - undefined	0	0
(33) NeighborWork State Collarbotive	21.U00	R-SUPEXT-2021-62656	06/10/21 - undefined	0	0
(34) NeighborWorks Homeownership & Home Repair Supplemental	21.U00	R-SUPINT-2021-66081	09/01/21 - undefined	0	0
(35) NeighborWorks Emergency Operating	21.U00	R-SUPINT-2020-57782	03/27/20 - undefined	0	0
(36) NeighborWorks Expendable Capital Grant	21.U00	N/A	Ongoing	0	0
(37) NeighborWorks Strategic Investment	21.U00	2016-8527-0102-SIFUND68	09/01/16 - undefined	0	0
(38) NeighborWorks Branding and Marketing	21.U00	R-SUPINT-2020-58808	05/15/20 - undefined	0	0
Total Federal Expenditures - AL 21.U00 Public Law #115-31				0	187,500
Direct Funding					
(39) Volunteer Income Tax Assistance	21.009	22VITA0252	10/01/21 - 09/30/22	0	70,000
Total Federal Expenditures - AL 21.009				0	70,000
Passed through Michigan State Housing Development Authority					
(40) COVID-19 Emergency Rental Assistance (CERA)	21.023	HML-2021-Northwes-107-CERA	01/01/21 - 12/31/22	0	4,598,612
(41) COVID-19 Emergency Rental Assistance (CERA)	21.023	HML-2022-Northwes-107-CERA2	01/01/22 - 12/31/23	0	2,814,688
Total Federal Expenditures - AL 21.023				0	7,413,300
Passed through Michigan State Housing Development Authority					
(42) MIHAF Housing Counseling Grant	21.026	HAF-2021-Northwest Mi-00013	01/01/22-09/30/26	0	10,650
Total Federal Expenditures - AL 21.026				0	10,650
Passed through Charlevoix-Emmet Intermediate School District (Michigan Department of Education)					
(43) COVID-19 Great Start Readiness Program (Charlevoix-Emmet Intermediate School District)	21.027	32d Great Start Readiness Program #439	10/01/21-09/30/22	0	28,623
Passed through Northwest Educational Services (Michigan Department of Education)					
(44) COVID-19 Great Start Readiness Program (Northwest Educational Services)	21.027	N/A	10/01/21-09/30/22	0	120,060
Total Federal Expenditures - AL 21.027				0	148,683
TOTAL DEPARTMENT OF TREASURY PROGRAMS				0	7,830,133
DEPARTMENT OF VETERANS AFFAIRS					
Direct Funding					
(45) Supportive Services for Veterans Families	64.033	2013-MI-108-22	10/01/21 - 03/31/23	16,270	195,861
(46) Supportive Services for Veterans Families	64.033	2013-MI-108-SS	09/01/21 - 09/30/23	1,489	51,277
(47) Supportive Services for Veterans Families	64.033	2013-MI-108-21	10/01/20 - 06/30/22	0	534,450
(47) COVID-19 Supportive Services for Veterans Families CARES	64.033	2013-MI-108-C2	10/01/20 - 06/30/22	85,992	219,370
Total Federal Expenditures - AL 64.033				103,751	1,000,958
TOTAL DEPARTMENT OF VETERANS AFFAIRS PROGRAMS				103,751	1,000,958
DEPARTMENT OF ENERGY					
Passed through State of Michigan: Department of Health & Human Services					
(48) Weatherization Assistance Program	81.042	E20215122 & E20220123	07/01/21 - 06/30/22	0	740,657
(49) Weatherization Assistance Program	81.042	E20224961	07/01/22 - 06/30/23	0	163,140
Total Federal Expenditures - AL 81.042				0	903,797
TOTAL DEPARTMENT OF ENERGY PROGRAMS				0	903,797
DEPARTMENT OF EDUCATION					
Passed through Traverse Bay Intermediate School District					
(50) Early On - Northwest Education Services 2021/2022 Norman	84.181	NA	10/01/21 - 09/30/22	0	58,325
(51) Early On - Northwest Education Services 2021/2022 Selby	84.181	NA	10/01/21 - 09/30/22	0	67,871
(52) Early On - Northwest Education Services 2021/2022 Amin	84.181	NA	10/01/21 - 06/30/22	0	56,474
(53) Early On - Northwest Education Services 2022/2023 3 PT Staff	84.181	NA	07/01/21 - 06/30/22	0	27,272
(54) Early On - Northwest Education Services 2021/2022 3 PT Staff	84.141	NA	07/01/22 - 06/30/23	0	89,767
Total Federal Expenditures - AL 84.181				0	299,709
TOTAL DEPARTMENT OF EDUCATION PROGRAMS				0	299,709

Northwest Michigan Community Action Agency, Inc.

Schedule B-3

Schedule of Expenditures of Federal Awards and List of Programs

Year Ended September 30, 2022

Federal Grantor / Pass-Through Grantor / Program or Cluster Title	AL Number	Pass-Through Entity Identifying Number	Program Year	Passed Through to Subrecipients	Federal Expenditures
DEPARTMENT OF HEALTH AND HUMAN SERVICES					
Aging Cluster					
Passed through Area Agency on Aging of Northwest Michigan					
(55) Grand Traverse Co. - Congregate & HDM Meals Title III C-1 & C-2	93.045	N/A	10/01/21 - 09/30/22	0	148,310
(56) Leelanau - Congregate & HDM Meals Title III C-1 & C-2	93.045	N/A	10/01/21 - 09/30/22	0	55,590
(57) Missaukee - Congregate & HDM Meals Title III C-1 & C-2	93.045	N/A	10/01/21 - 09/30/22	0	28,799
(58) Wexford - Congregate & HDM Meals Title III C-1 & C-2	93.045	N/A	10/01/21 - 09/30/22	0	90,365
Total Federal Expenditures - AL 93.045				0	323,064
Passed through Area Agency on Aging of Northwest Michigan					
(59) Nutrition Services Incentive	93.053	N/A	10/01/21 - 09/30/22	0	126,311
Total Federal Expenditures - Aging Cluster (AL 93.045, & 93.053)				0	449,375
Passed through The Salvation Army					
(60) Salvation Army Motel Provider Program	93.558	E20210729-00	10/01/20 - 09/30/21	0	0
Passed through State of Michigan: Department of Health & Human Services					
(61) Diaper Bank Program	93.558	E20224399	01/01/22 - 09/30/22	0	31,250
Total Federal Expenditures - AL 93.558				0	31,250
Passed through State of Michigan: Department of Health & Human Services					
(62) Deliverable Fuel Program	93.568	E20224978	06/01/22-09/30/22	0	62,088
(62) Deliverable Fuel Program Admin	93.568	E20224979	06/01/22-09/30/22	0	19,130
(63) Weatherization LIHEAP Program	93.568	LIHP3-2021-28023	10/01/20 - 09/30/21	0	(38)
(64) Weatherization LIHEAP Program	93.568	E20220134	10/01/21 - 09/30/22	0	590,627
(64) Weatherization LIHEAP Program Administration	93.568	E20220131	10/01/21 - 09/30/22	0	46,110
Passed through Community Economic Development Association of Michigan					
(65) Home Heating Credit Uptake Initiative (Community Economic Development Association of Michigan)	93.568	N/A	04/11/22-09/23/22	0	110,000
Total Federal Expenditures - AL 93.568				0	827,917
Passed through State of Michigan: Department of Health & Human Services					
(66) Community Services Block Grant	93.569	E20220361	10/01/20 - 09/30/22	0	359,965
(67) Community Services Block Grant	93.569	E20220494	10/01/21 - 09/30/23	0	212,254
(68) CSBG Discretionary	93.569	E20224632	04/01/22 - 03/31/23	0	8,628
(69) COVID-19 CSBG CARES	93.569	E20220128	04/01/20 - 09/30/22	0	203,059
Total Federal Expenditures - AL 93.569				0	783,906
Direct Funding					
Head Start Cluster					
(70) Head Start - Full-Year, Part-Day	93.600	05CH011940-02	01/01/22 - 12/31/22	0	5,152,056
(71) Head Start - Training & Technical Assistance	93.600	05CH011940-02	01/01/22 - 12/31/22	0	64,930
(72) Early Head Start	93.600	05CH011940-02	01/01/22 - 12/31/22	0	3,249,658
(73) Early Head Start - Training & Technical Assistance	93.600	05CH011940-02	01/01/22 - 12/31/22	0	66,150
(74) Head Start - Full-Year, Part-Day	93.600	05CH011940-01	01/01/21 - 12/31/21	0	2,098,566
(75) Head Start - Training & Technical Assistance	93.600	05CH011940-01	01/01/21 - 12/31/21	0	21,676
(76) Early Head Start	93.600	05CH011940-01	01/01/21 - 12/31/21	0	1,142,700
(77) Early Head Start - Training & Technical Assistance	93.600	05CH011940-01	01/01/21 - 12/31/21	0	24,565
(78) COVID-19 Head Start CRRSA	93.600	05HE000336-01C5	04/01/21 - 03/31/23	0	237,475
(79) COVID-19 Head Start ARPA	93.600	05HE000336-01C6	04/01/21 - 03/31/23	0	646,781
Total Federal Expenditures - Head Start Cluster (AL 93.600)				0	12,704,557
Direct Funding					
(80) Assets for Independence Demonstration Program	93.602	90EI0855/01	09/30/14 - 12/31/20	0	0
Total Federal Expenditures - AL 93.602				0	0
TOTAL DEPARTMENT OF HEALTH AND HUMAN SERVICES PROGRAMS				0	14,797,005
(81) Housing Stability Counseling Program	99.U19	N/A	09/08/21 - 02/28/23	0	10,769
Total Federal Expenditures - AL 99.U19				0	10,769
TOTAL FEDERAL EXPENDITURES				\$ 471,465	\$ 28,932,293

Northwest Michigan Community Action Agency, Inc.

Schedule B-4

Schedule of Expenditures of Federal Awards and List of Programs

Year Ended September 30, 2022

Program Title	Funding Source	Program Year
STATE AND LOCAL PROGRAMS		
(82) Housing Education Services	Michigan State Housing Development Authority	07/01/22 - 06/30/23
(83) Housing Education Services	Michigan State Housing Development Authority	07/01/21 - 06/30/22
(84) Youth Housing Initiative Seed Grant #2386	Rotary Club of Traverse City	11/01/16 - undefined
(85) MI BoS Continuum of Care	Michigan Coalition Against Homelessness	08/01/21 - 07/31/22
(86) Emergency Housing Voucher	Michigan State Housing Development Authority Michigan State Department of Health & Human Services	06/01/21 - 09/30/23
(87) Social Determinates of Health	Human Services	01/01/22 - 09/30/23
(88) CoC/Local Planning Body-Northwest Michigan Coalition to End Homelessness	Goodwill Northern Michigan and United Way Grant	06/01/21 - 09/30/22
(89) Rotary Systems Change 2	Rotary Charities of Traverse City Michigan State Department of Health & Human Services	10/01/20 - 12/30/22
(90) Weatherization Deferral	Human Services	01/01/22 - 09/30/22
(91) Host Homes Fundraising	Contributions Local Development Authority	04/01/20 - undefined
(92) Urgent Needs Fund	Grand Traverse Regional Comm. Foundation	04/01/20 - undefined
(93) COVID-19 NeighborWorks/Wells Fargo COVID-19 Relief Fund	Wells Fargo	06/01/20 - undefined
(94) Youth Demonstration Project Cash Match	Cash contributions Michigan State Housing Development Authority	07/01/18 - undefined
(95) Emergency Solutions Grant	Authority	10/01/21 - 02/28/23
(96) Leelanau County Program Income Contract PI21	Leelanau County	07/01/22 - 06/30/23
(97) Charlevoix County Program Income Contract PI19 & PI20	Charlevoix County	07/01/20 - undefined
(98) Charlevoix County Program Income Contract PI18	Charlevoix County	07/01/19 - undefined
(99) Benzie County Program Income Contract PI18	Benzie County	07/01/20 - 06/30/21
(100) Benzie County Program Income Contract PI20	Benzie County	07/01/22 - 06/30/23
(101) Benzie County Program Income Contract PI20	Benzie County	07/01/21 - 09/30/22
(102) Wexford County Program Income Contract PI19 & PI21	Wexford County	07/01/22 - 06/30/23
(103) Wexford County Program Income Contract PI20	Wexford County	07/01/21 - 06/30/22
(104) Grand Traverse County Program Income Contract PI19	Grand Traverse County	07/01/20 - 06/30/21
(105) Grand Traverse County Program Income Contract PI21	Grand Traverse County	07/01/22 - 06/30/23
(106) Grand Traverse County Program Income Contract PI20	Grand Traverse County	07/01/21 - 09/30/22
(107) Antrim County Program Income Contract PI21	Antrim County	07/01/22 - 06/30/23
(108) Antrim County Program Income Contract PI20	Antrim County	07/01/21 - 09/30/22
(109) Missaukee County Program Income Contract PI21	Missaukee County	07/01/22 - undefined
(110) Missaukee County Program Income Contract PI20	Missaukee County	07/01/21 - 09/30/22
(111) Leelanau County Program Income Contract PI20	Leelanau County	07/01/21 - 09/30/22
(112) Charlevoix County Program Income Contract PI21	Charlevoix County	07/01/22 - undefined
(113) Neighborhood Impact Program	TCF Bank	01/01/15 - undefined
(114) Emmet County Program Income Contract PI21	Emmet County	07/01/22 - 06/30/23
(115) Energy Optimization Education Outreach	Traverse City Light and Power	10/01/18 - undefined
(116) Early Childhood Program - Char-Em ISD BSRP Program	Charlevoix-Emmet ISD	10/01/20 - 09/30/21
(117) Early Childhood Program - Northwest Education Services Transportation	Northwest Educational Services	10/01/21 - 09/30/22
(118) Early Childhood Program - COOR ISD Transportation	COOR ISD	10/01/21 - 09/30/22
(119) Early Childhood Program - COOR ISD	COOR ISD	10/01/21 - 09/30/22
(120) Early Childhood Program - Northwest Education Services	Northwest Education Services	10/01/20 - 12/31/21
(121) Early Childhood Program - Northwest Education Services	Northwest Education Services	10/01/21 - 12/31/22
(122) Early Childhood Program - Char-Em	Charlevoix-Emmet ISD	10/01/21 - 09/30/22
(123) Early Childhood Program - Wexford - Missaukee ISD	Wexford-Missaukee ISD	10/01/21 - 12/31/22
(124) Early Childhood Program - Wexford - Missaukee Transportation	Wexford-Missaukee ISD	10/01/21 - 09/30/22
(125) Central Lake CLEO Foundation Coordinator	Grand Traverse Regional Comm. Foundation	07/01/22 - 06/30/23
(126) Central Lake CLEO Foundation Coordinator	Grand Traverse Regional Comm. Foundation	07/01/21 - 06/30/22
(127) Building Healthy Communities Hannah/Chums	Taste the Local Difference	01/01/19 - undefined
(128) ECE Activity	Dues and Fees	10/01/21 - 09/30/22
(129) Wexford County Baby Closet	Donations	10/01/21 - 09/30/22
(130) Child Development Contributions	Local Fundraising	10/01/21 - 09/30/22
(131) Northwest Education Services Training Grant	Northwest Education Services	07/01/22 - 09/01/22
(132) Great Start to Quality Participation Bonus Program	Early Childhood Investment Corporation	10/01/16 - undefined
(133) Building Healthy Communities Manistee	District Health Department #10	08/01/16 - 09/30/22
(134) Live Well Manistee	District Health Department #10	08/01/16 - 09/30/22

Northwest Michigan Community Action Agency, Inc.

Schedule B-5

Schedule of Expenditures of Federal Awards and List of Programs

Year Ended September 30, 2022

Program Title	Funding Source	Program Year
STATE AND LOCAL PROGRAMS (Continued)		
(135) CEDAM Tax Data Grant	Community Economic Development	04/01/14 - undefined
(136) Capacity Building Grant	Rotary Club of Traverse City	09/18/06 - undefined
(137) Home Links Program	Habitat for Humanity	10/01/21 - 09/30/22
(138) MCAA Census 2020	MI Community Action Association	01/01/20 - 10/30/20
(139) Helplink Laundry Project	Private Contributions	10/01/21 - 09/30/22
(140) Saturday Specials Program	Local Contributions	10/01/21 - 09/30/22
(141) WCMU Consumers Energy Warm Hearts Warm Homes	Private Contributions	09/01/19 - undefined
(142) MIDAP Non TANF DS NMCAA 10/08	Oakland Livingston Human Services Agency	10/01/09 - undefined
(143) E-Home America	Community Ventures Corp.	10/01/21 - 09/30/22
(144) NeighborWorks Sun Trust Bank Grant	Sun Trust Bank/NeighborWorks	03/21/17 - undefined
(145) Homeless Counselor Wexford/Missaukee	Local Contributions	10/01/21 - 09/30/22
(146) Emmet County Utility Pool	Local Fundraising	10/01/21 - 09/30/22
(147) Community Service GAP Fund	Local Fundraising	10/01/21 - 09/30/22
(148) CAA Food Program Expansion	Consumers Energy	05/01/20 - undefined
(149) Grand Traverse Baby Pantry	Local Fundraising	10/01/21 - 09/30/22
(150) Blarney Castle Fuel Fund	Local Fundraising	10/01/21 - 09/30/22
(151) Northwest Michigan Food Coalition Oleson Foundation	Local Fundraising	06/21/22 - 06/01/23
(152) Northwest Michigan Food Coalition	Local Fundraising	10/01/21 - 09/30/22
(153) Northwest Michigan Food Coalition Farm to Neighbor	Local Fundraising	10/01/21 - 09/30/22
(154) Northwest Michigan Food Coalition COVID Crisis Fund	Local Fundraising	03/01/20 - undefined
(155) Northwest Michigan Food Coalition Local Food Relief Fund	Local Fundraising	04/01/20 - undefined
(156) Giving Tuesday Fundraising	Local Fundraising	04/01/20 - undefined
(157) MCA/DTE Greatest Needs Fundraiser	DTE and private contributions	05/12/20 - undefined
(158) Huntington National Bank Grant	Huntington National Bank	10/01/16 - undefined
(159) East Traverse Catholic Federal Credit Union Grant	East Traverse Catholic Federal Credit Union	10/01/18 - undefined
(160) Fifth Third Bank Grant	Fifth Third Bank	10/01/14 - undefined
(161) Mercantile Bank Grant	Mercantile Bank	10/01/16 - undefined
(162) TCF Bank Grant	TCF Bank	10/01/14 - undefined
(163) TCF Bank IDA Match	TCF Bank	10/01/20 - undefined
(164) Offender Success	Networks Northwest/MI Dept of Corrections	10/01/20 - undefined
(165) NeighborWorks Safe & Sound	Wells Fargo Bank via NeighborWorks	10/13/20 - undefined
(166) NeighborWorks Stop Home Scams	Wells Fargo Bank via NeighborWorks	12/14/20 - undefined
OTHER		
(167) Head Start Parent Funds	Contributions	Ongoing
(168) Senior Funds	Kalkaska COA	Ongoing
(169) Senior Fundraising	Donations	Ongoing
(170) Allen Foundation	Donations	06/01/22 - 06/01/23
(171) Addison F. Wilber Fund	Donations	Ongoing
(172) FMS Fee For Service	Donations	Ongoing
(173) Home Rehab Fundraising	Donations	Ongoing
(174) Home Improvement Unit Special Purpose Fund	Donations	Ongoing
(175) DTE Residential Energy Efficiency Assistance Program	DTE Energy	Ongoing
(176) Recaptured AHRV Mortgages	AHRV Second Mortgage Receivable	Ongoing
(177) HPG Recaptured Leverage for HOME	HPG Second Mortgages Receivable	Ongoing
(178) Recaptured HPG Mortgages Receivable-Benzie Co.	HPG Second Mortgage Receivable	Ongoing
(179) Recaptured HPG Mortgages Receivable-Emmet Co.	HPG Second Mortgages Receivable	Ongoing
(180) Recaptured HPG Mortgages Receivable-Roscommon Co.	HPG Second Mortgages Receivable	Ongoing
(181) Recaptured HPG Mortgages Receivable-Wexford Co.	HPG Second Mortgages Receivable	Ongoing
(182) Recaptured HPG Mortgages Receivable-Leelanau Co.	HPG Second Mortgages Receivable	Ongoing
(183) Recaptured HPG Mortgages Receivable-Grand Traverse	HPG Second Mortgages Receivable	Ongoing
(184) HPG Mortgages Receivable	HPG Second Mortgages	Ongoing
(185) AHRVF Mortgages Receivable	AHRVF Second Mortgages	Ongoing
(186) NeighborWorks Strategic Income Fund Mortgages Receivable	NW SIF Second Mortgages	Ongoing
(187) NeighborWorks Strategic Income Fund DPA Mortgages Receivable	NW SIF Second Mortgages	Ongoing
(188) NeighborWorks Pandemic Recovery Fund DPA Mort. Rec.	NW PRF Second Mortgages	Ongoing
CORPORATE		
(189) 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, 2022

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, 2022. 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, 2022

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	\$ 352,500	\$ 0	\$ 227,500	\$ 0	\$ 0	\$ 0
TOTAL CASH - RESTRICTED		\$ 125,000	\$ 352,500	\$ 0	\$ 227,500	\$ 0	\$ 0	\$ 0

Independent Auditor’s Report on Internal Control Over Financial Reporting and on Compliance and Other Matters Based on an Audit of Financial Statements Performed in Accordance with *Government Auditing Standards*

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, 2022, 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 May 9, 2023. The financial statements of Community Action Credit Counseling, Inc. and Innovative Energy Management, LLC were not audited in accordance with *Government Auditing Standards* and accordingly the report does not include reporting on internal control over financial reporting or instances of noncompliance associated with these entities.

Report on 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”) as a basis for designing 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 consolidated 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 or significant deficiencies may exist that have not been identified.

Report on 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 financial statement. 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 Northwest Michigan Community Action Agency, Inc.'s internal control or on compliance. This 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 and compliance. Accordingly, this communication is not suitable for any other purpose.



Wipfli LLP

Madison, Wisconsin
May 9, 2023

Independent Auditor’s Report on Compliance for Each Major Program and on Internal Control Over Compliance Required by the Uniform Guidance

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

Report on Compliance for Each Major Federal Program

Opinion on 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 Northwest Michigan Community Action Agency, Inc.’s major federal programs for the year ended September 30, 2022. 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.

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, 2022.

Basis for Opinion on Each Major Federal Program

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; and 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). Our responsibilities under those standards and the Uniform Guidance are further described in the Auditor’s Responsibilities for the Audit of Compliance section of our report.

We are required to be independent of Northwest Michigan Community Action Agency, Inc. and to meet our other ethical responsibilities, in accordance with relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on compliance for each major federal program. Our audit does not provide a legal determination of Northwest Michigan Community Action Agency, Inc.’s compliance with the compliance requirements referred to above.

Responsibilities of Management for Compliance

Management is responsible for compliance with the requirements referred to above and for the design, implementation, and maintenance of effective internal control over compliance with the requirements of laws, statutes, regulations, rules, and provisions of contracts or grant agreements applicable to Northwest Michigan Community Action Agency, Inc.’s federal programs.

Auditor's Responsibilities for the Audit of Compliance

Our objectives are to obtain reasonable assurance about whether material noncompliance with the compliance requirements referred to above occurred, whether due to fraud or error, and express an opinion on Northwest Michigan Community Action Agency, Inc.'s compliance based on our audit. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards, *Government Auditing Standards*, and the Uniform Guidance will always detect material noncompliance when it exists. The risk of not detecting material noncompliance resulting from fraud is higher than for that resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Noncompliance with the compliance requirements referred to above is considered material if there is a substantial likelihood that, individually or in the aggregate, it would influence the judgement made by a reasonable user of the report on compliance about Northwest Michigan Community Action Agency, Inc.'s compliance with the requirements of each major federal program as a whole.

In performing an audit in accordance with generally accepted auditing standards, *Government Auditing Standards*, and the Uniform Guidance, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material noncompliance, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding Northwest Michigan Community Action Agency, Inc.'s compliance with the compliance requirements referred to above and performing such other procedures as we considered necessary in the circumstances.
- Obtain an understanding of Northwest Michigan Community Action Agency, Inc.'s internal control over compliance relevant to the audit in order to design audit procedures that are appropriate in the circumstances 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 Northwest Michigan Community Action Agency, Inc.'s internal control over compliance. Accordingly, no such opinion is expressed.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and any significant deficiencies and material weaknesses in internal control over compliance that we identified during the audit.

Report on 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 Auditor's Responsibilities for the Audit of Compliance section above and was not designed to identify all deficiencies in internal control over compliance that might be material weaknesses or significant deficiencies in internal control over compliance. Given these limitations, during our audit we did not identify any deficiencies in internal control over compliance that we consider to be material weaknesses, as defined above. However, material weaknesses or significant deficiencies in internal control over compliance may exist that were not identified.

Our audit was not designed for the purpose of expressing an opinion on the effectiveness of internal control over compliance. Accordingly, no such opinion is expressed.

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

Madison, Wisconsin

May 9, 2023

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule of Findings and Questioned Costs
Year Ended September 30, 2022

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?	None Reported
Noncompliance material to financial statements noted?	No

Federal Awards

Internal control over major federal programs:	
Material weaknesses identified?	No
Significant deficiencies identified?	None Reported
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:	

Program

Assistance Listing No.

Emergency Rental Assistance Program	21.023
Weatherization Program	81.042
Head Start Cluster	93.600
Dollar threshold used to distinguish between Type A and Type B programs	\$867,969
Auditee qualified as low-risk auditee?	Yes

Section II - Financial Statement Findings

None

Section III - Federal and State Award Findings and Questioned Costs

None

Section IV - Summary Schedule of Prior Year Findings

None