

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

Traverse City, Michigan

Consolidated Financial Statements and Supplementary  
Information

Year Ended September 30, 2013

# Northwest Michigan Community Action Agency, Inc. and Affiliates

Consolidated Financial Statements and Supplementary Information  
Year Ended September 30, 2013

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## **Independent Auditor's Report**

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

### **Report on Financial Statements**

We have audited the accompanying consolidated financial statement of Northwest Michigan Community Action Agency, Inc. and Affiliates, which comprise the consolidated statement of financial position as of September 30, 2013, and the related consolidated statements of activities, and cash flows for the year then ended, and the related notes to the consolidated financial statements.

### **Management's Responsibility for the Financial Statements**

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

### **Auditor's Responsibility**

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

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

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

## **Opinion**

In our opinion, the consolidated financial statements referred to above present fairly, in all material respects, the financial position of Northwest Michigan Community Action Agency, Inc. and Affiliates as of September 30, 2013, and the changes in their net assets and their cash flows for the year then ended in conformity with accounting principles generally accepted in the United States.

## **Other Matters**

### ***Supplementary Information***

Our audit was conducted for the purpose of forming an opinion on the basic consolidated financial statements as a whole. The accompanying schedule of program activity and the schedule of cash-restricted-NeighborWorks America are presented for purposes of additional analysis. The accompanying schedule of expenditures of federal awards and list of programs which is required by U.S. Office of Management and Budget Circular A-133, *Audits of States, Local Governments, and Non-Profit Organizations* is also presented for purposes of additional analysis. These schedules 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 basic consolidated financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the consolidated financial statements or to the consolidated financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States. In our opinion, the information is fairly stated, in all material respects, in relation to the consolidated financial statements as a whole.

### **Other Reporting Required by *Government Auditing Standards***

In accordance with Government Auditing Standards, we have also issued our report dated January 16, 2014, 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 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 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. The financial statements of Community Action Credit Counseling, Inc. and Innovative Energy Management, LLC were not audited in accordance with *Government Auditing Standards* as those entities did not receive federal funding.

  
Wipfli LLP

January 16, 2014  
Madison, Wisconsin

# Northwest Michigan Community Action Agency, Inc. and Affiliates

## Consolidated Statement of Financial Position

September 30, 2013

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<i>Assets</i>	
Current assets:	
Cash	\$ 968,943
Restricted cash	535,224
Grants receivable	1,272,180
Accounts receivable	35,884
Prepaid expenses	8,503
Inventory	230,170
<hr/>	
Total current assets	3,050,904
Other assets:	
Investments	224,896
Mortgages receivable, net	158,272
<hr/>	
Total other assets	383,168
<hr/>	
Property and equipment, net	402,134
<hr/>	
<b>TOTAL ASSETS</b>	<b>\$ 3,836,206</b>

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<i>Liabilities and Net Assets</i>	
Current liabilities:	
Accounts payable	\$ 275,991
Accrued payroll and related expenses	415,955
Grant funds received in advance	860,505
<hr/>	
Total liabilities	1,552,451
Net assets:	
Unrestricted	1,291,760
Temporarily restricted	941,995
Permanently restricted	50,000
<hr/>	
Total net assets	2,283,755
<hr/>	
<b>TOTAL LIABILITIES AND NET ASSETS</b>	<b>\$ 3,836,206</b>

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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, 2013

	Unrestricted	Temporarily Restricted	Permanently Restricted	Total
Revenue:				
Grant revenue	\$ 355,059	\$ 16,560,977	\$ 50,000	\$ 16,966,036
Project income	0	417,388	0	417,388
Investment income	9,484	0	0	9,484
Donations	100	272,440	0	272,540
Miscellaneous income	61,386	0	0	61,386
In-kind contributions	432,492	0	0	432,492
Net assets released from restriction through satisfaction of program restrictions	17,268,144	( 17,268,144)	0	0
<b>Total revenue</b>	<b>18,126,665</b>	<b>( 17,339)</b>	<b>50,000</b>	<b>18,159,326</b>
Expenses:				
Salaries	7,591,964	0	0	7,591,964
Fringe benefits	1,484,248	0	0	1,484,248
Professional/contract services	1,055,794	0	0	1,055,794
Travel/transportation	630,681	0	0	630,681
Space costs	580,443	0	0	580,443
Beneficiary assistance and supplies	4,018,489	0	0	4,018,489
Lease and maintenance of equipment	153,027	0	0	153,027
Other	524,758	0	0	524,758
Commodity food distributed	1,116,308	0	0	1,116,308
Payments to subgrantees	507,224	0	0	507,224
In-kind expenses	432,492	0	0	432,492
<b>Total expenses</b>	<b>18,095,428</b>	<b>0</b>	<b>0</b>	<b>18,095,428</b>
Change in net assets	31,237	( 17,339)	50,000	63,898
Net assets - Beginning of the year	1,260,523	959,334	0	2,219,857
<b>Net assets - End of the year</b>	<b>\$ 1,291,760</b>	<b>\$ 941,995</b>	<b>\$ 50,000</b>	<b>\$ 2,283,755</b>

# Northwest Michigan Community Action Agency, Inc. and Affiliates

## Consolidated Statement of Cash Flows

Year Ended September 30, 2013

Increase (decrease) in cash:

Cash flows from operating activities:

Change in net assets	\$	63,898
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Adjustments to reconcile change in net assets to  
net cash provided by operating activities:

Depreciation	93,988
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Provision for loan loss	57,338
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Change in discount on mortgages receivable	22,490
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Unrealized and realized loss on investments	112
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Changes in operating assets and liabilities:

Restricted cash	( 92,159)
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Grants receivable	( 352,871)
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Accounts receivable	5,428
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Prepaid expenses	7,135
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Inventory	2,296
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Accounts payable	20,234
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Accrued payroll and related expenses	13,976
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Grant funds received in advance	313,690
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Net cash provided by operating activities	155,555
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Cash flows from investing activities:

Purchase of investments	( 9,520)
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Sale of investments	10,000
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Mortgages receivable issued	( 101,051)
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Purchase of leasehold improvements	( 8,765)
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Purchase of property and equipment	( 30,998)
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Net cash used in investing activities	( 140,334)
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Change in cash	15,221
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Cash - Beginning of the year	953,722
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Cash - End of the year	\$ 968,943
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### Supplemental schedule of noncash operating and financing activities:

(Decrease) in commodity food inventory and grant funds received in advance	(\$ 37,183)
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# Northwest Michigan Community Action Agency, Inc. and Affiliates

## Notes to Consolidated Financial Statements

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### **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 44% of NMCAA's revenue is received under their federal Head Start grant.

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, 2013.

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, 2013.

#### **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.

#### **Basis of Presentation**

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

#### **Classification of Net Assets**

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

Unrestricted Net Assets - Net assets that are not subject to donor-imposed stipulations.



# Northwest Michigan Community Action Agency, Inc. and Affiliates

## Notes to Consolidated Financial Statements

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### **Note 1**      **Summary of Significant Accounting Policies (Continued)**

Temporarily Restricted Net Assets - Net assets subject to donor-imposed stipulations that may or may not be met, either by actions of the Organizations and/or the passage of time. When a restriction expires, temporarily restricted net assets are transferred to unrestricted net assets and reported in the consolidated statement of activities as net assets released from restrictions.

Permanently Restricted Net Assets - Net assets subject to donor-imposed stipulations that they be maintained permanently by the Organizations. Generally, the donors of these assets permit the Organizations to use all or part of the income earned on any related investments for general or specific purposes.

#### **Use of Estimates**

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

#### **Revenue Recognition**

Contributions are recognized when the donor makes a promise to give to the Organizations that is, in substance, unconditional. Contributions received are recorded as unrestricted, temporarily restricted, or permanently restricted support, depending on the existence and nature of any donor restrictions. When a restriction expires, temporarily restricted net assets are reclassified as unrestricted net assets and reported in the consolidated statement of activities as net assets released from restrictions.

Project income represents amounts contributed by program beneficiaries. The contributions are to help defray the cost of the specific program in which the beneficiary received assistance. The contributions are recorded as temporarily restricted revenue due to the implied stipulation that the contributions be used in the program the beneficiary received assistance. When a restriction expires, temporarily restricted net assets are reclassified as unrestricted net assets and reported in the consolidated statement of activities as released from restriction.

Conditional promises to give are recognized only when the conditions on which they depend are substantially met and the promises become unconditional.

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

# Northwest Michigan Community Action Agency, Inc. and Affiliates

## Notes to Consolidated Financial Statements

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### **Note 1**      **Summary of Significant Accounting Policies (Continued)**

#### **Revenue Recognition (Continued)**

##### **A. Grant Awards that are Contributions**

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

##### **B. Grant Awards that are Exchange Transactions**

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

#### **Inventory**

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

#### **Accounts Receivable**

Accounts receivable consist primarily of amounts billed under performance contracts for senior 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.

#### **Food Distributed**

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.

#### **Mortgages Receivable**

NMCAA operates loan programs funded through USDA Rural Development and Veterans Administration grants. The programs provide loans to home owners to perform home rehabilitations. The loans are noninterest-bearing. Loans receivable are discounted to their net present value at a 3.7% discount rate and are stated at the amount of unpaid principal. Any funds repaid must be used in accordance with the original grant agreement.

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.

# Northwest Michigan Community Action Agency, Inc. and Affiliates

## Notes to Consolidated Financial Statements

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### **Note 1**      **Summary of Significant Accounting Policies (Continued)**

#### **Mortgages Receivable (Continued)**

The allowance for loan losses is a valuation allowance for probable incurred credit losses based on an evaluation of the outstanding loans. Loans 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, 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, 2013.

#### **Property and Equipment**

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

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

Grant-funded property and equipment are recorded as restricted support. As the property and equipment are depreciated, the temporarily restricted net assets are released from restriction and reported in the consolidated statement of activities as net assets released from restriction.

#### **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.

# Northwest Michigan Community Action Agency, Inc. and Affiliates

## Notes to Consolidated Financial Statements

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### **Note 1**      **Summary of Significant Accounting Policies (Continued)**

#### **In-Kind Contributions**

In-kind contributions for space, supplies, and professional services are recorded in the statement of activities as revenue and expenses in the period they are received. During the year ended September 30, 2013, NMCAA received \$432,492 of such contributions, primarily for its Head Start and Senior Nutrition programs. In addition, NMCAA received contributions of nonprofessional volunteer services of approximately \$1,791,829, primarily for its Head Start and Senior Nutrition programs. The nonprofessional volunteer services are not reported in the consolidated statement of activities as they do not meet the criteria to be recorded under accounting principles generally accepted in the United States.

#### **Income Taxes**

NMCAA is exempt from income taxes under Section 501(c)(3) of the Internal Revenue Code. NMCAA is also exempt from Michigan franchise or income tax. CACC received its IRS determination in November 2011. IEM is a disregarded entity for tax purposes and all activity of IEM will be included in the tax return of NMCAA.

The Organizations are required to assess whether it is more likely than not that a tax position will be sustained upon examination on the technical merits of the position assuming the taxing authority has full knowledge of all information. If the tax position does not meet the more likely than not recognition threshold, the benefit of that position is not recognized in the consolidated financial statements. The Organizations have determined there are no amounts to record as assets or liabilities related to uncertain tax positions. Federal returns for the fiscal years ended September 30, 2010 and thereafter remain subject to examination by the Internal Revenue Service for both NMCAA and CACC.

#### **Cost Allocation**

Joint costs are allocated to benefiting programs using various allocation methods depending on the type of joint cost being allocated. Joint costs are those costs incurred for the common benefit of all agency programs, which cannot be readily identified with a final cost objective.

#### **Subsequent Events**

Subsequent events have been evaluated through January 16, 2014, which is the date the consolidated financial statements were available to be issued.

# Northwest Michigan Community Action Agency, Inc. and Affiliates

## Notes to Consolidated Financial Statements

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### Note 2 Concentration of Credit Risk

As of September 30, 2013, NMCAA maintains its cash and restricted cash balances at several financial institutions in noninterest-bearing accounts that are insured by the FDIC up to \$250,000. NMCAA has not experienced any losses with these accounts. Management believes NMCAA is not exposed to any significant credit risk on its cash. The cash associated with the NeighborWorks America grant has been deposited in a separate bank account that is covered by FDIC.

### Note 3 Restricted Cash

The restricted cash balance at September 30, 2013, consists of amounts as follows:

Individual development accounts	\$	475,224
Emergency solutions grant		10,000
NeighborWorks America permanently restricted capital fund		50,000
<hr/>		
Total	\$	535,224

#### Individual Development Accounts

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

- 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)

# Northwest Michigan Community Action Agency, Inc. and Affiliates

## Notes to Consolidated Financial Statements

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### **Note 3**            **Restricted Cash (Continued)**

#### **Emergency Solutions Grant**

NMCAA received an advance from the Michigan State Housing Development Authority (MSHDA) for the Emergency Shelter Grant which was required to be deposited into a restricted bank account.

#### **NeighborWorks America Permanently Restricted Capital Fund**

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

### **Note 4**            **Inventory**

At September 30, 2013, the inventory consists of the following:

Commodity supplemental food	\$	209,598
Central kitchen food		17,730
<u>Weatherization Materials</u>		<u>2,842</u>
<u>Inventory</u>	<u>\$</u>	<u>230,170</u>

### **Note 5**            **Grants Receivable**

Grants receivable at September 30, 2013, consist of amounts due from funding sources as follows:

U.S. Department of Health and Human Services	\$	310,345
U.S. Department of Housing and Urban Development		90,624
U.S. Department of Agriculture Rural Development		47,404
Michigan State Housing Development Authority		238,569
Michigan Department of Human Services		87,464
Michigan Department of Education		48,107
Community Development Block Grant Counties (6)		184,150
<u>Other programs</u>		<u>265,517</u>
<u>Total</u>	<u>\$</u>	<u>1,272,180</u>

# Northwest Michigan Community Action Agency, Inc. and Affiliates

## Notes to Consolidated Financial Statements

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### Note 6 Investments

Investments at September 30, 2013, consist of the following:

Money market fund	\$	2,250
Equities		46,284
Mutual funds		<u>176,362</u>
<b>Total</b>	<b>\$</b>	<b><u>224,896</u></b>

Included in investment income for the year ended September 30, 2013, was interest and dividends of \$9,520 and a net realized and unrealized loss of \$112 on the above investments.

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

### Note 7 Fair Value Measurements

NMCAA measures certain assets and liabilities at fair value in accordance with accounting standards. The accounting standard describes three levels of inputs that may be used to measure fair value (the fair value hierarchy).

The level of an asset or liability within the fair value hierarchy is based on the lowest level of input significant to the fair value measurement of that asset or liability.

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

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

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

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

Some assets and liabilities, such as investments, are measured at fair value on a recurring basis under accounting principles generally accepted in the United States. Other assets and liabilities, such as impaired investments, are measured at fair value on a nonrecurring basis. As of September 30, 2013, NMCAA does not have any liabilities that are measured at fair value.

# Northwest Michigan Community Action Agency, Inc. and Affiliates

## Notes to Consolidated Financial Statements

### Note 7 Fair Value Measurements (Continued)

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

Equities, which consists of a corporate note, and mutual funds held at September 30, 2013, 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>Fair Value</u>
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	
Money market fund	\$ 0	\$ 2,250	\$ 0	\$ 2,250
Equities, corporate note	46,284	0	0	46,284
Mutual funds:				
Equity mutual funds, convertible securities	52,797	0	0	52,797
Fixed income mutual funds, debt and equity security investment funds	123,565	0	0	123,565
<u>Totals</u>	<u>\$222,646</u>	<u>\$ 2,250</u>	<u>\$ 0</u>	<u>\$224,896</u>

### Note 8 Mortgages Receivable

Mortgages receivable consist of the following:

Housing preservation loans	\$ 460,448
Affordable Housing for Rural Veterans loans	12,213
<u>Allowance for uncollectible mortgages receivable</u>	<u>( 236,330)</u>
Expected mortgages receivable to be collected	236,331
<u>Discount at 3.7%</u>	<u>( 78,059)</u>
<u>Total</u>	<u>\$ 158,272</u>

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 noninterest-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.



# Northwest Michigan Community Action Agency, Inc. and Affiliates

## Notes to Consolidated Financial Statements

### Note 8 Mortgages Receivable (Continued)

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

Balance at beginning of year	\$	192,618
Loans written off	(	13,626)
Provision for loan loss		57,338
<hr/>		
<u>Balance at end of year</u>	<u>\$</u>	<u>236,330</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, 2013, is as follows:

	<b>Loan Balance</b>	<b>Allowance Balance</b>
Loans – individually evaluated for impairment	\$ 0	\$ 0
Loans – collectively evaluated for impairment	472,661	236,330
<hr/>		
Totals	\$ 472,661	\$ 236,330

### Note 9 Property and Equipment

A summary of property and equipment at September 30, 2013, is as follows:

	<b>Corporate Purchased</b>	<b>Grant Award Purchased</b>	<b>Totals</b>
Land and buildings	\$ 993,937	\$ 107,688	\$ 1,101,625
Leasehold improvements	478,541	28,980	507,521
Vehicles/equipment	78,070	1,500,221	1,578,291
Subtotals	1,550,548	1,636,889	3,187,437
Accumulated depreciation	( 1,502,809)	( 1,282,494)	( 2,785,303)
<hr/>			
<u>Property and equipment, net</u>	<u>\$ 47,739</u>	<u>\$ 354,395</u>	<u>\$ 402,134</u>

# Northwest Michigan Community Action Agency, Inc. and Affiliates

## Notes to Consolidated Financial Statements

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### Note 10 Temporarily Restricted Net Assets

Temporarily restricted net assets are available for the following purposes:

Head Start parent funds	\$	35,682
Senior funds		73,012
Community services		72,391
Assets for independence demonstration		248,242
HPG and AHRVF mortgages		158,273
Grant-funded equipment		354,395
<hr/>		
Total	\$	941,995

The above net assets have a specific purpose or time restrictions. When the restrictions are met, net assets are released from restriction and reported as unrestricted net assets.

### Note 11 Permanently Restricted Net Assets

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. No expenditures occurred in the permanently restricted capital fund account during the fiscal year. The balance of the fund at September 30, 2013 is \$50,000.

### Note 12 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, 2013.

### Note 13 Operating Lease Agreements

NMCAA leases various facilities and equipment for operation of its programs with varying terms through September 30, 2018. Lease expense for the year ended September 30, 2013, was \$391,250. 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:

2014	\$	335,228
2015		97,221
2016		40,240
2017		28,982
2018		21,421
<hr/>		
Total	\$	523,092

# Northwest Michigan Community Action Agency, Inc. and Affiliates

## Notes to Consolidated Financial Statements

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### **Note 14**      **Functional Classification of Expenses**

The following program and supporting services are reflected in the consolidated statement of activities for the year ended September 30, 2013:

Program activities	
Child education	\$ 9,803,795
Food programs	1,801,659
Community services	1,734,371
Weatherization/energy assistance	543,734
Housing program	2,425,731
<u>Older Americans</u>	<u>1,119,656</u>
Total program activities	17,428,946
Management and general	608,300
<u>Fund-raising</u>	<u>58,182</u>
<u>Total expenses</u>	<u>\$ 18,095,428</u>

### **Note 15**      **Grant Awards**

At September 30, 2013, NMCAA had received commitments for future funding under various grant awards of approximately \$6,688,000. These commitments are not recognized in the accompanying consolidated financial statements as receivables and revenue as they are conditional awards.

# **Supplementary Information**

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# Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-1

Schedule of Program Activity

Year Ended September 30, 2013

	FEDERAL PROGRAMS							
	Department of Agriculture							
	10.433							
	Housing Preservation Grant Grand Trav. Co. 26-028- 382027389	Housing Preservation Grant Leelanau Co. 26-045- 382027389	Housing Preservation Grant Roscommon Co. 26-076- 382027389	Housing Preservation Grant Wexford Co. 26-083- 382027389	Housing Preservation Grant Emmet Co. 26-024- 382027389	Housing Preservation Grant Wexford Co. 26-083- 382027389	Housing Preservation Grant Emmet Co. 26-024- 382027389	
Total	(1)	(2)	(3)	(4)	(5)	(6)	(7)	
<b>REVENUE</b>								
Prior year's grant funds received in advance	\$ 561,077	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	
Federal grant reimbursement revenue	13,386,977	8,683	19,605	4,902	9,457	11,141	5,212	
State and local grant reimbursement revenue	2,421,383	0	0	0	0	0	0	
Performance contract revenue	355,059	0	0	0	0	0	0	
Commodities food received	1,102,045	0	0	0	0	0	0	
Grant funds received in advance	( 860,505)	0	0	0	0	0	0	
Grant revenue	16,966,036	8,683	19,605	4,902	9,457	11,141	5,212	
Project income	417,388	0	0	0	0	0	0	
Investment income	9,484	0	0	0	0	0	0	
Donations	272,540	0	0	0	0	0	0	
Miscellaneous income	61,386	0	0	0	0	0	0	
Transfers	0	0	0	35	0	0	0	
In-kind contributions	432,492	0	0	0	0	0	0	
<b>Total Revenue</b>	<b>18,159,326</b>	<b>8,683</b>	<b>19,605</b>	<b>4,937</b>	<b>9,457</b>	<b>11,141</b>	<b>5,212</b>	<b>18,807</b>
<b>EXPENSES</b>								
Salaries	7,591,964	165	585	565	835	279	1,791	1,860
Fringe benefits	1,484,248	38	174	163	200	28	463	449
Professional/contract services	1,055,794	0	0	0	51	1,283	470	602
Travel/transportation	630,681	21	21	0	59	0	36	0
Space costs	580,443	0	0	0	0	0	0	0
Beneficiary assistance and supplies	4,018,489	8,459	18,809	4,200	8,303	9,551	2,345	15,843
Lease and maintenance of equipment	153,027	0	0	0	0	0	0	0
Other	524,758	0	16	9	9	0	107	53
Commodity food distributed	1,116,308	0	0	0	0	0	0	0
Payments to subgrantees	507,224	0	0	0	0	0	0	0
In-kind expenses	432,492	0	0	0	0	0	0	0
<b>Total Expenses</b>	<b>18,095,428</b>	<b>8,683</b>	<b>19,605</b>	<b>4,937</b>	<b>9,457</b>	<b>11,141</b>	<b>5,212</b>	<b>18,807</b>
<b>Change in Net Assets</b>	<b>63,898</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Net assets - Beginning of the year	2,219,857	0	0	0	0	0	0	0
<b>NET ASSETS - End of the year</b>	<b>\$ 2,283,755</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

# Northwest Michigan Community Action Agency, Inc. and Affiliates

## Schedule A-2

### Schedule of Program Activity

Year Ended September 30, 2013

	FEDERAL PROGRAMS							
	Department of Agriculture							
	10.433		10.558		10.565		10.568	10.569
	Housing Preservation Grant Emmet Co. 26-028-382027389 (8)	10.433 Subtotal	Child and Adult Day Care Food (9)	Commodity Supplemental Food Program 280001022C (10)	Commodity Supplemental Food Distribution (11)	10.565 Subtotal	Temporary Emergency Food Assist. Program 280001022C (12)	Temporary Emergency Food Assist. Distribution (13)
<b>REVENUE</b>								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 223,861	\$ 223,861	\$ 0	\$ 0
Federal grant reimbursement revenue	20,000	97,807	335,038	184,577	0	184,577	78,341	0
State and local grant reimbursement revenue	0	0	0	0	0	0	0	0
Performance contract revenue	0	0	0	0	0	0	0	0
Commodities food received	0	0	0	0	665,379	665,379	0	436,666
Grant funds received in advance	0	0	0	0	( 209,598)	( 209,598)	0	0
Grant revenue	20,000	97,807	335,038	184,577	679,642	864,219	78,341	436,666
Project income	0	0	0	0	0	0	0	0
Investment income	0	0	0	0	0	0	0	0
Donations	0	0	0	0	0	0	0	0
Miscellaneous income	0	0	0	0	0	0	0	0
Transfers	0	35	0	0	0	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
<b>Total Revenue</b>	<b>20,000</b>	<b>97,842</b>	<b>335,038</b>	<b>184,577</b>	<b>679,642</b>	<b>864,219</b>	<b>78,341</b>	<b>436,666</b>
<b>EXPENSES</b>								
Salaries	2,105	8,185	0	89,462	0	89,462	21,732	0
Fringe benefits	497	2,012	0	27,479	0	27,479	7,061	0
Professional/contract services	155	2,561	0	9,070	0	9,070	998	0
Travel/transportation	38	175	0	12,572	0	12,572	4,309	0
Space costs	0	0	0	34,289	0	34,289	2,810	0
Beneficiary assistance and supplies	17,147	84,657	335,038	2,301	0	2,301	1,225	0
Lease and maintenance of equipment	0	0	0	3,510	0	3,510	845	0
Other	58	252	0	5,894	0	5,894	39,361	0
Commodity food distributed	0	0	0	0	679,642	679,642	0	436,666
Payments to subgrantees	0	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
<b>Total Expenses</b>	<b>20,000</b>	<b>97,842</b>	<b>335,038</b>	<b>184,577</b>	<b>679,642</b>	<b>864,219</b>	<b>78,341</b>	<b>436,666</b>
<b>Change in Net Assets</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Net assets - Beginning of the year	0	0	0	0	0	0	0	0
<b>NET ASSETS - End of the year</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

# Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-3

Schedule of Program Activity

Year Ended September 30, 2013

Dept of Ag.	FEDERAL PROGRAMS								
	Department of Housing and Urban Development (HUD)								
	14.169	14.218	14.228						
10.565, 10.568, 10.569 Subtotal	Housing Counseling Comprehensive HC120321066 (14)	Emmet County Targeted Homeowner Rehab. MSC- 2011-0737-HO (15)	CDBG Housing MSC 2011- 0729-HOA (16)	CDBG Housing MSC 2009- 0729-HOA (17)	CDBG Housing MSC 2010- 5264-HOA (18)	CDBG Housing MSC 2011- 0737-HOA (19)	CDBG Housing MSC 2011- 5831-HOA (20)	CDBG Housing MSC 2011- 0763-HOA (21)	
<b>REVENUE</b>									
Prior year's grant funds received in advance	\$ 223,861	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 4,747	\$ 0	\$ 0
Federal grant reimbursement revenue	262,918	13,034	56,391	31,685	0	51,107	71,554	132,440	18,142
State and local grant reimbursement revenue	0	0	0	0	0	0	0	0	0
Performance contract revenue	0	0	0	0	0	0	0	0	0
Commodities food received	1,102,045	0	0	0	0	0	0	0	0
Grant funds received in advance	( 209,598)	0	0	0	0	0	( 1,609)	0	0
Grant revenue	1,379,226	13,034	56,391	31,685	0	51,107	74,692	132,440	18,142
Project income	0	0	0	0	2,131	53,981	7,670	5,366	13,998
Investment income	0	0	0	0	0	0	0	0	0
Donations	0	0	0	0	0	0	0	0	0
Miscellaneous income	0	0	0	0	0	0	0	0	0
Transfers	0	0	0	0	525	7,254	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0	0
<b>Total Revenue</b>	<b>1,379,226</b>	<b>13,034</b>	<b>56,391</b>	<b>31,685</b>	<b>2,656</b>	<b>112,342</b>	<b>82,362</b>	<b>137,806</b>	<b>32,140</b>
<b>EXPENSES</b>									
Salaries	111,194	7,170	16,864	8,121	0	11,340	8,994	14,946	10,963
Fringe benefits	34,540	1,043	4,131	2,056	0	2,950	2,369	3,903	2,875
Professional/contract services	10,068	0	110	950	0	3,656	3,121	711	899
Travel/transportation	16,881	3,007	148	796	0	2,262	904	1,774	1,315
Space costs	37,099	0	212	3	0	440	983	708	531
Beneficiary assistance and supplies	3,526	1,772	34,245	19,194	2,656	90,683	65,040	114,187	14,183
Lease and maintenance of equipment	4,355	0	0	0	0	190	186	312	235
Other	45,255	42	681	565	0	821	765	1,265	1,139
Commodity food distributed	1,116,308	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0	0
<b>Total Expenses</b>	<b>1,379,226</b>	<b>13,034</b>	<b>56,391</b>	<b>31,685</b>	<b>2,656</b>	<b>112,342</b>	<b>82,362</b>	<b>137,806</b>	<b>32,140</b>
<b>Change in Net Assets</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Net assets - Beginning of the year	0	0	0	0	0	0	0	0	0
<b>NET ASSETS - End of the year</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

# Northwest Michigan Community Action Agency, Inc. and Affiliates

## Schedule A-4

### Schedule of Program Activity

Year Ended September 30, 2013

	FEDERAL PROGRAMS							14.231
	Department of Housing and Urban Development (HUD)							
	14.228						14.231	
CDBG Housing MSC 2011- 0771-HOA (22)	14.228 Subtotal	MSHDA HML-2011- 0107-ESF-02 Amendment #1 (23)	MSHDA HML-2012- 0107-ESF (24)	MSHDA HML-2011- 0107-SFE-02 (25)	MSHDA HML-2011- 0107-SFE (26)	MSHDA HML-2011- 0107-SFE-03 (27)	14.231 Subtotal	
<b>REVENUE</b>								
Prior year's grant funds received in advance	\$ 0	\$ 4,747	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	58,966	363,894	15,127	352,319	47,832	95,734	34,327	545,339
State and local grant reimbursement revenue	0	0	0	0	0	0	0	0
Performance contract revenue	0	0	0	0	0	0	0	0
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	0	( 1,609)	0	0	0	0	0	0
Grant revenue	58,966	367,032	15,127	352,319	47,832	95,734	34,327	545,339
Project income	4,733	87,879	0	0	0	0	0	0
Investment income	0	0	0	0	0	0	0	0
Donations	0	0	0	0	0	0	0	0
Miscellaneous income	0	0	0	0	0	0	0	0
Transfers	0	7,779	0	0	0	0	( 1)	( 1)
In-kind contributions	0	0	0	0	0	0	0	0
<b>Total Revenue</b>	<b>63,699</b>	<b>462,690</b>	<b>15,127</b>	<b>352,319</b>	<b>47,832</b>	<b>95,734</b>	<b>34,326</b>	<b>545,338</b>
<b>EXPENSES</b>								
Salaries	10,960	65,324	1,290	86,823	10,256	18,733	7,377	124,479
Fringe benefits	2,903	17,056	222	21,526	3,137	3,508	2,235	30,628
Professional/contract services	1,692	11,029	0	0	0	3,500	0	3,500
Travel/transportation	1,435	8,486	0	4,840	0	0	0	4,840
Space costs	545	3,210	0	0	0	0	0	0
Beneficiary assistance and supplies	44,796	350,739	13,615	31,739	34,439	69,993	24,714	174,500
Lease and maintenance of equipment	236	1,159	0	0	0	0	0	0
Other	1,132	5,687	0	0	0	0	0	0
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	207,391	0	0	0	207,391
In-kind expenses	0	0	0	0	0	0	0	0
<b>Total Expenses</b>	<b>63,699</b>	<b>462,690</b>	<b>15,127</b>	<b>352,319</b>	<b>47,832</b>	<b>95,734</b>	<b>34,326</b>	<b>545,338</b>
<b>Change in Net Assets</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Net assets - Beginning of the year	0	0	0	0	0	0	0	0
<b>NET ASSETS - End of the year</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>



# Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-5

Schedule of Program Activity

Year Ended September 30, 2013

	FEDERAL PROGRAMS						
	Department of Housing and Urban Development (HUD)						
	14.235						
	TSHLAP WEX-MISS SHP-12-57003 (28)	TSHLAP CHAR-EM SHP-12-15003 (29)	TSHLAP WEX-MISS SHP-12-57003 (30)	TSHLAP CHAR-EM SHP-12-15003 (31)	Rural Permanent Supportive Housing Grant Char/Em/Wex/Miss SHP-13-24001 (32)	Charlevoix- Emmet HMIS HML-2011 5682-HMIS (33)	Wexford-Miss. HMIS WEX-MISS HML-2011 5682-HMIS (34)
<b>REVENUE</b>							
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,517
Federal grant reimbursement revenue	2,418	2,371	1,002	1,144	139,495	5,560	6,000
State and local grant reimbursement revenue	0	0	0	0	0	0	0
Performance contract revenue	0	0	0	0	0	0	0
Commodities food received	0	0	0	0	0	0	0
Grant funds received in advance	0	0	0	0	0	( 4,290)	( 6,033)
Grant revenue	2,418	2,371	1,002	1,144	139,495	1,270	1,484
Project income	0	0	0	0	0	0	0
Investment income	0	0	0	0	0	0	0
Donations	0	0	0	0	0	0	0
Miscellaneous 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
<b>Total Revenue</b>	<b>2,418</b>	<b>2,371</b>	<b>1,002</b>	<b>1,144</b>	<b>139,495</b>	<b>1,270</b>	<b>1,484</b>
<b>EXPENSES</b>							
Salaries	2,084	2,024	881	1,015	39,432	711	695
Fringe benefits	326	339	121	129	10,645	144	140
Professional/contract services	8	8	0	0	710	15	17
Travel/transportation	0	0	0	0	2,485	0	0
Space costs	0	0	0	0	1,857	0	0
Beneficiary assistance and supplies	0	0	0	0	82,339	0	0
Lease and maintenance of equipment	0	0	0	0	664	0	0
Other	0	0	0	0	1,363	0	0
Commodity food distributed	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	400	632
In-kind expenses	0	0	0	0	0	0	0
<b>Total Expenses</b>	<b>2,418</b>	<b>2,371</b>	<b>1,002</b>	<b>1,144</b>	<b>139,495</b>	<b>1,270</b>	<b>1,484</b>
<b>Change in Net Assets</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Net assets - Beginning of the year	0	0	0	0	0	0	0
<b>NET ASSETS - End of the year</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

# Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-6

Schedule of Program Activity

Year Ended September 30, 2013

	FEDERAL PROGRAMS						
	Department of Housing and Urban Development (HUD)						
	14.235				14.239		
	Supportive Housing Prog. Wex./Miss. SHP-12- 83001(1) (35)	Supportive Housing Prog. Char./Em. SHP-12- 15001(1) (36)	Supportive Housing Prog. Wex./Miss. SHP-12- 83001(2) (37)	Supportive Housing Prog. Char./Em. SHP-12- 15001(2) (38)	14.235 Subtotal	CHDO Pass- Through Award #12-14-9- CHDOPT (39)	Home Buyer Assistance Rehabilitation Grant M-2008-0107 (40)
<b>REVENUE</b>							
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,517	\$ 0	\$ 0
Federal grant reimbursement revenue	120,424	120,902	48,022	53,945	501,283	6,354	0
State and local grant reimbursement revenue	0	0	0	0	0	0	0
Performance contract revenue	0	0	0	0	0	0	0
Commodities food received	0	0	0	0	0	0	0
Grant funds received in advance	0	0	0	0	( 10,323)	0	0
Grant revenue	120,424	120,902	48,022	53,945	492,477	6,354	0
Project income	0	( 491)	0	491	0	0	0
Investment income	0	0	0	0	0	0	0
Donations	0	0	0	0	0	0	0
Miscellaneous income	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	72
In-kind contributions	0	0	0	0	0	0	0
<b>Total Revenue</b>	<b>120,424</b>	<b>120,411</b>	<b>48,022</b>	<b>54,436</b>	<b>492,477</b>	<b>6,354</b>	<b>72</b>
<b>EXPENSES</b>							
Salaries	39,238	39,778	11,930	15,685	153,473	2,743	0
Fringe benefits	9,409	6,455	2,947	1,547	32,202	399	0
Professional/contract services	555	487	10	8	1,818	1,537	0
Travel/transportation	1,194	1,887	648	411	6,625	0	0
Space costs	857	3,384	439	1,517	8,054	0	0
Beneficiary assistance and supplies	67,484	66,315	31,292	34,244	281,674	1,675	27
Lease and maintenance of equipment	461	537	278	261	2,201	0	0
Other	1,226	1,568	478	763	5,398	0	45
Commodity food distributed	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	1,032	0	0
In-kind expenses	0	0	0	0	0	0	0
<b>Total Expenses</b>	<b>120,424</b>	<b>120,411</b>	<b>48,022</b>	<b>54,436</b>	<b>492,477</b>	<b>6,354</b>	<b>72</b>
<b>Change in Net Assets</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Net assets - Beginning of the year	0	0	0	0	0	0	0
<b>NET ASSETS - End of the year</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

See Independent Auditor's Report.

# Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-7

Schedule of Program Activity

Year Ended September 30, 2013

	FEDERAL PROGRAMS							
	Department of Housing and Urban Development (HUD)				Department of Treasury			
	14.239	14.871			21.000			
14.239 Subtotal	Family Self- Sufficiency Prog. - HCVP (41)	Family Self- Sufficiency Prog. - HCVP (42)	14.871 Subtotal	National Foreclosure Mitigation Program R6 (43)	National Foreclosure Mitigation Program R7 PL 113-6X1350 (44)	NeighborWorks Green Program Dev. Grant FY13-2 2013- 8527-0056-GPD (45)	NeighborWorks Technical Assistance Grant (46)	
<b>REVENUE</b>								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 171	\$ 171	\$ 7,713	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	6,354	5,392	6,825	12,217	7,495	21,798	10,000	6,000
State and local grant reimbursement revenue	0	0	0	0	0	0	0	0
Performance contract revenue	0	0	0	0	0	0	0	0
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	0	0	0	0	0	(10,000)	(3,599)	
Grant revenue	6,354	5,392	6,996	12,388	15,208	21,798	0	2,401
Project income	0	0	0	0	0	0	0	0
Investment income	0	0	0	0	0	0	0	0
Donations	0	0	0	0	0	0	0	0
Miscellaneous income	0	0	0	0	0	0	0	0
Transfers	72	0	0	0	0	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
<b>Total Revenue</b>	<b>6,426</b>	<b>5,392</b>	<b>6,996</b>	<b>12,388</b>	<b>15,208</b>	<b>21,798</b>	<b>0</b>	<b>2,401</b>
<b>EXPENSES</b>								
Salaries	2,743	4,478	5,570	10,048	9,310	16,801	0	1,991
Fringe benefits	399	914	1,392	2,306	1,493	3,177	0	410
Professional/contract services	1,537	0	34	34	2,160	1,820	0	0
Travel/transportation	0	0	0	0	1,800	0	0	0
Space costs	0	0	0	0	0	0	0	0
Beneficiary assistance and supplies	1,702	0	0	0	445	0	0	0
Lease and maintenance of equipment	0	0	0	0	0	0	0	0
Other	45	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
<b>Total Expenses</b>	<b>6,426</b>	<b>5,392</b>	<b>6,996</b>	<b>12,388</b>	<b>15,208</b>	<b>21,798</b>	<b>0</b>	<b>2,401</b>
<b>Change in Net Assets</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Net assets - Beginning of the year	0	0	0	0	0	0	0	0
<b>NET ASSETS - End of the year</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

See Independent Auditor's Report.

# Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-8

Schedule of Program Activity

Year Ended September 30, 2013

	FEDERAL PROGRAMS						
	Department of Treasury			Veterans Affairs	Department of Energy (DOE)		
	21.000	21.009	64.033	81.042			
NeighborWorks Operating Grant (47)	NeighborWorks Permanently Restricted Capital Grant (48)	21.000 Subtotal	Volunteer Income Tax Assistance V13021 (49)	Supportive Serv. Veterans Families Prog. 12-MI-675 (50)	Weatherization Assistance Program DOE-12-28023 PY12 (51)	81.042 Subtotal	
<b>REVENUE</b>							
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 7,713	\$ 0	\$ 0	\$ 35,991	\$ 35,991
Federal grant reimbursement revenue	25,000	50,000	120,293	23,000	554,922	154,828	154,828
State and local grant reimbursement revenue	0	0	0	0	0	0	0
Performance contract revenue	0	0	0	0	0	0	0
Commodities food received	0	0	0	0	0	0	0
Grant funds received in advance	( 24,717)	0	( 38,316)	0	0	0	0
Grant revenue	283	50,000	89,690	23,000	554,922	190,819	190,819
Project income	0	0	0	0	0	252	252
Investment income	0	75	75	0	0	0	0
Donations	0	0	0	0	0	0	0
Miscellaneous income	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	0
In-kind contributions	0	0	0	47,570	0	0	0
<b>Total Revenue</b>	<b>283</b>	<b>50,075</b>	<b>89,765</b>	<b>70,570</b>	<b>554,922</b>	<b>191,071</b>	<b>191,071</b>
<b>EXPENSES</b>							
Salaries	0	0	28,102	15,911	130,860	76,442	76,442
Fringe benefits	0	0	5,080	2,327	25,726	15,456	15,456
Professional/contract services	0	0	3,980	0	15,005	8,896	8,896
Travel/transportation	0	0	1,800	1,718	15,306	7,046	7,046
Space costs	0	0	0	0	5,013	943	943
Beneficiary assistance and supplies	283	0	728	1,356	137,574	77,991	77,991
Lease and maintenance of equipment	0	0	0	1,628	2,091	731	731
Other	0	0	0	60	3,474	3,566	3,566
Commodity food distributed	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	219,873	0	0
In-kind expenses	0	0	0	47,570	0	0	0
<b>Total Expenses</b>	<b>283</b>	<b>0</b>	<b>39,690</b>	<b>70,570</b>	<b>554,922</b>	<b>191,071</b>	<b>191,071</b>
<b>Change in Net Assets</b>	<b>0</b>	<b>50,075</b>	<b>50,075</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Net assets - Beginning of the year	0	0	0	0	0	0	0
<b>NET ASSETS - End of the year</b>	<b>\$ 0</b>	<b>\$ 50,075</b>	<b>\$ 50,075</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

# Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-9

Schedule of Program Activity

Year Ended September 30, 2013

	FEDERAL PROGRAMS						
	Department of Energy (DOE)				Department of Education		
	81.042		81.042		84.181		84.181
ARRA Weatherization Assistance Program DOES-09-28023 (52)	ARRA Weatherization Assistance Program DOES-09-28023 (53)	81.042 ARRA Subtotal	81.042 & 81.042-ARRA Subtotal	Early On Char-Em ISD 2012/2013 (54)	Early On Char-Em ISD 2013/2014 (55)	84.181 Subtotal	
<b>REVENUE</b>							
Prior year's grant funds received in advance	\$ 2,027	\$ 0	\$ 2,027	\$ 38,018	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	( 2,027)	368,049	366,022	520,850	39,919	11,706	51,625
State and local grant reimbursement revenue	0	0	0	0	0	0	0
Performance contract revenue	0	0	0	0	0	0	0
Commodities food received	0	0	0	0	0	0	0
Grant funds received in advance	0	0	0	0	0	0	0
Grant revenue	0	368,049	368,049	558,868	39,919	11,706	51,625
Project income	0	0	0	252	0	0	0
Investment income	0	0	0	0	0	0	0
Donations	0	0	0	0	0	0	0
Miscellaneous 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
<b>Total Revenue</b>	<b>0</b>	<b>368,049</b>	<b>368,049</b>	<b>559,120</b>	<b>39,919</b>	<b>11,706</b>	<b>51,625</b>
<b>EXPENSES</b>							
Salaries	0	160,408	160,408	236,850	30,563	9,673	40,236
Fringe benefits	0	31,479	31,479	46,935	4,758	965	5,723
Professional/contract services	0	12,958	12,958	21,854	0	0	0
Travel/transportation	0	18,263	18,263	25,309	3,873	1,068	4,941
Space costs	0	5,273	5,273	6,216	0	0	0
Beneficiary assistance and supplies	0	130,106	130,106	208,097	0	0	0
Lease and maintenance of equipment	0	3,983	3,983	4,714	0	0	0
Other	0	5,579	5,579	9,145	725	0	725
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
<b>Total Expenses</b>	<b>0</b>	<b>368,049</b>	<b>368,049</b>	<b>559,120</b>	<b>39,919</b>	<b>11,706</b>	<b>51,625</b>
<b>Change in Net Assets</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Net assets - Beginning of the year	0	0	0	0	0	0	0
<b>NET ASSETS - End of the year</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

# Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-10

Schedule of Program Activity

Year Ended September 30, 2013

	FEDERAL PROGRAMS						
	Department of Health and Human Services						
	93.045		93.053		93.558	93.568	
	Senior Nutrition - Congregate (56)	Senior Nutrition - Home Delivered (57)	93.045 Subtotal	Nutrition Services Incentive (58)	93.045 & 93.053 Subtotal	TANF Support Serv. MSHDA MI HCN MII-2008-0107 (59)	LIHEAP Crisis Assistance Deliverable Fuel LCA-11-28023 Amend. #1 Yr 2 (60)
<b>REVENUE</b>							
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	101,974	219,947	321,921	138,671	460,592	0	680,490
State and local grant reimbursement revenue	8,302	190,711	199,013	0	199,013	0	0
Performance contract revenue	0	0	0	0	0	49,225	0
Commodities food received	0	0	0	0	0	0	0
Grant funds received in advance	0	0	0	0	0	0	0
Grant revenue	110,276	410,658	520,934	138,671	659,605	49,225	680,490
Project income	114,511	208,293	322,804	0	322,804	2,525	0
Investment income	0	0	0	0	0	0	0
Donations	0	0	0	0	0	0	0
Miscellaneous income	0	0	0	0	0	0	0
Transfers	37,691	40,531	78,222	0	78,222	0	0
In-kind contributions	59,527	59,819	119,346	0	119,346	0	0
<b>Total Revenue</b>	<b>322,005</b>	<b>719,301</b>	<b>1,041,306</b>	<b>138,671</b>	<b>1,179,977</b>	<b>51,750</b>	<b>680,490</b>
<b>EXPENSES</b>							
Salaries	63,433	200,137	263,570		263,570	38,390	0
Fringe benefits	9,624	38,327	47,951	0	47,951	7,695	0
Professional/contract services	80,492	168,149	248,641	0	248,641	5,560	0
Travel/transportation	9,831	79,712	89,543	0	89,543	60	0
Space costs	5,969	2,786	8,755	0	8,755	0	0
Beneficiary assistance and supplies	89,090	161,271	250,361	138,671	389,032	45	680,490
Lease and maintenance of equipment	1,638	2,496	4,134	0	4,134	0	0
Other	2,401	6,604	9,005	0	9,005	0	0
Commodity food distributed	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0
In-kind expenses	59,527	59,819	119,346	0	119,346	0	0
<b>Total Expenses</b>	<b>322,005</b>	<b>719,301</b>	<b>1,041,306</b>	<b>138,671</b>	<b>1,179,977</b>	<b>51,750</b>	<b>680,490</b>
<b>Change in Net Assets</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Net assets - Beginning of the year	0	0	0	0	0	0	0
<b>NET ASSETS - End of the year</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

# Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-11

Schedule of Program Activity

Year Ended September 30, 2013

	FEDERAL PROGRAMS						93.569 Subtotal
	Department of Health and Human Services						
	93.568		93.569				
Weatherization LIHEAP LIHEAP-13-28023 PY13 (61)	93.568 Subtotal	Community Services Block Grant CSBG-13- 28023 (62)	Community Services Block Grant T & TA CSBG-13- 28023 (63)	CSBG EITC Initiative CSBG- T-13-28023 (64)	Community Services Block Grant Discretionary CSBG-D-12- 28023 (65)	93.569 Subtotal	
<b>REVENUE</b>							
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	40,589	721,079	540,971	10,000	20,000	20,000	590,971
State and local grant reimbursement revenue	0	0	0	0	0	0	0
Performance contract revenue	0	0	0	0	0	0	0
Commodities food received	0	0	0	0	0	0	0
Grant funds received in advance	0	0	0	0	0	0	0
Grant revenue	40,589	721,079	540,971	10,000	20,000	20,000	590,971
Project income	0	0	0	0	0	0	0
Investment income	0	0	0	0	0	0	0
Donations	0	0	0	0	0	0	0
Miscellaneous 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
<b>Total Revenue</b>	<b>40,589</b>	<b>721,079</b>	<b>540,971</b>	<b>10,000</b>	<b>20,000</b>	<b>20,000</b>	<b>590,971</b>
<b>EXPENSES</b>							
Salaries	24,142	24,142	315,297	0	11,415	13,815	340,527
Fringe benefits	5,074	5,074	62,270	0	2,065	1,869	66,204
Professional/contract services	458	458	14,527	7,000	1,065	50	22,642
Travel/transportation	339	339	29,570	951	3,030	2,718	36,269
Space costs	1,742	1,742	41,296	0	0	0	41,296
Beneficiary assistance and supplies	4,938	685,428	22,258	2,049	1,700	1,548	27,555
Lease and maintenance of equipment	778	778	18,205	0	0	0	18,205
Other	3,118	3,118	37,548	0	725	0	38,273
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
<b>Total Expenses</b>	<b>40,589</b>	<b>721,079</b>	<b>540,971</b>	<b>10,000</b>	<b>20,000</b>	<b>20,000</b>	<b>590,971</b>
<b>Change in Net Assets</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Net assets - Beginning of the year	0	0	0	0	0	0	0
<b>NET ASSETS - End of the year</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

# Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-12

Schedule of Program Activity

Year Ended September 30, 2013

FEDERAL PROGRAMS								
Department of Health and Human Services								
93.600								
Head Start								
	Full-Year, Part-Day 05CH4182/46 (66)	Training & Technical Assistance 05CH4182/46 (67)	Early Head Start 05CH4182/46 (68)	Training & Technical Assistance 05CH4182/46 (69)	Full-Year, Part-Day 05CH4182/47 (70)	Training & Technical Assistance 05CH4182/47 (71)	Early Head Start 05CH4182/47 (72)	Training & Technical Assistance 05CH4182/47 (73)
<b>REVENUE</b>								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	2,028,808	25,445	605,205	15,774	3,854,486	47,529	1,435,509	32,144
State and local grant reimbursement revenue	0	0	0	0	0	0	0	0
Performance contract revenue	0	0	0	0	0	0	0	0
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	0	0	0	0	0	0	0	0
Grant revenue	2,028,808	25,445	605,205	15,774	3,854,486	47,529	1,435,509	32,144
Project income	379	0	0	0	964	0	0	0
Investment income	0	0	0	0	0	0	0	0
Donations	0	0	0	0	0	0	0	0
Miscellaneous income	0	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	0	0
In-kind contributions	436,143	0	294,198	0	587,385	0	739,679	0
<b>Total Revenue</b>	<b>2,465,330</b>	<b>25,445</b>	<b>899,403</b>	<b>15,774</b>	<b>4,442,835</b>	<b>47,529</b>	<b>2,175,188</b>	<b>32,144</b>
<b>EXPENSES</b>								
Salaries	1,205,055	0	346,055	0	2,328,700	0	930,251	
Fringe benefits	200,512	0	53,215	0	505,377	0	161,417	
Professional/contract services	108,242	11,238	60,777	9,367	216,479	6,797	107,754	10,004
Travel/transportation	85,996	472	43,478	1,527	143,066	3,652	75,141	8,837
Space costs	91,402	0	24,700	0	246,165	0	63,781	0
Beneficiary assistance and supplies	243,934	4,473	61,299	4,880	262,789	6,376	55,134	9,405
Lease and maintenance of equipment	58,448	0	4,595	0	58,662	0	12,314	0
Other	35,598	9,262	11,086	0	94,212	30,704	29,717	3,898
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	436,143	0	294,198	0	587,385	0	739,679	0
<b>Total Expenses</b>	<b>2,465,330</b>	<b>25,445</b>	<b>899,403</b>	<b>15,774</b>	<b>4,442,835</b>	<b>47,529</b>	<b>2,175,188</b>	<b>32,144</b>
<b>Change in Net Assets</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Net assets - Beginning of the year	0	0	0	0	0	0	0	0
<b>NET ASSETS - End of the year</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

See Independent Auditor's Report.



# Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-13

Schedule of Program Activity

Year Ended September 30, 2013

	FEDERAL PROGRAMS							
	Department of Health and Human Services					Homeland Sec.	Total Federal Programs	
	93.600	93.602				97.024		
93.600 Subtotal	Assets for Independence Demonstration 90E10707/01 (74)	Assets for Independence Demonstration 90E10627/01 (75)	Assets for Independence Demonstration 90E10783/01 (76)	Assets for Independence Demonstration 90E10427/01 (77)	93.602 Subtotal	Emergency Food and Shelter Program (78)		
<b>REVENUE</b>								
Prior year's grant funds received in advance	\$ 0	\$ 72,146	\$ 99,477	\$ 0	\$ 35,536	\$ 207,159	\$ 0	\$ 483,186
Federal grant reimbursement revenue	8,044,900	13,235	1,500	88,235	0	102,970	1,500	13,386,977
State and local grant reimbursement revenue	0	0	0	0	0	0	0	199,013
Performance contract revenue	0	0	0	0	0	0	0	49,225
Commodities food received	0	0	0	0	0	0	0	1,102,045
Grant funds received in advance	0	( 80,537)	( 79,492)	( 88,212)	0	( 248,241)	0	(508,087)
Grant revenue	8,044,900	4,844	21,485	23	35,536	61,888	1,500	14,712,359
Project income	1,343	0	0	0	0	0	0	414,803
Investment income	0	0	0	0	( 366)	( 366)	0	(291)
Donations	0	13,235	1,500	88,235	0	102,970	0	102,970
Miscellaneous income	0	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	0	86,107
In-kind contributions	2,057,405	0	0	0	0	0	0	2,224,321
<b>Total Revenue</b>	<b>10,103,648</b>	<b>18,079</b>	<b>22,985</b>	<b>88,258</b>	<b>35,170</b>	<b>164,492</b>	<b>1,500</b>	<b>17,540,269</b>
<b>EXPENSES</b>								
Salaries	4,810,061	4,621	6,344	0	0	10,965	0	6,439,094
Fringe benefits	920,521	924	1,175	0	0	2,099	0	1,259,652
Professional/contract services	530,658	14	25	0	0	39	0	879,494
Travel/transportation	362,169	0	0	0	0	0	0	577,616
Space costs	426,048	0	0	0	0	0	0	537,645
Beneficiary assistance and supplies	648,290	4,013	35,289	0	15,000	54,302	1,500	3,421,760
Lease and maintenance of equipment	134,019	0	0	0	0	0	0	173,284
Other	214,477	116	137	46	56,170	56,469	0	392,106
Commodity food distributed	0	0	0	0	0	0	0	1,116,308
Payments to subgrantees	0	0	0	0	0	0	0	428,296
In-kind expenses	2,057,405	0	0	0	0	0	0	2,224,321
<b>Total Expenses</b>	<b>10,103,648</b>	<b>9,688</b>	<b>42,970</b>	<b>46</b>	<b>71,170</b>	<b>123,874</b>	<b>1,500</b>	<b>17,449,576</b>
<b>Change in Net Assets</b>	<b>0</b>	<b>8,391</b>	<b>( 19,985)</b>	<b>88,212</b>	<b>( 36,000)</b>	<b>40,618</b>	<b>0</b>	<b>90,693</b>
Net assets - Beginning of the year	0	72,146	99,478	0	36,000	207,624	0	207,624
<b>NET ASSETS - End of the year</b>	<b>\$ 0</b>	<b>\$ 80,537</b>	<b>\$ 79,493</b>	<b>\$ 88,212</b>	<b>\$ 0</b>	<b>\$ 248,242</b>	<b>\$ 0</b>	<b>\$ 298,317</b>

# Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-14

Schedule of Program Activity

Year Ended September 30, 2013

STATE AND LOCAL PROGRAMS								
	Property Improvement Program (79)	MSHDA HML-2013- 0107-ESM-02 (80)	MSHDA HML-2013- 0107-ESM (81)	MSHDA HML-2013- 0107-ESM-03 (82)	MSHDA HML-2013- 0107-HCM (83)	County of Emmet Homeowner Rehabilitation Program Spec. Funds '08 & '09 (84)	County of Emmet Homeowner Rehabilitation Program Spec. Funds 10 -12 (85)	Benzie County Community Chest 2013 (86)
<b>REVENUE</b>								
Prior year's grant funds received in advance	\$ 5,106	\$ 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	7,255	10,000	66,717	81,419	1,497	4,295	49,418	3,500
Performance contract revenue	0	0	0	0	0	0	0	0
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	0	0	0	0	0	0	0	( 598)
Grant revenue	12,361	10,000	66,717	81,419	1,497	4,295	49,418	2,902
Project income	0	0	0	0	0	0	0	0
Investment income	0	0	0	0	0	0	0	0
Donations	0	0	0	0	0	0	0	0
Miscellaneous income	0	0	0	0	0	0	0	0
Transfers	13	0	0	0	0	( 1,044)	0	0
In-kind contributions	0	0	0	0	0	0	0	0
<b>Total Revenue</b>	<b>12,374</b>	<b>10,000</b>	<b>66,717</b>	<b>81,419</b>	<b>1,497</b>	<b>3,251</b>	<b>49,418</b>	<b>2,902</b>
<b>EXPENSES</b>								
Salaries	98	0	16,750	24,305	1,241	0	2,954	0
Fringe benefits	7	0	5,552	3,410	256	0	634	0
Professional/contract services	54	10,000	3,500	0	0	0	1,525	0
Travel/transportation	21	0	403	254	0	0	379	0
Space costs	0	0	0	0	0	0	408	0
Beneficiary assistance and supplies	12,169	0	11,512	4,884	0	3,251	42,990	2,902
Lease and maintenance of equipment	0	0	0	0	0	0	70	0
Other	25	0	0	0	0	0	458	0
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	29,000	48,566	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
<b>Total Expenses</b>	<b>12,374</b>	<b>10,000</b>	<b>66,717</b>	<b>81,419</b>	<b>1,497</b>	<b>3,251</b>	<b>49,418</b>	<b>2,902</b>
<b>Change in Net Assets</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Net assets - Beginning of the year	0	0	0	0	0	0	0	0
<b>NET ASSETS - End of the year</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

# Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-15

Schedule of Program Activity

Year Ended September 30, 2013

	STATE AND LOCAL PROGRAMS							
	Benzie County Community Chest 2012 (87)	Cherryland Electric Community Caring Fund (88)	Affordable Housing for Rural Veterans VH12-056 (89)	Early Childhood Programs				Lake City Public Schools (94)
				Michigan Early Childhood TBA-ISD (90)	Benzie Public Schools (91)	Petoskey Public Schools (92)	Manton Public Schools (93)	
<b>REVENUE</b>								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 864	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	0	0	0	0	0	0	0	0
State and local grant reimbursement revenue	329	0	22,400	110,976	170,129	119,124	110,048	130,535
Performance contract revenue	0	5,000	0	0	0	0	0	0
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	0	( 1,518)	( 8,358)	0	( 864)	0	0	0
<b>Grant revenue</b>	<b>329</b>	<b>3,482</b>	<b>14,042</b>	<b>110,976</b>	<b>170,129</b>	<b>119,124</b>	<b>110,048</b>	<b>130,535</b>
Project income	0	0	0	0	0	0	0	0
Investment income	0	0	0	0	0	0	0	0
Donations	0	0	0	0	0	0	0	0
Miscellaneous income	0	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
<b>Total Revenue</b>	<b>329</b>	<b>3,482</b>	<b>14,042</b>	<b>110,976</b>	<b>170,129</b>	<b>119,124</b>	<b>110,048</b>	<b>130,535</b>
<b>EXPENSES</b>								
Salaries	0	0	1,351	94,778	121,049	80,984	79,368	93,130
Fringe benefits	0	0	264	16,198	19,040	18,274	12,820	16,526
Professional/contract services	0	0	0	0	1,019	1,082	254	728
Travel/transportation	0	0	42	0	2,342	1,784	1,510	2,231
Space costs	0	0	0	0	8,338	5,539	413	536
Beneficiary assistance and supplies	329	3,482	12,338	0	13,902	9,772	13,575	14,178
Lease and maintenance of equipment	0	0	0	0	438	373	626	583
Other	0	0	47	0	4,001	1,316	1,482	2,623
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
<b>Total Expenses</b>	<b>329</b>	<b>3,482</b>	<b>14,042</b>	<b>110,976</b>	<b>170,129</b>	<b>119,124</b>	<b>110,048</b>	<b>130,535</b>
<b>Change in Net Assets</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Net assets - Beginning of the year	0	0	0	0	0	0	0	0
<b>NET ASSETS - End of the year</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

See Independent Auditor's Report.

# Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-16

Schedule of Program Activity

Year Ended September 30, 2013

	STATE AND LOCAL PROGRAMS							
	Early Childhood Programs							
	Central Lake Public Schools (95)	Forest Area Public Schools (96)	McBain Public Schools (97)	Mesick Public Schools (98)	Benzie Public Schools (99)	Petoskey Public Schools (100)	Manton Consolidated Schools (101)	Lake City Public Schools (102)
<b>REVENUE</b>								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 8,716	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	0	0	0	0	0	0	0	0
State and local grant reimbursement revenue	19,890	39,168	102,746	110,361	10,235	141	2,129	2,158
Performance contract revenue	0	0	0	0	0	0	0	0
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	0	0	0	(8,716)	0	0	0	0
Grant revenue	19,890	39,168	102,746	110,361	10,235	141	2,129	2,158
Project income	0	0	0	0	0	0	0	0
Investment income	0	0	0	0	0	0	0	0
Donations	0	0	0	0	0	0	0	0
Miscellaneous income	0	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
<b>Total Revenue</b>	<b>19,890</b>	<b>39,168</b>	<b>102,746</b>	<b>110,361</b>	<b>10,235</b>	<b>141</b>	<b>2,129</b>	<b>2,158</b>
<b>EXPENSES</b>								
Salaries	15,664	31,380	66,979	75,780	8,529	0	868	766
Fringe benefits	4,226	7,788	18,995	12,284	1,188	0	67	58
Professional/contract services	0	0	675	918	17	0	12	12
Travel/transportation	0	0	1,346	1,210	282	0	82	92
Space costs	0	0	4,489	8,060	0	0	0	0
Beneficiary assistance and supplies	0	0	6,740	8,830	95	72	1,014	1,161
Lease and maintenance of equipment	0	0	787	748	0	0	0	0
Other	0	0	2,735	2,531	124	69	86	69
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
<b>Total Expenses</b>	<b>19,890</b>	<b>39,168</b>	<b>102,746</b>	<b>110,361</b>	<b>10,235</b>	<b>141</b>	<b>2,129</b>	<b>2,158</b>
<b>Change in Net Assets</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Net assets - Beginning of the year	0	0	0	0	0	0	0	0
<b>NET ASSETS - End of the year</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

See Independent Auditor's Report.

# Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-17

Schedule of Program Activity

Year Ended September 30, 2013

	STATE AND LOCAL PROGRAMS								
	Early Childhood Programs								
	McBain Public Schools (103)	Mesick Public Schools (104)	TBA-ISD 32J/Jeske 11/12 (104a)	Elk Rapids Public Schools (105)	Benzie Public Schools PIE (106)	Forest Area Public Sch. Carryforward 2010/2011 (107)	Forest Area Public Sch. Carryforward 2011/2012 (108)	Central Lake Preschool 12/13 (109)	
<b>REVENUE</b>									
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 9,077	\$ 0	\$ 0	
Federal grant reimbursement revenue	0	0	0	0	0	0	0	0	
State and local grant reimbursement revenue	8,943	914	0	11,608	39,168	0	3,400	0	
Performance contract revenue	0	0	0	0	0	0	0	63,956	
Commodities food received	0	0	0	0	0	0	0	0	
Grant funds received in advance	0	0	0	0	0	0	0	0	
Grant revenue	8,943	914	0	11,608	39,168	9,077	3,400	63,956	
Project income	0	0	0	0	0	0	0	0	
Investment income	0	0	0	0	0	0	0	0	
Donations	0	0	0	0	0	0	0	0	
Miscellaneous income	0	0	0	0	0	0	0	0	
Transfers	0	0	0	0	0	0	0	0	
In-kind contributions	0	0	0	0	0	0	0	0	
<b>Total Revenue</b>	<b>8,943</b>	<b>914</b>	<b>0</b>	<b>11,608</b>	<b>39,168</b>	<b>9,077</b>	<b>3,400</b>	<b>63,956</b>	
<b>EXPENSES</b>									
Salaries	6,548	644	0	8,007	27,926	0	2,829	41,692	
Fringe benefits	553	49	0	1,574	2,602	0	571	12,062	
Professional/contract services	94	21	0	678	182	0	0	920	
Travel/transportation	194	22	0	98	3,226	0	0	1,240	
Space costs	0	0	0	0	2,056	0	0	192	
Beneficiary assistance and supplies	1,479	131	0	1,162	686	9,077	0	6,820	
Lease and maintenance of equipment	0	47	0	17	283	0	0	223	
Other	75	0	0	72	2,207	0	0	807	
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	
<b>Total Expenses</b>	<b>8,943</b>	<b>914</b>	<b>0</b>	<b>11,608</b>	<b>39,168</b>	<b>9,077</b>	<b>3,400</b>	<b>63,956</b>	
<b>Change in Net Assets</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
Net assets - Beginning of the year	0	0	0	0	0	0	0	0	
<b>NET ASSETS - End of the year</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	

See Independent Auditor's Report.

# Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-18

Schedule of Program Activity

Year Ended September 30, 2013

	STATE AND LOCAL PROGRAMS							
	Great Start Quality Resource Center (110)	Great Start to Quality Training Grant (111)	Early Childhood Investment Corporation (ECIC) TBA-ISD (112)	Consumers Energy TBA-ISD LGSECF (113)	Charlevoix-Emmet ISD LGSECF (114)	Best Practice Strategies Coordination of Recruitment/ Enrollment (115)	Foundation Christmas Fund (116)	ECE Activity (117)
<b>REVENUE</b>								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 16,494	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	0	0	0	0	0	0	0	0
State and local grant reimbursement revenue	323,761	58,424	90,000	30,000	0	7,179	0	0
Performance contract revenue	0	0	0	0	38,439	0	0	0
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	0	0	( 27,598)	( 27,651)	( 27,190)	0	0	0
<b>Grant revenue</b>	<b>323,761</b>	<b>58,424</b>	<b>62,402</b>	<b>2,349</b>	<b>27,743</b>	<b>7,179</b>	<b>0</b>	<b>0</b>
Project income	0	0	0	0	0	0	0	1,700
Investment income	0	0	0	0	0	0	0	0
Donations	0	0	0	0	0	0	3,711	0
Miscellaneous income	0	0	0	0	0	0	0	0
Transfers	( 13)	0	0	0	0	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
<b>Total Revenue</b>	<b>323,748</b>	<b>58,424</b>	<b>62,402</b>	<b>2,349</b>	<b>27,743</b>	<b>7,179</b>	<b>3,711</b>	<b>1,700</b>
<b>EXPENSES</b>								
Salaries	252,474	0	1,767	0	0	5,515	0	0
Fringe benefits	45,678	0	233	0	0	449	0	0
Professional/contract services	445	1,200	60,402	2,349	27,743	92	0	0
Travel/transportation	20,905	0	0	0	0	1,123	0	51
Space costs	0	0	0	0	0	0	0	0
Beneficiary assistance and supplies	2,752	45,624	0	0	0	0	3,711	773
Lease and maintenance of equipment	0	0	0	0	0	0	0	0
Other	1,494	11,600	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
<b>Total Expenses</b>	<b>323,748</b>	<b>58,424</b>	<b>62,402</b>	<b>2,349</b>	<b>27,743</b>	<b>7,179</b>	<b>3,711</b>	<b>824</b>
<b>Change in Net Assets</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>876</b>
Net assets - Beginning of the year	0	0	0	0	0	0	0	2,109
<b>NET ASSETS - End of the year</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 2,985</b>

See Independent Auditor's Report.

# Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-19

Schedule of Program Activity

Year Ended September 30, 2013

	STATE AND LOCAL PROGRAMS							
	Wexford County Baby Closet (118)	Parent Liason Services/ Parent Supportive Planning (119)	Friends of Alanson (120)	Child Development Contributions (121)	Way to Grow TBA-ISD Serv. Agreement (122)	Raven 32j TBA-ISD Serv. Agreement (123)	Great Start Parent Education Prog. Char-Em (124)	Manistee County Millage 2013 (125)
<b>REVENUE</b>								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	0	0	0	0	0	0	0	0
State and local grant reimbursement revenue	0	9,360	0	0	0	0	0	8,000
Performance contract revenue	0	0	0	0	13,600	33,596	0	0
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	0	0	0	0	0	0	0	0
Grant revenue	0	9,360	0	0	13,600	33,596	0	8,000
Project income	0	0	0	0	0	0	0	0
Investment income	0	0	0	0	0	0	0	0
Donations	4,110	0	50	5,353	0	0	3,000	0
Miscellaneous income	0	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
<b>Total Revenue</b>	<b>4,110</b>	<b>9,360</b>	<b>50</b>	<b>5,353</b>	<b>13,600</b>	<b>33,596</b>	<b>3,000</b>	<b>8,000</b>
<b>EXPENSES</b>								
Salaries	0	7,982	0	0	9,842	20,601	0	0
Fringe benefits	0	1,144	0	0	1,924	9,582	0	0
Professional/contract services	0	0	0	1,140	1,115	0	0	0
Travel/transportation	0	0	0	1,959	0	2,646	0	8,000
Space costs	0	0	0	0	0	0	0	0
Beneficiary assistance and supplies	1,906	0	0	2,050	719	92	3,000	0
Lease and maintenance of equipment	0	0	0	0	0	0	0	0
Other	0	234	0	50	0	675	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
<b>Total Expenses</b>	<b>1,906</b>	<b>9,360</b>	<b>0</b>	<b>5,199</b>	<b>13,600</b>	<b>33,596</b>	<b>3,000</b>	<b>8,000</b>
<b>Change in Net Assets</b>	<b>2,204</b>	<b>0</b>	<b>50</b>	<b>154</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Net assets - Beginning of the year	2,859	0	66	1,502	0	0	0	0
<b>NET ASSETS - End of the year</b>	<b>\$ 5,063</b>	<b>\$ 0</b>	<b>\$ 116</b>	<b>\$ 1,656</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

See Independent Auditor's Report.

# Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-20

Schedule of Program Activity

Year Ended September 30, 2013

	STATE AND LOCAL PROGRAMS							
	Manistee County Millage 2012 (126)	Grand Traverse County Millage 2013 (127)	Grand Traverse County Millage 2012 (128)	Wexford County Millage 2013 (129)	Leelanau County Millage 2013 (130)	Leelanau County Millage 2012 (131)	Keep The Wheels Rolling (132)	MPSC MCAA/CAA Energy Asst. Prog. MPSC-MCAA- EAP12 (133)
<b>REVENUE</b>								
Prior year's grant funds received in advance	\$ 571	\$ 0	\$ 5,455	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3,143
Federal grant reimbursement revenue	0	0	0	0	0	0	0	0
State and local grant reimbursement revenue	0	20,000	0	15,000	41,986	14,002	0	82,108
Performance contract revenue	0	0	0	0	0	0	0	0
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	0	( 5,000)	0	0	0	0	0	0
<b>Grant revenue</b>	<b>571</b>	<b>15,000</b>	<b>5,455</b>	<b>15,000</b>	<b>41,986</b>	<b>14,002</b>	<b>0</b>	<b>85,251</b>
Project income	0	0	0	0	0	0	0	0
Investment income	0	0	0	0	0	0	0	0
Donations	0	0	0	0	0	0	37,406	0
Miscellaneous income	0	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	( 35,122)	0
In-kind contributions	0	0	0	0	0	0	0	0
<b>Total Revenue</b>	<b>571</b>	<b>15,000</b>	<b>5,455</b>	<b>15,000</b>	<b>41,986</b>	<b>14,002</b>	<b>2,284</b>	<b>85,251</b>
<b>EXPENSES</b>								
Salaries	0	0	0	0	0	0	0	5,066
Fringe benefits	0	0	0	0	0	0	0	902
Professional/contract services	0	4,500	1,636	4,500	12,596	4,201	253	0
Travel/transportation	571	0	0	0	0	0	296	0
Space costs	0	0	0	0	0	0	0	0
Beneficiary assistance and supplies	0	10,500	3,819	10,500	29,390	9,801	561	79,283
Lease and maintenance of equipment	0	0	0	0	0	0	779	0
Other	0	0	0	0	0	0	395	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
<b>Total Expenses</b>	<b>571</b>	<b>15,000</b>	<b>5,455</b>	<b>15,000</b>	<b>41,986</b>	<b>14,002</b>	<b>2,284</b>	<b>85,251</b>
<b>Change in Net Assets</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Net assets - Beginning of the year	0	0	0	0	0	0	0	0
<b>NET ASSETS - End of the year</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

See Independent Auditor's Report.



# Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-21

Schedule of Program Activity

Year Ended September 30, 2013

	STATE AND LOCAL PROGRAMS							
	Rotary Charities Organizational Capacity Assessment Planning Grant (134)	DTE Residential Energy Efficiency Assistance Program (135)	MCAAA MI Enrolls Medicaid Counseling (136)	CACC Capacity Building Grant (137)	United Way Emerging Needs Fund (138)	Saturday Specials Program (139)	MIDAP RCO NMCAA 3/13 Regional Coordinator (140)	MIDAP MATCH/DS NMCAA 09/11 Program Site Accounts (141)
<b>REVENUE</b>								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 25,103	\$ 0	\$ 0	\$ 0	\$ 1,362
Federal grant reimbursement revenue	0	0	0	0	0	0	0	0
State and local grant reimbursement revenue	5,000	18,630	0	0	8,667	250	0	0
Performance contract revenue	0	0	31,005	0	0	0	11,765	0
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	0	0	0	( 3,969)	0	0	( 11,719)	0
Grant revenue	5,000	18,630	31,005	21,134	8,667	250	46	1,362
Project income	0	0	0	0	0	0	0	0
Investment income	0	0	0	0	0	0	0	0
Donations	0	0	0	0	0	0	0	0
Miscellaneous income	0	0	0	0	0	0	0	0
Transfers	0	0	( 9,220)	0	0	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
<b>Total Revenue</b>	<b>5,000</b>	<b>18,630</b>	<b>21,785</b>	<b>21,134</b>	<b>8,667</b>	<b>250</b>	<b>46</b>	<b>1,362</b>
<b>EXPENSES</b>								
Salaries	0	2,216	14,398	11,495	0	0	0	0
Fringe benefits	0	419	2,518	3,427	0	0	0	0
Professional/contract services	5,000	347	381	526	0	0	0	0
Travel/transportation	0	173	0	415	0	0	0	0
Space costs	0	812	621	405	0	0	0	0
Beneficiary assistance and supplies	0	14,308	351	4,216	8,667	1,011	0	0
Lease and maintenance of equipment	0	149	443	197	0	0	0	0
Other	0	206	3,073	453	0	136	46	0
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	1,362
In-kind expenses	0	0	0	0	0	0	0	0
<b>Total Expenses</b>	<b>5,000</b>	<b>18,630</b>	<b>21,785</b>	<b>21,134</b>	<b>8,667</b>	<b>1,147</b>	<b>46</b>	<b>1,362</b>
<b>Change in Net Assets</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>( 897)</b>	<b>0</b>	<b>0</b>
Net assets - Beginning of the year	0	0	0	0	0	1,082	0	0
<b>NET ASSETS - End of the year</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 185</b>	<b>\$ 0</b>	<b>\$ 0</b>

See Independent Auditor's Report.

# Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-22

Schedule of Program Activity

Year Ended September 30, 2013

	STATE AND LOCAL PROGRAMS							
	MIDAP MATCH/DS NMCAA 09/12 Program Site Accounts (142)	MIDAP Non-TANF DS NMCAA 10/08 (143)	E-Home America (144)	MSHDA National Mortgage Settlement Fund (145)	Homeless Counselor Wexford- Missaukee (146)	Emmet County Utility Pool (147)	Community Service GAP Fund (148)	NW MI Food Coalition (149)
<b>REVENUE</b>								
Prior year's grant funds received in advance	\$ 0	\$ 2,000	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	0	0	0	0	0	0	0	0
State and local grant reimbursement revenue	26,500	0	0	225,000	0	0	0	0
Performance contract revenue	0	0	646	0	0	0	0	0
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	( 26,500)	( 2,000)	0	( 200,737)	0	0	0	0
Grant revenue	0	0	646	24,263	0	0	0	0
Project income	0	0	0	0	0	0	0	0
Investment income	0	0	0	0	0	0	0	0
Donations	0	0	0	0	550	4,479	21,337	41,811
Miscellaneous income	0	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
<b>Total Revenue</b>	<b>0</b>	<b>0</b>	<b>646</b>	<b>24,263</b>	<b>550</b>	<b>4,479</b>	<b>21,337</b>	<b>41,811</b>
<b>EXPENSES</b>								
Salaries	0	0	600	7,445	0	0	0	0
Fringe benefits	0	0	46	1,789	0	0	0	0
Professional/contract services	0	0	0	15,000	2	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	0	0	0	0	1,374	4,504	10,211	45,843
Lease and maintenance of equipment	0	0	0	0	0	0	0	0
Other	0	0	0	29	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
<b>Total Expenses</b>	<b>0</b>	<b>0</b>	<b>646</b>	<b>24,263</b>	<b>1,376</b>	<b>4,504</b>	<b>10,211</b>	<b>45,843</b>
<b>Change in Net Assets</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>( 826)</b>	<b>( 25)</b>	<b>11,126</b>	<b>( 4,032)</b>
Net assets - Beginning of the year	0	0	0	0	2,841	2,107	13,496	7,250
<b>NET ASSETS - End of the year</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 2,015</b>	<b>\$ 2,082</b>	<b>\$ 24,622</b>	<b>\$ 3,218</b>

See Independent Auditor's Report.

# Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-23

Schedule of Program Activity

Year Ended September 30, 2013

	STATE AND LOCAL PROGRAMS				OTHER			
	Grand Traverse Baby Pantry (150)	Blarney Castle Fuel Fund (151)	Laundry Services-Wal-Mart VAP Fund (152)	Total State and Local Programs	Head Start Parent Funds (153)	Senior Funds (154)	Addison F. Wilber Fund (155)	R. Smith Fund (156)
<b>REVENUE</b>								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 77,891	\$ 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	2,222,370	0	0	0	0
Performance contract revenue	0	0	0	198,007	0	107,827	0	0
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	0	0	0	( 352,418)	0	0	0	0
Grant revenue	0	0	0	2,145,850	0	107,827	0	0
Project income	0	0	0	1,700	0	0	0	0
Investment income	0	0	0	0	0	0	0	0
Donations	9,096	10,250	1,532	142,685	32,759	0	0	0
Miscellaneous income	0	0	0	0	0	0	0	0
Transfers	0	0	0	( 45,386)	0	( 42,975)	( 125)	0
In-kind contributions	0	0	0	0	0	0	0	0
<b>Total Revenue</b>	<b>9,096</b>	<b>10,250</b>	<b>1,532</b>	<b>2,244,849</b>	<b>32,759</b>	<b>64,852</b>	<b>( 125)</b>	<b>0</b>
<b>EXPENSES</b>								
Salaries	0	0	0	1,143,021	0	803	0	0
Fringe benefits	0	0	0	223,109	0	97	0	0
Professional/contract services	0	0	0	165,119	0	210	32	0
Travel/transportation	0	0	0	52,897	0	65	0	0
Space costs	0	0	0	31,869	0	0	10,000	0
Beneficiary assistance and supplies	6,669	6,617	0	490,803	27,894	68,807	0	0
Lease and maintenance of equipment	0	0	0	5,763	0	0	0	0
Other	0	0	0	37,118	0	0	8,765	0
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	78,928	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
<b>Total Expenses</b>	<b>6,669</b>	<b>6,617</b>	<b>0</b>	<b>2,228,627</b>	<b>27,894</b>	<b>69,982</b>	<b>18,797</b>	<b>0</b>
<b>Change in Net Assets</b>	<b>2,427</b>	<b>3,633</b>	<b>1,532</b>	<b>16,222</b>	<b>4,865</b>	<b>( 5,130)</b>	<b>( 18,922)</b>	<b>0</b>
Net assets - Beginning of the year	10,061	174	250	43,797	30,817	5,130	91,934	1,900
<b>NET ASSETS - End of the year</b>	<b>\$ 12,488</b>	<b>\$ 3,807</b>	<b>\$ 1,782</b>	<b>\$ 60,019</b>	<b>\$ 35,682</b>	<b>\$ 0</b>	<b>\$ 73,012</b>	<b>\$ 1,900</b>

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# Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-24

Schedule of Program Activity

Year Ended September 30, 2013

	OTHER							
	FMS Fee For Service (157)	Poverty Summit (158)	Fundraising For AFIA (159)	Benzie Co. Recaptured HPG Mortgages Receivable (160)	Wexford Co. Recaptured HPG Mortgages Receivable (161)	Grant - Purchased Equipment (162)	HPG Mortgages Receivable (163)	AHRVF Mortgages Receivable (164)
<b>REVENUE</b>								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	0	0	0	0	0	0	0	0
State and local grant reimbursement revenue	0	0	0	0	0	0	0	0
Performance contract revenue	0	0	0	0	0	0	0	0
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	0	0	0	0	0	0	0	0
Grant revenue	0	0	0	0	0	0	0	0
Project income	885	0	0	0	0	0	0	0
Investment income	0	0	366	0	0	0	0	0
Donations	8,761	0	( 14,735)	0	0	0	0	0
Miscellaneous income	0	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
<b>Total Revenue</b>	<b>9,646</b>	<b>0</b>	<b>( 14,369)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>EXPENSES</b>								
Salaries	0	0	4,482	0	0	0	0	0
Fringe benefits	0	0	451	0	0	0	0	0
Professional/contract services	6,017	0	0	0	0	0	0	0
Travel/transportation	79	0	0	0	20	0	0	0
Space costs	0	0	0	0	0	0	0	0
Beneficiary assistance and supplies	353	0	0	1,147	3,539	0	( 17,134)	( 4,090)
Lease and maintenance of equipment	0	0	0	0	0	( 30,998)	0	0
Other	19	0	0	0	0	86,384	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
<b>Total Expenses</b>	<b>6,468</b>	<b>0</b>	<b>4,933</b>	<b>1,147</b>	<b>3,559</b>	<b>55,386</b>	<b>( 17,134)</b>	<b>( 4,090)</b>
<b>Change in Net Assets</b>	<b>3,178</b>	<b>0</b>	<b>( 19,302)</b>	<b>( 1,147)</b>	<b>( 3,559)</b>	<b>( 55,386)</b>	<b>17,134</b>	<b>4,090</b>
Net assets - Beginning of the year	59	2,531	21,412	1,300	6,000	409,781	137,049	0
<b>NET ASSETS - End of the year</b>	<b>\$ 3,237</b>	<b>\$ 2,531</b>	<b>\$ 2,110</b>	<b>\$ 153</b>	<b>\$ 2,441</b>	<b>\$ 354,395</b>	<b>\$ 154,183</b>	<b>\$ 4,090</b>

See Independent Auditor's Report.

# Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-25

Schedule of Program Activity

Year Ended September 30, 2013

	<u>GAAP ADJUSTMENTS</u>		<u>CORPORATE</u>
	<u>GAAP Eliminations</u>	<u>TOTAL PROGRAM ACTIVITY</u>	<u>Corporate Activities (164)</u>
<b>REVENUE</b>			
Prior year's grant funds received in advance	\$ 0	\$ 561,077	\$ 0
Federal grant reimbursement revenue	0	13,386,977	0
State and local grant reimbursement revenue	0	2,421,383	0
Performance contract revenue	0	355,059	0
Commodities food received	0	1,102,045	0
Grant funds received in advance	0	( 860,505)	0
Grant revenue	0	16,966,036	0
Project income	0	417,388	0
Investment income	0	75	9,409
Donations	0	272,440	100
Miscellaneous income	0	0	61,386
Transfers	0	( 2,379)	2,379
In-kind contributions	( 1,791,829)	432,492	0
<b>Total Revenue</b>	<b>( 1,791,829)</b>	<b>18,086,052</b>	<b>73,274</b>
<b>EXPENSES</b>			
Salaries	0	7,587,400	4,564
Fringe benefits	0	1,483,309	939
Professional/contract services	0	1,050,872	4,922
Travel/transportation	0	630,677	4
Space costs	0	579,514	929
Beneficiary assistance and supplies	0	3,993,079	25,410
Lease and maintenance of equipment	0	148,049	4,978
Other	0	524,392	366
Commodity food distributed	0	1,116,308	0
Payments to subgrantees	0	507,224	0
In-kind expenses	( 1,791,829)	432,492	0
<b>Total Expenses</b>	<b>( 1,791,829)</b>	<b>18,053,316</b>	<b>42,112</b>
<b>Change in Net Assets</b>	<b>0</b>	<b>32,736</b>	<b>31,162</b>
Net assets - Beginning of the year	0	959,334	1,260,523
<b>NET ASSETS - End of the year</b>	<b>\$ 0</b>	<b>\$ 992,070</b>	<b>\$ 1,291,685</b>

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, 2013

Federal Grantor/Program Title	CFDA Number	Funding Source/ Pass-Through Entity	Program Year	Federal Expenditures
<b>DEPARTMENT OF AGRICULTURE</b>				
(1) Housing Preservation Grant - Grand Traverse County 26-028-382027389	10.433	Rural Development	09/28/11 - 03/31/13	\$ 8,683
(2) Housing Preservation Grant - Leelanau County 26-045-382027389		Rural Development	09/28/11 - 09/30/13	19,605
(3) Housing Preservation Grant - Roscommon County 26-076-382027389		Rural Development	09/28/11 - 03/31/13	4,902
(4) Housing Preservation Grant - Wexford County 26-083-382027389		Rural Development	09/28/11 - 03/31/13	9,457
(5) Housing Preservation Grant - Emmet County 26-024-382027389		Rural Development	09/28/11 - 12/31/12	11,141
(6) Housing Preservation Grant - Wexford County 26-083-382027389		Rural Development	09/18/12 - 12/31/13	5,212
(7) Housing Preservation Grant - Emmet County 26-024-382027389		Rural Development	09/18/12 - 12/31/13	18,807
(8) Housing Preservation Grant - Grand Traverse County 26-028-382027389		Rural Development	09/18/12 - 09/30/13	20,000
<b>Total Federal Expenditures CFDA 10.433</b>				<b>97,807</b>
(9) Child and Adult Day Care Food	10.558	State of Michigan, Department of Education	10/01/12 - 09/30/13	<b>335,038</b>
(10) Commodity Supplemental Food Program 280001022C	10.565	State of Michigan, Department of Education	10/01/12 - 09/30/13	184,577
(11) Commodity Supplemental Food Distribution		State of Michigan, Department of Education	10/01/12 - 09/30/13	679,642
<b>Total Federal Expenditures CFDA 10.565</b>				<b>864,219</b>
(12) Temporary Emergency Food Assistance Program 280001022C	10.568	State of Michigan, Department of Education	10/01/12 - 09/30/13	<b>78,341</b>
(13) Temporary Emergency Food Assistance Program - Distribution	10.569	State of Michigan, Department of Education	10/01/12 - 09/30/13	<b>436,666</b>
<b>Total Federal Expenditures CFDA cluster 10.565, 10.568, and 10.569</b>				<b>1,379,226</b>
<b>DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT</b>				
(14) LCHA Comprehensive HC120321066	14.169	U.S. Department of Housing and Urban Development	10/01/12 - 12/31/13	<b>13,034</b>
(15) Emmet County Targeted Homeowner Rehab. MSC-2011-0737-HO	14.218	U.S. Department of Housing and Urban Development	12/31/12 - 05/31/15	<b>56,391</b>
(16) CDBG Housing MSC 2011-0729-HOA	14.228	Charlevoix County	12/01/12 - 05/31/15	31,685
(17) CDBG Housing MSC 2009-0729-HOA		Charlevoix County	06/01/10 - 09/30/12	0
(18) CDBG Housing MSC 2010-5264-HOA		Kalkaska County	07/01/10 - 12/31/13	51,107
(19) CDBG Housing MSC 2011-0737-HOA		Emmet County	01/01/12 - 06/30/14	74,692
(20) CDBG Housing MSC 2011-5831-HOA		Wexford County	06/30/12 - 11/30/14	132,440
(21) CDBG Housing MSC 2011-0763-HOA		Missaukee County	06/30/12 - 12/31/14	18,142
(22) CDBG Housing MSC 2011-0771-HOA		Benzie County	06/01/12 - 11/30/14	58,966
<b>Total Federal Expenditures CFDA 14.228</b>				<b>367,032</b>
(23) MI State Housing Development Authority HML-2011-0107-ESF-02 Amend #1	14.231	Michigan State Housing Development Authority	10/01/12 - 04/30/13	15,127

# Northwest Michigan Community Action Agency, Inc.

## Schedule B-2

### Schedule of Expenditures of Federal Awards and List of Programs

Year Ended September 30, 2013

Federal Grantor/Program Title	CFDA Number	Funding Source/ Pass-Through Entity	Program Year	Federal Expenditures
<b>DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (Continued)</b>				
(24) MI State Housing Development Authority HML-2012-0107-ESF	14.231	Michigan State Housing Development Authority	10/01/12 - 09/30/13	352,319
(25) MI State Housing Development Authority HML-2011-0107-SFE-02		Michigan State Housing Development Authority	09/01/12 - 08/31/13	47,832
(26) MI State Housing Development Authority HML-2011-0107-SFE		Michigan State Housing Development Authority	09/01/12 - 10/31/13	95,734
(27) MI State Housing Development Authority HML-2011-0107-SFE-03		Michigan State Housing Development Authority	09/01/12 - 08/31/13	34,327
<b>Total Federal Expenditures CFDA 14.231</b>				<b>545,339</b>
(28) Transitional Supportive Housing Leasing Assistance Program - Wexford-Missaukee SHP-12-57003	14.235	State of Michigan: Department of Human Services	07/01/12 - 06/30/13	2,418
(29) Transitional Supportive Housing Leasing Assistance Program - Charlevoix-Emmet SHP-12-15003		State of Michigan: Department of Human Services	07/01/12 - 06/30/13	2,371
(30) Transitional Supportive Housing Leasing Assistance Program - Wexford-Missaukee SHP-12-57003		State of Michigan: Department of Human Services	07/01/13 - 06/30/14	1,002
(31) Transitional Supportive Housing Leasing Assistance Program - Charlevoix-Emmet SHP-12-15003		State of Michigan: Department of Human Services	07/01/13 - 06/30/14	1,144
(32) Rural Permanent Supportive Housing Grant Charlevoix-Emmet-Wexford-Missaukee SHP-13-24001		State of Michigan: Department of Human Services	11/01/12 - 10/31/14	139,495
(33) Charlevoix-Emmet HMIS HML-2011-5682-HMIS		Michigan State Housing Development Authority	02/01/13 - 01/31/14	1,270
(34) Wexford\Missaukee HMIS HML-2011-5682-HMIS		Michigan State Housing Development Authority	02/01/13 - 01/31/14	1,484
(35) Supportive Housing Prog. Wex./Miss. SHP-12-83001 (1)		State of Michigan: Department of Human Services	06/01/12 - 05/31/13	120,424
(36) Supportive Housing Prog. Char./Em. SHP-12-15001 (1)		Michigan State Housing Development Authority	06/01/12 - 05/31/13	120,902
(37) Supportive Housing Prog. Wex./Miss. SHP-12-83001 (2)		State of Michigan: Department of Human Services	06/01/13 - 05/31/14	48,022
(38) Supportive Housing Prog. Char./Em. SHP-12-15001 (2)		Michigan State Housing Development Authority	06/01/13 - 05/31/14	53,945
<b>Total Federal Expenditures CFDA 14.235</b>				<b>492,477</b>
(39) CHDO Pass-Through Funds #12-14-9-CHDOPT	14.239	Michigan State Housing Development Authority	09/13/12 - 12/31/12	6,354
(40) Home Buyer Assistance: Rehabilitation Grant M-2008-0107		Michigan State Housing Development Authority	12/01/09 - 12/31/12	0
<b>Total Federal Expenditures CFDA 14.239</b>				<b>6,354</b>
(41) Family Self-Sufficiency Program Housing Choice Voucher Program	14.871	Michigan State Housing Development Authority	04/01/13 - 12/31/14	5,392
(42) Family Self-Sufficiency Program Housing Choice Voucher Program		Michigan State Housing Development Authority	01/01/12 - 03/31/13	6,996
<b>Total Federal Expenditures CFDA 14.871</b>				<b>12,388</b>

# Northwest Michigan Community Action Agency, Inc.

## Schedule B-3

### Schedule of Expenditures of Federal Awards and List of Programs

Year Ended September 30, 2013

Federal Grantor/Program Title	CFDA Number	Funding Source/ Pass-Through Entity	Program Year	Federal Expenditures
<b>DEPARTMENT OF THE TREASURY</b>				
(43) National Foreclosure Mitigation Program Round 6	21.000	Michigan State Housing Development Authority	03/30/12 - 12/31/12	15,208
(44) National Foreclosure Mitigation Program Round 7		Michigan State Housing Development Authority	06/01/13 - 12/31/13	21,798
(45) NeighborWorks Green Program Dev. Grant FY13-2 2013-8527-0056-GPD		NeighborWorks America	09/09/13 - 09/30/14	0
(46) NeighborWorks Technical Assistance Grant		NeighborWorks America	10/01/12 - 09/30/13	2,401
(47) NeighborWorks Operating Grant		NeighborWorks America	10/01/12 - 09/30/13	283
(48) NeighborWorks Permanently Restricted Capital Grant		NeighborWorks America	Ongoing	50,000
<b>Total Federal Expenditures CFDA 21.000</b>				<b>89,690</b>
(49) Volunteer Income Tax Assistance V13021	21.009	Internal Revenue Service	07/01/12 - 06/30/13	<b>23,000</b>
<b>DEPARTMENT OF VETERANS AFFAIRS</b>				
(50) Supportive Services for Veterans Families 12-MI-675	64.033	U.S. Department of Veterans Affairs	10/01/12 - 11/30/13	<b>554,922</b>
<b>(Includes subcontractor expenses of \$219,873)</b>				
<b>DEPARTMENT OF ENERGY</b>				
(51) Weatherization Assistance Program DOE-12-28023 PY12	81.042	State of Michigan: Department of Human Services	04/01/12 - 06/30/14	<b>190,819</b>
(52) ARRA Weatherization Assistance Program DOE-S-09-28023	81.042-ARRA	State of Michigan: Department of Human Services	04/01/09 - 03/31/12	0
(53) ARRA Weatherization Assistance Program DOE-S-09-28023		State of Michigan: Department of Human Services	04/01/12 - 06/30/13	<b>368,049</b>
<b>Total Federal Expenditures CFDA 81.042 and 81.042-ARRA</b>				<b>558,868</b>
<b>DEPARTMENT OF EDUCATION</b>				
(54) Early On - Char-Em ISD	84.181	Charlevoix-Emmet Intermediate School District	07/01/12 - 06/30/13	39,919
(55) Early On - Char-Em ISD		Charlevoix-Emmet Intermediate School District	07/01/13 - 06/30/14	11,706
<b>Total Federal Expenditures CFDA 84.181</b>				<b>51,625</b>
<b>DEPARTMENT OF HEALTH AND HUMAN SERVICES</b>				
(56) Senior Nutrition - Congregate Meals Title III C-1	93.045	Area Agency on Aging of Northwest Michigan	10/01/12 - 09/30/13	101,974
(57) Senior Nutrition - Home Delivered Meals Title III C-2		Area Agency on Aging of Northwest Michigan	10/01/12 - 09/30/13	219,947
<b>Total Federal Expenditures CFDA 93.045</b>				<b>321,921</b>



# Northwest Michigan Community Action Agency, Inc.

## Schedule B-4

### Schedule of Expenditures of Federal Awards and List of Programs

Year Ended September 30, 2013

Federal Grantor/Program Title	CFDA Number	Funding Source/ Pass-Through Entity	Program Year	Federal Expenditures
<b>DEPARTMENT OF HEALTH AND HUMAN SERVICES (Continued)</b>				
(58) Nutrition Services Incentive	93.053	Northwest Senior Resources, Inc.:	10/01/12 - 09/30/13	
		Congregate	\$ 34,864	
		Home Delivered Meals	<u>103,807</u>	
		Total	<u>\$ 138,671</u>	<u>138,671</u>
<b>Total Federal Expenditures CFDA cluster 93.045 and 93.053</b>				<u><b>460,592</b></u>
(59) TANF Support Services	93.558	Michigan State Housing Development Authority	10/01/12 - 09/30/13	<u>49,225</u>
MSHDA MI Homeownership Counseling Network MII-2008-0107				
(60) LIHEAP Crisis Assistant Deliverable Fuels	93.568	State of Michigan: Department of Human Services	09/01/12 - 08/31/13	680,490
LCA-11-28023 Amendment #1 Year 2				
(61) Weatherization LIHEAP Program		State of Michigan: Department of Human Services	04/01/13 - 06/30/14	<u>40,589</u>
LIHEAP-13-28023				
<b>Total Federal Expenditures CFDA 93.568</b>				<u><b>721,079</b></u>
(62) Community Services Block Grant - CSBG-13-28023	93.569	State of Michigan: Department of Human Services	10/01/12 - 09/30/13	540,971
(63) Community Services Block Grant Training & Technical Assistance - CSBG-13-28023		State of Michigan: Department of Human Services	10/01/12 - 09/30/13	10,000
(64) Community Services Block Grant Earned Income Tax Credit Initiative CSBG-T-13-28023		State of Michigan: Department of Human Services	12/01/12 - 06/30/13	20,000
(65) Community Services Block Grant Discretionary CSBG-D-12-28023		State of Michigan: Department of Human Services	10/26/12 - 08/31/13	20,000
<b>Total Federal Expenditures CFDA 93.569</b>				<u><b>590,971</b></u>
(66) Head Start - Full-Year, Part-Day 05CH4182/46	93.600	U.S. Department of Health & Human Services	01/01/12 - 12/31/12	2,028,808
(67) Head Start - Training & Technical Assistance 05CH4182/46		U.S. Department of Health & Human Services	01/01/12 - 12/31/12	25,445
(68) Early Head Start - 05CH4182/46		U.S. Department of Health & Human Services	01/01/12 - 12/31/12	605,205
(69) Early Head Start - Training & Technical Assistance 05CH4182/46		U.S. Department of Health & Human Services	01/01/12 - 12/31/12	15,774
(70) Head Start - Full-Year, Part-Day 05CH4182/47		U.S. Department of Health & Human Services	01/01/13 - 12/31/13	3,854,486
(71) Head Start - Training & Technical Assistance 05CH4182/47		U.S. Department of Health & Human Services	01/01/13 - 12/31/13	47,529
(72) Early Head Start - 05CH4182/47		U.S. Department of Health & Human Services	01/01/13 - 12/31/13	1,435,509
(73) Early Head Start - Training & Technical Assistance 05CH4182/47		U.S. Department of Health & Human Services	01/01/13 - 12/31/13	32,144
<b>Total Federal Expenditures CFDA 93.600</b>				<u><b>8,044,900</b></u>

# Northwest Michigan Community Action Agency, Inc.

## Schedule B-5

### Schedule of Expenditures of Federal Awards and List of Programs

Year Ended September 30, 2013

Federal Grantor/Program Title	CFDA Number	Funding Source/ Pass-Through Entity	Program Year	Federal Expenditures
<b>DEPARTMENT OF HEALTH AND HUMAN SERVICES (Continued)</b>				
(74) Assets for Independence Demonstration Program 90EI0707/01	93.602	U.S. Department of Health & Human Services	09/30/11 - 09/29/16	4,844
(75) Assets for Independence Demonstration Program 90EI0627/01		U.S. Department of Health & Human Services	04/01/10 - 03/31/15	21,485
(76) Assets for Independence Demonstration Program 90EI0783/01		U.S. Department of Health & Human Services	09/30/12 - 09/29/17	23
(77) Assets for Independence Demonstration Program 90EI0427/01		U.S. Department of Health & Human Services	09/30/06 - 09/29/12	35,536
<b>Total Federal Expenditures CFDA 93.602</b>				<b>61,888</b>
<b>DEPARTMENT OF HOMELAND SECURITY</b>				
(78) Emergency Food and Shelter Program	97.024	Emergency Food and Shelter National Board	10/01/12 - 09/30/13	<b>1,500</b>
<b>TOTAL FEDERAL EXPENDITURES</b>				<b>\$ 14,513,346</b>
<b>STATE AND LOCAL PROGRAMS</b>				
(79) Property Improvement Program		Michigan State Housing Development Authority	10/01/11 - 12/31/12	
(80) MI State Housing Development Authority HML-2012-0107-ESM		Michigan State Housing Development Authority	10/01/12 - 09/30/13	
(81) MI State Housing Development Authority HML-2013-0107-ESM		Michigan State Housing Development Authority	10/01/12 - 09/30/13	
(82) MI State Housing Development Authority HML-2013-0107-ESM-03		Michigan State Housing Development Authority	10/01/12 - 09/30/13	
(83) MI State Housing Development Authority HML-2013-0107-HCM		Michigan State Housing Development Authority	06/01/13 - 09/30/14	
(84) County of Emmet Homeowner Rehabilitation Program-Special Funds		County of Emmet	06/01/08 - 05/31/11	
(85) County of Emmet Homeowner Rehabilitation Program-Special Funds		County of Emmet	06/01/10 - 06/30/15	
(86) Benzie County Community Chest		Benzie County Community Chest	01/01/13 - 12/31/13	
(87) Benzie County Community Chest		Benzie County Community Chest	01/01/12 - 12/31/12	
(88) Cherryland electric Contribution Fund		Cherryland Electric Comm. Caring Fund	10/01/12 - 09/30/13	
(89) Affordable Housing for Rural Veterans		Housing Assist. Council (Home Depot)	05/01/13 - 04/30/14	
(90) Michigan Early Childhood		Traverse Bay Area Intermediate School District	10/01/12 - 09/30/13	
(91) Early Childhood Program - Benzie		Traverse Bay Area ISD	10/01/12 - 09/30/13	
(92) Early Childhood Program - Petoskey		Charlevoix-Emmet ISD	10/01/12 - 09/30/13	
(93) Early Childhood Program - Manton		Wexford-Missaukee ISD	10/01/12 - 09/30/13	
(94) Early Childhood Program - Lake City		Wexford-Missaukee ISD	10/01/12 - 09/30/13	
(95) Early Childhood Program - Central Lake		Charlevoix-Emmet ISD	10/01/12 - 09/30/13	
(96) Early Childhood Program - Forest Area		Traverse Bay Area ISD	10/01/12 - 09/30/13	
(97) Early Childhood Program - McBain		Wexford-Missaukee ISD	10/01/12 - 09/30/13	

# Northwest Michigan Community Action Agency, Inc.

## Schedule B-6

### Schedule of Expenditures of Federal Awards and List of Programs

Year Ended September 30, 2013

Federal Grantor/Program Title	CFDA Number	Funding Source/ Pass-Through Entity	Program Year
<b>STATE AND LOCAL PROGRAMS (Continued)</b>			
(98) Early Childhood Program - Mesick		Wexford-Missaukee ISD	10/01/12 - 09/30/13
(99) Early Childhood Program - Benzie		Traverse Bay Area ISD	10/01/13 - 09/30/14
(100) Early Childhood Program - Petoskey		Charlevoix-Emmet ISD	10/01/13 - 09/30/14
(101) Early Childhood Program - Manton		Wexford-Missaukee ISD	10/01/13 - 09/30/14
(102) Early Childhood Program - Lake City		Wexford-Missaukee ISD	10/01/13 - 09/30/14
(103) Early Childhood Program - McBain		Wexford-Missaukee ISD	10/01/13 - 09/30/14
(104) Early Childhood Program - Mesick		Wexford-Missaukee ISD	10/01/13 - 09/30/14
(105) Early Childhood Program - Elk Rapids		Traverse Bay Area ISD	10/01/13 - 09/30/14
(106) Early Childhood Program - Benzie PIE		Traverse Bay Area ISD	10/01/12 - 09/30/13
(107) Early Childhood Prog. - Forest Area Carryforward FY11		Traverse Bay Area ISD	10/01/12 - 06/30/13
(108) Early Childhood Prog. - Forest Area Carryforward FY12		Traverse Bay Area ISD	10/01/12 - 06/30/13
(109) Central Lake Schools Preschool Program		Central Lake Public Schools	07/01/12 - 06/30/13
(110) Great Start to Quality Resource Center		Charlevoix-Emmet ISD	10/01/12 - 09/30/13
(111) Great Start to Quality Resource Center Training Grant		Michigan Dept. of Education	03/25/13 - 06/01/13
(112) TBA ISD ECIC		Early Childhood Investment Corp.	06/14/13 - 05/31/14
(113) TBA ISD LGSECF		Consumers Energy	10/01/12 - 09/30/13
(114) Charlevoix-Emmet ISD LGSECF		Donations	04/01/11 - 09/30/13
(115) Best Practices Strategies for Coord. Recruit./Enrollment		C.O.O.R ISD	05/03/13 - 11/02/13
(116) Foundation Christmas Fund		Petoskey-Harbor Springs Area	10/01/12 - 09/30/13
(117) ECE Activity		Dues and Fees	10/01/12 - 09/30/13
(118) Wexford County Baby Closet		Donations	10/01/12 - 09/30/13
(119) Parent Liaison Services/Parent Support Planning		Traverse Bay Area ISD	11/01/12 - 06/30/13
(120) Friends of Alanson		Local Fund-raising	10/01/12 - 09/30/13
(121) Child Development Contributions		Local Fund-raising	10/01/12 - 09/30/13
(122) Way to Grow TBA ISD Service Agreement		Traverse Bay Area ISD	11/01/12 - 06/30/13
(123) Raven 32j TBA ISD Service Agreement		Traverse Bay Area ISD	12/01/12 - 11/30/13
(124) Great Start Parent Education Program		Charlevoix-Emmet ISD	10/01/12 - 09/30/13
(125) Manistee County Millage 2013		Manistee Co. Council on Aging	01/01/13 - 12/31/13
(126) Manistee County Millage 2012		Manistee Co. Council on Aging	01/01/12 - 12/31/12
(127) Grand Traverse County Millage 2013		Grand Traverse Co. Comm. on Aging	01/01/13 - 12/31/13
(128) Grand Traverse County Millage 2012		Grand Traverse Co. Comm. on Aging	01/01/12 - 12/31/12
(129) Wexford County Millage 2013		Wexford County Council on Aging	01/01/13 - 12/31/13
(130) Leelanau County Millage 2013		Leelanau County Comm. on Aging	01/01/13 - 12/31/13
(131) Leelanau County Millage 2012		Leelanau County Comm. on Aging	01/01/12 - 12/31/12
(132) Keep the Wheels Rolling		NMCAA Food Service Fund-raising	10/01/12 - 09/30/13
(133) MPSC MCAA/CAA Energy Assistance Prog. MCAAA-MPSC-EAP13		Michigan Public Service Commission (MPSC)/Michigan Community Action Agency Association (MCAAA)	12/04/12 - 07/31/13
(134) Rotary Charities Organizational Capacity Assessment Planning Grant		Rotary Charties of Traverse City	06/01/13 - 05/31/14
(135) DTE Residential Energy Efficiency Assistance Program		DTE Energy	09/01/12 - 12/31/12
(136) MCAAA MI Enrolls Medicaid Counseling		Michigan Community Action Agency Association	10/01/12 - 09/30/13
(137) CACC Capacity Building Grant		Rotary Club of Traverse City	09/18/06 - indefinite
(138) United Way Emerging Needs Fund		United Way	12/15/12 - 03/30/13

# Northwest Michigan Community Action Agency, Inc.

## Schedule B-7

### Schedule of Expenditures of Federal Awards and List of Programs

Year Ended September 30, 2013

Federal Grantor/Program Title	Funding Source/ Pass-Through Entity	Program Year
<b>STATE AND LOCAL PROGRAMS (Continued)</b>		
(139) Saturday Specials Program	Local Contributions	10/01/12 - 09/30/13
(140) MIDAP-RCO NMCAA 3/13 Regional Coordinator	Oakland Livingston Human Services Agency	03/20/13 - 06/30/14
(141) MIDAP-Match/DS NMCAA 09/11 Program Site Accounts	Oakland Livingston Human Services Agency	09/30/11 - 09/29/16
(142) MIDAP-Match/DS NMCAA 09/12 Program Site Accounts	Oakland Livingston Human Services Agency	09/30/12 - 09/30/17
(143) MIDAP Non TANF DS and Match 10/08	Oakland Livingston Human Services Agency	10/01/09 - 09/30/13
(144) E-Home America	Community Ventures Corp.	10/01/12 - 09/30/13
(145) MSHDA National Mortgage Settlement Fund	Michigan State Housing Development Authority	08/01/13 - 09/30/14
(146) Homeless Counselor Wexford\Missaukee	Local Contributions Foundation/Local Contributions	10/01/12 - 09/30/13
(147) Emmet County Utility Pool	Local Fund-raising	10/01/12 - 09/30/13
(148) Community Service GAP Fund	Local Fund-raising	10/01/12 - 09/30/13
(149) Northwest Michigan Food Coalition	Local Fund-raising	10/01/12 - 09/30/13
(150) Grand Traverse Baby Pantry	Local Fund-raising	10/01/12 - 09/30/13
(151) Blarney Castle Fuel Fund	Local Fund-raising	10/01/12 - 09/30/13
(152) Laundry Services-Wal-Mart VAP	Local Fund-raising	10/01/12 - 09/30/13
<b>OTHER</b>		
(153) Head Start Parent Funds	Contributions	Ongoing
(154) Senior Funds	Waiver Program	Ongoing
(155) Addison F. Wilber Fund	Donations	Ongoing
(156) R. Smith Fund	Donations	Ongoing
(157) FMS Fee For Service	Donations	Ongoing
(158) Poverty Summit	MCAAA	Ongoing
(159) Fundraising for AFIA	Donations	Ongoing
(160) Recaptured HPG Mortgages Receivable-Benzie Co.	HPG Second Mortgages Receivable	Ongoing
(161) Recaptured HPG Mortgages Receivable-Wexford Co.	HPG Second Mortgages Receivable	Ongoing
(162) Grant-Purchased Equipment	Various Funding Sources	Ongoing
(163) HPG Mortgages Receivable	HPG Second Mortgages	Ongoing
(164) AHRVF Mortgages Receivable	AHRVF Second Mortgages	Ongoing
<b>CORPORATE</b>		
(165) Corporate Activities	Rent Income, Interest, Misc. Income	Ongoing

# Northwest Michigan Community Action Agency, Inc.

Schedule B-8

Schedule of Expenditures of Federal Awards and List of Programs

Year Ended September 30, 2013

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## 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, 2013. The information in this schedule is presented in accordance with the requirements of the Office of Management and Budget (OMB) Circular A-133, *Audits of States, Local Governments, and Non-Profit Organizations*. 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 OMB Circular A-122, *Cost Principles for Non-Profit Organizations*, wherein certain types of expenditures are not allowable or are limited as to reimbursement. Pass-through entity identifying numbers are presented where available.

# Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule C

Schedule of Cash - Restricted - NeighborWorks America

September 30, 2013

Grant Name	Type	Amount Funded	Amount Expended	Unexpended Balance	Restriction Release	Restricted Balance
Permanently Restricted Capital Fund	Cash-Restricted	\$ 50,000	\$ 0	\$ 50,000	\$ 0	\$ 50,000
<b>TOTAL CASH - RESTRICTED</b>		<b>\$ 50,000</b>	<b>\$ 0</b>	<b>\$ 50,000</b>	<b>\$ 0</b>	<b>\$ 50,000</b>



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

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

We have audited, in accordance with the auditing standards generally accepted in the United States and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States, the consolidated financial statements of Northwest Michigan Community Action Agency, Inc. and Affiliates, which comprise the consolidated statement of financial position as of September 30, 2013, and the related consolidated statements of activities, and cash flows for the year then ended, and the related notes to the consolidated financial statements, and have issued our report thereon dated January 16, 2014. The financial statements of Community Action Credit Counseling, Inc., and Innovative Energy Management, LLC were not audited in accordance with *Government Auditing Standards* as those entities did not receive federal funding.

### **Internal Control Over Financial Reporting**

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

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

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

## Compliance and Other Matters

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

## Purpose of this Report

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



Wipfli LLP

January 16, 2014  
Madison, Wisconsin





## **Independent Auditor's Report on Compliance for Each Major Federal Program and on Internal Control Over Compliance**

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

### **Report on Compliance for Each Major Federal Program**

We have audited Northwest Michigan Community Action Agency, Inc.'s compliance with the types of compliance requirements described in the *U.S. Office of Management and Budget (OMB) Circular A-133 Compliance Supplement* that could have a direct and material effect on each of its major federal programs for the year ended September 30, 2013. Northwest Michigan Community Action Agency, Inc.'s major federal programs are identified in the summary of audit results section of the accompanying schedule of findings and questioned costs.

### ***Management's Responsibility for Compliance***

Management of Northwest Michigan Community Action Agency, Inc. is responsible for compliance with the requirements of laws, regulations, contracts, and grants applicable to each of its federal programs.

### ***Auditor's Responsibility***

Our responsibility is to express an opinion on compliance for each of Northwest Michigan Community Action Agency, Inc.'s major federal programs based on our audit of the types of compliance requirements referred to above. We conducted our audit of compliance in accordance with auditing standards generally accepted in the United States; the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States; OMB Circular A-133, *Audits of States, Local Governments, and Non-Profit Organizations*. Those standards and OMB Circular A-133 require that we plan and perform the audit to obtain reasonable assurance about whether noncompliance with the types of compliance requirements referred to above that could have a direct and material effect on a major federal program occurred. An audit includes examining, on a test basis, evidence about Northwest Michigan Community Action Agency, Inc.'s compliance with those requirements and performing such other procedures as we considered necessary in the circumstances.

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

## **Opinion**

In our opinion, Northwest Michigan Community Action Agency, Inc. complied, in all material respects, with the 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, 2013.

## **Report on Internal Control Over Compliance**

Management of Northwest Michigan Community Action Agency, Inc. is responsible for establishing and maintaining effective internal control over compliance with the types of compliance requirements referred to above. In planning and performing our audit of compliance, we considered Northwest Michigan Community Action Agency, Inc.'s internal control with the types of requirements that could have a direct and material effect on a major federal program to determine our auditing procedures that are appropriate in the circumstances for the purpose of expressing an opinion on compliance for each major federal program and to test and report on internal control in accordance with OMB Circular A-133, but not for the purpose of expressing an opinion on the effectiveness of 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 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 program on a timely basis. A material weakness in internal control is a deficiency, or combination of deficiencies, in internal control, 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 is a deficiency, or a combination of deficiencies, in internal control with a type of compliance requirement of a federal program that is less severe than a material weakness in internal control, 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 deficiencies, significant deficiencies, or material weaknesses. We did not identify any deficiencies in internal control that we consider to be material weaknesses, as defined above. However, material weaknesses may exist that have not been identified.

The purpose of this report is solely to describe the scope of our testing of internal control and the results of that testing based on the requirements of OMB Circular A-133. Accordingly, this report is not suitable for any other purpose.



Wipfli LLP

January 16, 2014  
Madison, Wisconsin

# Northwest Michigan Community Action Agency, Inc. and Affiliates

## Schedule of Findings and Questioned Costs

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### A. Summary of Auditor's Results

1. The auditor's report expresses an unmodified opinion on the consolidated financial statements of Northwest Michigan Community Action Agency, Inc. and Affiliates.
2. No significant deficiencies relating to the audit of the financial statements are reported in the Independent Auditor's Report on Internal Control Over Financial Reporting and on Compliance and Other Matters.
3. No instances of noncompliance material to the financial statements of Northwest Michigan Community Action Agency, Inc. were disclosed during the audit.
4. No significant deficiencies were disclosed during the audit of the major federal award programs as reported in the Independent Auditor's Report on Compliance for Each Major Federal Program and on Internal Control Over Compliance.
5. The auditor's report on compliance for the major federal award programs for Northwest Michigan Community Action Agency, Inc. expresses an unmodified opinion.
6. There were no audit findings relative to the major federal award programs for Northwest Michigan Community Action Agency, Inc.
7. The programs tested as major programs were
  - **U.S. Department of Housing and Urban Development (HUD)**
    - Supportive Housing Program - CFDA #14.235
  - **U.S. Department of Veterans Affairs**
    - VA Supportive Services for Veteran Families Program - CFDA #64.033
  - **U.S. Department of Energy**
    - Weatherization Program - CFDA cluster #81.042 and 81.042-ARRA
  - **U.S. Department of Health and Human Services**
    - Head Start - CFDA #93.600
8. The threshold for distinguishing Types A and B programs was \$435,400.
9. Northwest Michigan Community Action Agency, Inc. was determined to be a low-risk auditee.

# Northwest Michigan Community Action Agency, Inc. and Affiliates

## Schedule of Findings and Questioned Costs

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**B. Findings - Financial Statements Audit**

None

**C. Findings and Questioned Costs - Major Federal Award Programs Audit**

**Findings:** None

**Questioned Costs:** None

**D. Prior Year Findings:** None