

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

Traverse City, Michigan

Consolidated Financial Statements and Supplementary
Information

Year Ended September 30, 2016

Northwest Michigan Community Action Agency, Inc. and Affiliates

Consolidated Financial Statements and Supplementary Information
Year Ended September 30, 2016

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Independent Auditor's Report

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

Report on the Financial Statements

We have audited the accompanying consolidated financial statements of Northwest Michigan Community Action Agency, Inc. and Affiliates, which comprise the consolidated statement of financial position as of September 30, 2016, 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, 2016, and the changes in its net assets and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States.

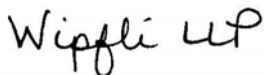
Other Matters

Supplementary Information

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

Other Reporting Required by Government Auditing Standards

In accordance with *Government Auditing Standards*, we have also issued our report dated January 19, 2017, 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.



Wipfli LLP

January 19, 2017
Madison, Wisconsin

Northwest Michigan Community Action Agency, Inc. and Affiliates

Consolidated Statement of Financial Position

September 30, 2016

<i>Assets</i>	
Current assets:	
Cash	\$ 1,615,874
Restricted cash	524,219
Grants receivable	1,167,927
Accounts receivable	9,488
Prepaid expenses	22,317
Inventory	250,841
<hr/>	
Total current assets	3,590,666
<hr/>	
Other assets:	
Investments	250,175
Mortgages receivable, net	218,704
<hr/>	
Total other assets	468,879
<hr/>	
Property and equipment, net	496,896
<hr/>	
TOTAL ASSETS	\$ 4,556,441
<hr/> <hr/>	
<i>Liabilities and Net Assets</i>	
Current liabilities:	
Accounts payable	\$ 346,383
Accrued payroll and related expenses	203,156
Grant funds received in advance	1,059,973
<hr/>	
Total liabilities	1,609,512
<hr/>	
Net assets:	
Unrestricted	1,838,769
Temporarily restricted	983,160
Permanently restricted	125,000
<hr/>	
Total net assets	2,946,929
<hr/>	
TOTAL LIABILITIES AND NET ASSETS	\$ 4,556,441
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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, 2016

	Unrestricted	Temporarily Restricted	Permanently Restricted	Total
Revenue:				
Grant revenue	\$ 458,532	\$ 17,647,085	\$ 25,000	\$ 18,130,617
Project income	550	438,412	0	438,962
Investment income	13,830	103	0	13,933
Donations	59	120,996	0	121,055
Miscellaneous income	25,841	1,529	0	27,370
In-kind contributions	192,506	0	0	192,506
Net assets released from restriction through satisfaction of program restrictions	18,209,559	(18,209,559)	0	0
Total revenue	18,900,877	(1,434)	25,000	18,924,443
Expenses:				
Salaries	8,254,095	0	0	8,254,095
Fringe benefits	1,618,281	0	0	1,618,281
Professional/contract services	1,398,408	0	0	1,398,408
Travel/transportation	665,480	0	0	665,480
Space costs	653,063	0	0	653,063
Beneficiary assistance and supplies	4,131,535	0	0	4,131,535
Lease and maintenance of equipment	118,897	0	0	118,897
Other	413,310	0	0	413,310
Commodity food distributed	1,000,702	0	0	1,000,702
Payments to subgrantees	200,324	0	0	200,324
In-kind expenses	192,506	0	0	192,506
Total expenses	18,646,601	0	0	18,646,601
Change in net assets	254,276	(1,434)	25,000	277,842
Net assets - Beginning of the year	1,584,493	984,594	100,000	2,669,087
Net assets - End of the year	\$ 1,838,769	\$ 983,160	\$ 125,000	\$ 2,946,929

Northwest Michigan Community Action Agency, Inc. and Affiliates

Consolidated Statement of Cash Flows

Year Ended September 30, 2016

Increase (decrease) in cash:

Cash flows from operating activities:

Change in net assets	\$	277,842
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Adjustments to reconcile change in net assets to
net cash provided by operating activities:

Depreciation		89,160
Provision for loan loss		6,177
Change in discount on mortgages receivable	(10,481)
Unrealized and realized gain on investments	(4,973)
Changes in operating assets and liabilities:		
Restricted cash		88,425
Grants receivable		64,159
Accounts receivable		13,341
Prepaid expenses	(5,890)
Inventory	(1,434)
Accounts payable		84,880
Accrued payroll and related expenses	(284,567)
Grant funds received in advance		99,791

Net cash provided by operating activities		416,430
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Cash flows from investing activities:

Purchase of investments	(8,807)
Mortgages receivable issued	(30,021)
Repayment of mortgages receivable		17,668
Purchase of leasehold improvements	(22,000)
Purchase of property and equipment	(98,901)

Net cash used in investing activities	(142,061)
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Change in cash		274,369
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Cash - Beginning of the year		1,341,505
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Cash - End of the year	\$	1,615,874
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Supplemental schedule of noncash operating and financing activities:

Change in commodity food inventory and grant funds received in advance	\$	10,959
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Northwest Michigan Community Action Agency, Inc. and Affiliates

Notes to Consolidated Financial Statements

Note 1 Summary of Significant Accounting Policies

Nature of Operations

Northwest Michigan Community Action Agency, Inc. (NMCAA) was organized as a nonprofit corporation in 1974. NMCAA was formed to develop and provide resources for the purpose of assisting low-income individuals through a variety of programs in Antrim, Benzie, Charlevoix, Emmet, Grand Traverse, Kalkaska, Leelanau, Missaukee, Roscommon, and Wexford counties in Michigan. NMCAA is primarily supported through federal and state grants. Approximately 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, 2016.

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, 2016.

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

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

Classification of Net Assets (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 accordance with accounting principles generally accepted in the United States requires management to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates.

Revenue Recognition

Contributions are recognized when the donor makes a promise to give to the Organizations that is, in substance, unconditional. Contributions received are recorded as 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

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 non-interest-bearing. Loans receivable are discounted to their net present value at a 2.32% 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

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, 2016.

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

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, 2016, NMCAA received \$192,506 of such contributions, primarily for its Head Start and Senior Nutrition programs. In addition, NMCAA received contributions of nonprofessional volunteer services of \$1,890,375, 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 and CACC are exempt from income taxes under Section 501(c)(3) of the Internal Revenue Code. NMCAA and CACC are also exempt from Michigan franchise or income tax. IEM is a disregarded entity for tax purposes and all activity of IEM will be included in the tax return of NMCAA.

The Organizations are required to assess whether it is more likely than not that a tax position will be sustained upon examination on the technical merits of the position assuming the taxing authority has full knowledge of all information. If the tax position does not meet the more likely than not recognition threshold, the benefit of that position is not recognized in the consolidated financial statements. The Organizations have determined there are no amounts to record as assets or liabilities related to uncertain tax positions.

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 19, 2017, which is the date the consolidated financial statements were available to be issued.

Note 2 **Concentration of Credit Risk**

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.

Northwest Michigan Community Action Agency, Inc. and Affiliates

Notes to Consolidated Financial Statements

Note 3 **Restricted Cash**

The restricted cash balance at September 30, 2016, consists of amounts as follows:

Individual development accounts	\$	407,002
Emergency solutions grant		10,000
NeighborWorks America capital fund		107,217
<hr/>		
Total	\$	524,219

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)

Emergency Solutions Grant

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

Northwest Michigan Community Action Agency, Inc. and Affiliates

Notes to Consolidated Financial Statements

Note 3 **Restricted Cash (Continued)**

NeighborWorks America 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, 2016, the inventory consists of the following:

Commodity supplemental food	\$	230,296
Central kitchen food		12,332
Grant funded housing inventory – ADR project		6,620
<u>Weatherization Materials</u>		<u>1,593</u>
<u>Total</u>	<u>\$</u>	<u>250,841</u>

Note 5 **Grants Receivable**

Grants receivable at September 30, 2016, consist of amounts due from funding sources as follows:

U.S. Department of Health and Human Services	\$	300,037
U.S. Department of Housing and Urban Development		83,234
Michigan State Housing Development Authority		258,847
Michigan Department of Human Services		123,369
Michigan Department of Education		39,380
Community Development Block Grant Counties		116,025
Charlevoix-Emmet Intermediate School District		62,598
<u>Other programs</u>		<u>184,437</u>
<u>Total</u>	<u>\$</u>	<u>1,167,927</u>

Note 6 **Investments**

Investments at September 30, 2016, consist of the following:

Money market fund	\$	12,264
Equities		122,059
<u>Mutual funds</u>		<u>115,852</u>
<u>Total</u>	<u>\$</u>	<u>250,175</u>

Northwest Michigan Community Action Agency, Inc. and Affiliates

Notes to Consolidated Financial Statements

Note 6 **Investments (Continued)**

Included in investment income for the year ended September 30, 2016, was interest and dividends of \$8,960 and a net realized and unrealized gain of \$4,973 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, 2016, NMCAA does not have any liabilities that are measured at fair value. NMCAA also does not have any assets or liabilities measured on a nonrecurring basis.

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

Equities, which consists of a corporate note, and mutual funds held at September 30, 2016, are measured using Level 1 as quoted prices are available as they are traded in an active market.

Northwest Michigan Community Action Agency, Inc. and Affiliates

Notes to Consolidated Financial Statements

Note 7 Fair Value Measurements (Continued)

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:

	Fair Value Measurements Using			Fair Value
	Level 1	Level 2	Level 3	
Money market fund	\$ 0	\$ 12,264	\$ 0	\$ 12,264
Equities, corporate note	122,059	0	0	122,059
Mutual funds:				
Equity mutual funds, convertible securities	81,070	0	0	81,070
Fixed income mutual funds, debt and equity				
Security investment funds	34,782	0	0	34,782
Totals	\$237,911	\$ 12,264	\$ 0	\$ 250,175

Note 8 Mortgages Receivable

Mortgages receivable consist of the following:

Housing preservation loans	\$ 516,082
Affordable Housing for Rural Veterans loans	52,102
Allowance for uncollectible mortgages receivable	(284,092)
Expected mortgages receivable to be collected	284,092
Discount at 2.32%	(65,388)
Total	\$ 218,704

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

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

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

Balance at beginning of year	\$ 277,915
Provision for loan loss	6,177
Balance at end of year	\$ 284,092

Northwest Michigan Community Action Agency, Inc. and Affiliates

Notes to Consolidated Financial Statements

Note 8 **Mortgages Receivable (Continued)**

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, 2016, is as follows:

	Loan Balance	Allowance Balance
Loans – individually evaluated for impairment	\$ 0	\$ 0
Loans – collectively evaluated for impairment	568,184	284,092
Totals	\$ 568,184	\$ 284,092

Note 9 **Property and Equipment**

A summary of property and equipment at September 30, 2016, is as follows:

	Corporate Purchased	Grant Award Purchased	Totals
Land	\$ 112,068	\$ 26,125	\$ 138,193
Buildings	881,868	92,063	973,931
Leasehold improvements	478,541	40,480	519,021
Vehicles/equipment	99,344	1,245,289	1,344,633
Subtotals	1,571,821	1,403,957	2,975,778
Accumulated depreciation	(1,426,010)	(1,052,872)	(2,478,882)
Property and equipment, net	\$ 145,811	\$ 351,085	\$ 496,896

Northwest Michigan Community Action Agency, Inc. and Affiliates

Notes to Consolidated Financial Statements

Note 10 Temporarily Restricted Net Assets

Temporarily restricted net assets are available for the following purposes:

Head Start	\$ 5,238
Senior funds	29,704
Community services	156,925
Assets for independence demonstration	221,504
HPG and AHRVF mortgages	218,704
Grant-funded equipment	351,085
<u>Total</u>	<u>\$ 983,160</u>

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. The balance of the fund at September 30, 2016 is \$125,000.

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, 2016.

Note 13 Operating Lease Agreements

NMCAA leases various facilities and equipment for operation of its programs with varying terms through September 30, 2025. Lease expense for the year ended September 30, 2016, was \$460,238. 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:

2017	\$ 450,822
2018	182,219
2019	121,737
2020	69,407
2021	61,264
Thereafter	250,060
<u>Total</u>	<u>\$ 1,135,509</u>

Northwest Michigan Community Action Agency, Inc. and Affiliates

Notes to Consolidated Financial Statements

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, 2016:

Program activities	
Child education	\$ 9,316,597
Housing program	2,130,492
Community services	3,290,186
Food programs	1,667,412
Older Americans	918,813
<u>Weatherization/energy assistance</u>	<u>477,719</u>
Total program activities	17,801,219
Management and general	747,372
<u>Fund-raising</u>	<u>98,010</u>
<u>Total expenses</u>	<u>\$ 18,646,601</u>

Note 15 **Grant Awards**

At September 30, 2016, NMCAA had received commitments for future funding under various grant awards of approximately \$7,081,000. These commitments are not recognized in the accompanying consolidated financial statements as receivables and revenue as they are conditional awards.

Supplementary Information

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-1

Schedule of Program Activity

Year Ended September 30, 2016

	FEDERAL PROGRAMS						
	Department of Agriculture						
	10.433		10.558		10.565		10.565 Subtotal
	Housing Preservation Grant Emmet Co. 26-024- 382027389	Housing Preservation Grant Grand Trav. Co. 26-028- 382027389	10.433 Subtotal	Child and Adult Day Care Food	Commodity Supplemental Food Program 280001022C	Commodity Supplemental Food Distribution	
Total	(1)	(2)	(3)	(4)	(5)		
REVENUE							
Prior year's grant funds received in advance	\$ 949,223	\$ 0	\$ 0	\$ 0	\$ 0	\$ 219,337	\$ 219,337
Federal grant reimbursement revenue	12,873,616	6,008	217	6,225	324,882	191,608	191,608
State and local grant reimbursement revenue	3,897,558	0	0	0	0	0	0
Performance contract revenue	458,532	0	0	0	0	0	0
Commodities food received	1,011,661	0	0	0	0	572,133	572,133
Grant funds received in advance	(1,059,973)	0	0	0	0	(230,296)	(230,296)
Grant revenue	18,130,617	6,008	217	6,225	324,882	191,608	752,782
Project income	438,962	0	0	0	0	0	0
Investment income	13,933	0	0	0	0	0	0
Donations	121,055	0	0	0	0	0	0
Miscellaneous income	27,370	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	0
In-kind contributions	192,506	0	0	0	0	0	0
Total Revenue	18,924,443	6,008	217	6,225	324,882	191,608	752,782
EXPENSES							
Salaries	8,254,095	70	0	70	0	85,165	85,165
Fringe benefits	1,618,281	6	0	6	0	25,988	25,988
Professional/contract services	1,398,408	0	0	0	0	7,353	7,353
Travel/transportation	665,480	0	0	0	0	8,669	8,669
Space costs	653,063	0	0	0	0	23,598	23,598
Beneficiary assistance and supplies	4,131,535	5,765	217	5,982	324,882	5,154	5,154
Lease and maintenance of equipment	118,897	0	0	0	0	13,436	13,436
Other	413,310	0	0	0	0	6,676	6,676
Indirect expenses	0	167	0	167	0	15,569	15,569
Commodity food distributed	1,000,702	0	0	0	0	561,174	561,174
Payments to subgrantees	200,324	0	0	0	0	0	0
In-kind expenses	192,506	0	0	0	0	0	0
Total Expenses	18,646,601	6,008	217	6,225	324,882	191,608	752,782
Change in Net Assets	277,842	0	0	0	0	0	0
Net assets - Beginning of the year	2,669,087	0	0	0	0	0	0
NET ASSETS - End of the year	\$ 2,946,929	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-2

Schedule of Program Activity

Year Ended September 30, 2016

	FEDERAL PROGRAMS							
	Department of Agriculture			Department of Housing and Urban Development				
	10.568	10.569		14.169			14.218	14.228
	Temporary Emergency Food Assist. Program 28-000-0001 (6)	Temporary Emergency Food Assist. Distribution (7)	10.565, 10.568, 10.569 Subtotal	LCHA Comprehensive HC160321018 (8)	LCHA Comprehensive HC150321041 (9)	14.169 Subtotal	Emmet County Targeted Homeowner Rehab. MSC- 2011-0737-HO (10)	Charlevoix Co. CDBG Housing MSC 2014- 0729-HO (11)
REVENUE								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 219,337	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	91,459	0	283,067	10,681	1,915	12,596	130,293	102,515
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	439,528	1,011,661	0	0	0	0	0
Grant funds received in advance	0	0	(230,296)	0	0	0	0	0
Grant revenue	91,459	439,528	1,283,769	10,681	1,915	12,596	130,293	102,515
Project income	62	0	62	100	(40)	60	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	6,185	0
In-kind contributions	0	0	0	0	0	0	0	0
Total Revenue	91,521	439,528	1,283,831	10,781	1,875	12,656	136,478	102,515
EXPENSES								
Salaries	19,634	0	104,799	7,618	1,440	9,058	0	3,614
Fringe benefits	6,568	0	32,556	2,183	265	2,448	0	826
Professional/contract services	2,320	0	9,673	0	0	0	16,476	17,102
Travel/transportation	46,294	0	54,963	0	0	0	0	0
Space costs	1,888	0	25,486	0	0	0	0	0
Beneficiary assistance and supplies	301	0	5,455	0	0	0	119,994	77,078
Lease and maintenance of equipment	4,741	0	18,177	0	0	0	0	0
Other	1,538	0	8,214	0	0	0	8	31
Indirect expenses	8,237	0	23,806	980	170	1,150	0	3,864
Commodity food distributed	0	439,528	1,000,702	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
Total Expenses	91,521	439,528	1,283,831	10,781	1,875	12,656	136,478	102,515
Change in Net Assets	0	0	0	0	0	0	0	0
Net assets - Beginning of the year	0	0	0	0	0	0	0	0
NET ASSETS - End of the year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-3

Schedule of Program Activity

Year Ended September 30, 2016

	FEDERAL PROGRAMS							
	Department of Housing and Urban Development							
	14.228				14.231	14.235		
	Emmet Co. CDBG Housing MSC 2015- 0737-HO (12)	Wexford Co. CDBG Housing MSC-2013- 5831-HOA (13)	Wexford Co. CDBG Housing MSC 2015- 5831-HO (14)	Grand Traverse Co. CDBG Housing MSC-2013- 0781-HO (15)	14.228 Subtotal	MSHDA HML-2015- 0107-ESF (16)	Charlevoix- Emmet HMIS HML-2014 5682-HMIS (17)	Wexford-Miss. HMIS WEX-MISS HML-2014 5682-HMIS (18)
REVENUE								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 6,603	\$ 6,087
Federal grant reimbursement revenue	17,650	89,713	21,054	28,655	259,587	488,050	6,457	8,002
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	(6,408)	(5,893)
Grant revenue	17,650	89,713	21,054	28,655	259,587	488,050	6,652	8,196
Project income	19,154	75,737	7,997	0	102,888	1,660	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	(107)	0	0	(107)	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
Total Revenue	36,804	165,343	29,051	28,655	362,368	489,710	6,652	8,196
EXPENSES								
Salaries	3,980	16,225	14,585	13,763	52,167	203,360	0	0
Fringe benefits	779	2,547	2,370	2,215	8,737	36,242	0	0
Professional/contract services	0	181	0	0	17,283	24,042	6,047	7,451
Travel/transportation	0	654	0	0	654	9,896	0	0
Space costs	0	459	0	0	459	2,388	0	0
Beneficiary assistance and supplies	28,699	129,726	9,455	10,050	255,008	96,743	0	0
Lease and maintenance of equipment	0	125	0	0	125	0	0	0
Other	0	406	0	22	459	5,695	0	0
Indirect expenses	3,346	15,020	2,641	2,605	27,476	0	605	745
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	111,344	0	0
In-kind expenses	0	0	0	0	0	0	0	0
Total Expenses	36,804	165,343	29,051	28,655	362,368	489,710	6,652	8,196
Change in Net Assets	0	0	0	0	0	0	0	0
Net assets - Beginning of the year	0	0	0	0	0	0	0	0
NET ASSETS - End of the year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-4

Schedule of Program Activity

Year Ended September 30, 2016

FEDERAL PROGRAMS								
Department of Housing and Urban Development (HUD)								
14.235			14.239			14.267		
Manistee HMIS HML-2014- 5682-HMIS (19)	Rural Permanent Supportive Housing Grant Char/Em/Wex/Miss SHP-13-24001 Yr 4 (20)	14.235 Subtotal	Emmet Co. ADR M-2012- 107 (21)	Home Grant M-2013-0107 (22)	14.239 Subtotal	Continuum Planning Grant MI- 0455L5F121400 (23)	Family Re-Housing Program (FRP) SHP-16-15005 (24)	
REVENUE								
Prior year's grant funds received in advance	\$ 3,156	\$ 0	\$ 15,846	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	6,391	209,230	230,080	22,824	35,154	57,978	8,106	128,479
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	(3,160)	0	(15,461)	0	0	0	0	0
Grant revenue	6,387	209,230	230,465	22,824	35,154	57,978	8,106	128,479
Project income	0	0	0	0	0	0	0	0
Investment income	0	0	0	0	0	0	0	0
Donations	0	0	0	0	0	0	0	0
Miscellaneous income	0	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
Total Revenue	6,387	209,230	230,465	22,824	35,154	57,978	8,106	128,479
EXPENSES								
Salaries	0	46,585	46,585	0	8,275	8,275	0	39,865
Fringe benefits	0	8,957	8,957	0	1,483	1,483	0	7,926
Professional/contract services	5,806	263	19,567	17,829	0	17,829	6,411	315
Travel/transportation	0	3,202	3,202	0	0	0	0	1,405
Space costs	0	2,248	2,248	0	0	0	0	3,202
Beneficiary assistance and supplies	0	139,844	139,844	0	22,200	22,200	855	67,570
Lease and maintenance of equipment	0	845	845	0	0	0	0	978
Other	0	1,855	1,855	3,664	0	3,664	103	1,893
Indirect expenses	581	5,431	7,362	1,331	3,196	4,527	737	5,325
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
Total Expenses	6,387	209,230	230,465	22,824	35,154	57,978	8,106	128,479
Change in Net Assets	0	0	0	0	0	0	0	0
Net assets - Beginning of the year	0	0	0	0	0	0	0	0
NET ASSETS - End of the year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-5

Schedule of Program Activity

Year Ended September 30, 2016

	FEDERAL PROGRAMS							
	HUD		Department of Treasury					
	14.267	14.871	21.000					
	14.267 Subtotal	Family Self-Sufficiency Prog. - HCVF (25)	NeighborWorks Green Program Dev. Grant FY13-2 2013- 8527-0056-GPD (26)	NeighborWorks Green Prog Dev. Grant 2015-8527- 0413-SUP55 & 0476-SUP (27)	NW Financial Capability Evaluation Prog. 2015-8527- 0368-SUP 63 (28)	NeighborWorks Sgl. Fam. Home Design Pilot 2015-8527- 0292-SUP23 (29)	NeighborWorks 2016-8527- 0016-NWW82 (30)	NeighborWorks Operating Grant (31)
REVENUE								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 22,239	\$ 2,500	\$ 10,000	\$ 25,000	\$ 0	\$ 156,787
Federal grant reimbursement revenue	136,585	8,424	0	2,500	0	8,000	500	100,000
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	(2,123)	(22,230)	(2,500)	(4,434)	(30,633)	0	(197,122)
Grant revenue	136,585	6,301	9	2,500	5,566	2,367	500	59,665
Project income	0	0	0	0	0	0	0	0
Investment income	0	0	0	0	0	0	0	103
Donations	0	0	0	0	0	0	0	0
Miscellaneous income	0	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
Total Revenue	136,585	6,301	9	2,500	5,566	2,367	500	59,768
EXPENSES								
Salaries	39,865	4,614	8	0	4,128	0	0	26,615
Fringe benefits	7,926	1,114	0	0	932	0	0	6,278
Professional/contract services	6,726	0	0	0	0	0	0	12,695
Travel/transportation	1,405	0	0	1,498	0	1,152	0	262
Space costs	3,202	0	0	0	0	0	0	1,138
Beneficiary assistance and supplies	68,425	0	0	775	0	1,000	455	3,021
Lease and maintenance of equipment	978	0	0	0	0	0	0	334
Other	1,996	0	0	0	0	0	0	4,022
Indirect expenses	6,062	573	1	227	506	215	45	5,403
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
Total Expenses	136,585	6,301	9	2,500	5,566	2,367	500	59,768
Change in Net Assets	0	0	0	0	0	0	0	0
Net assets - Beginning of the year	0	0	0	0	0	0	0	0
NET ASSETS - End of the year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-6

Schedule of Program Activity

Year Ended September 30, 2016

	FEDERAL PROGRAMS							
	Department of Treasury							
	21.000							
	NeighborWorks Permanently Restricted Capital Grant (32)	NeighborWorks CIM 2016-8527- 0289-SUP79 (33)	NeighborWorks Financial Capability Evaluation 2016-8527- 0405-SUP (34)	NeighborWorks Strategic Investment 2016-8527-0102- SIFUND68 (35)	NeighborWorks Sustainable Homeownership 2016-8527-0504- OUT-5 (36)	NeighborWorks Supplemental Housing Coun. 2016-8527-0153- OUT-1 (37)	NeighborWorks Permanently Restricted Brickways Project (38)	NeighborWorks Permanently Restricted Emmet County ADR Project (39)
REVENUE								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	25,000	7,000	10,000	50,000	25,000	25,200	0	0
State and local grant reimbursement revenue	0	0	0	0	0	0	7,500	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	(1,785)	(10,000)	(50,000)	(24,976)	(9,781)	0	0
Grant revenue	25,000	5,215	0	0	24	15,419	7,500	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	0	0	0	0
Miscellaneous income	0	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
Total Revenue	25,000	5,215	0	0	24	15,419	7,500	0
EXPENSES								
Salaries	0	1,265	0	0	0	16	0	0
Fringe benefits	0	154	0	0	0	1	0	0
Professional/contract services	0	0	0	0	0	14,000	7,500	0
Travel/transportation	0	2,102	0	0	22	0	0	0
Space costs	0	0	0	0	0	0	0	0
Beneficiary assistance and supplies	0	993	0	0	0	0	0	0
Lease and maintenance of equipment	0	0	0	0	0	0	0	0
Other	0	227	0	0	0	0	0	0
Indirect expenses	0	474	0	0	2	1,402	0	0
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
Total Expenses	0	5,215	0	0	24	15,419	7,500	0
Change in Net Assets	25,000	0	0	0	0	0	0	0
Net assets - Beginning of the year	100,000	0	0	0	0	0	0	(6,620)
NET ASSETS - End of the year	\$ 125,000	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	(\$ 6,620)

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-7

Schedule of Program Activity

Year Ended September 30, 2016

	FEDERAL PROGRAMS							
	Department of Treasury			Veterans Affairs		Department of Energy (DOE)		
	21.000		21.009	64.033	81.042			
	National Foreclosure Mitigation Cnslng R9 PL 113-235X1350 (40)	National Foreclosure Mitigation Cnslng R10 PL 114-113X1350 (41)	21.000 Subtotal	Volunteer Income Tax Assistance 16VITA0092 (42)	Supportive Serv. Veterans Families Prog. 13-MI-108 (43)	Weatherization Assistance Program DOE- 13-28023-3 (44)	Weatherization Assistance Program WAP- 16-28023-0 (45)	81.042 Subtotal
REVENUE								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 216,526	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	2,875	161	256,236	25,000	653,174	303,229	75,818	379,047
State and local grant reimbursement revenue	0	0	7,500	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	(353,461)	0	0	0	0	0
Grant revenue	2,875	161	126,801	25,000	653,174	303,229	75,818	379,047
Project income	0	0	0	0	0	0	0	0
Investment income	0	0	103	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	80,346	0	0	0	0
Total Revenue	2,875	161	126,904	105,346	653,174	303,229	75,818	379,047
EXPENSES								
Salaries	2,540	135	34,707	14,600	212,042	69,251	21,531	90,782
Fringe benefits	335	11	7,711	2,617	39,421	23,513	5,961	29,474
Professional/contract services	0	0	34,195	369	14,127	2,921	0	2,921
Travel/transportation	0	0	5,036	3,530	26,419	7,608	979	8,587
Space costs	0	0	1,138	0	10,723	2,492	55	2,547
Beneficiary assistance and supplies	0	0	6,244	494	223,759	145,780	41,735	187,515
Lease and maintenance of equipment	0	0	334	0	2,136	35,695	673	36,368
Other	0	0	4,249	1,117	7,179	3,253	1,274	4,527
Indirect expenses	0	15	8,290	2,273	34,888	12,716	3,610	16,326
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	82,480	0	0	0
In-kind expenses	0	0	0	80,346	0	0	0	0
Total Expenses	2,875	161	101,904	105,346	653,174	303,229	75,818	379,047
Change in Net Assets	0	0	25,000	0	0	0	0	0
Net assets - Beginning of the year	0	0	93,380	0	0	0	0	0
NET ASSETS - End of the year	\$ 0	\$ 0	\$ 118,380	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-8

Schedule of Program Activity

Year Ended September 30, 2016

	FEDERAL PROGRAMS						
	Department of Education			Dept. of Health and Human Services			
	84.181			93.045		93.053	
Early On Char-Em ISD 2015/2016 (46)	Early On Char-Em ISD 2016/2017 (47)	84.181 Subtotal	Senior Nutrition - Congregate (48)	Senior Nutrition - Home Delivered (49)	93.045 Subtotal	Nutrition Services Incentive (50)	93.045 & 93.053 Subtotal
REVENUE							
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	21,167	6,683	27,850	164,218	113,269	277,487	422,441
State and local grant reimbursement revenue	0	0	0	9,058	288,932	297,990	297,990
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	21,167	6,683	27,850	173,276	402,201	575,477	720,431
Project income	0	0	0	106,345	171,914	278,259	278,259
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	93,882	93,882	93,882
In-kind contributions	0	0	0	49,858	73,789	123,647	123,647
Total Revenue	21,167	6,683	27,850	329,479	741,786	1,071,265	1,216,219
EXPENSES							
Salaries	14,910	4,905	19,815	115,077	244,406	359,483	359,483
Fringe benefits	2,392	399	2,791	18,814	56,555	75,369	75,369
Professional/contract services	0	0	0	30,970	102,780	133,750	133,750
Travel/transportation	1,941	771	2,712	7,071	78,955	86,026	86,026
Space costs	0	0	0	11,697	19,634	31,331	31,331
Beneficiary assistance and supplies	0	0	0	64,244	147,570	211,814	356,768
Lease and maintenance of equipment	0	0	0	1,610	3,312	4,922	4,922
Other	0	0	0	2,043	6,552	8,595	8,595
Indirect expenses	1,924	608	2,532	28,095	8,233	36,328	36,328
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	49,858	73,789	123,647	123,647
Total Expenses	21,167	6,683	27,850	329,479	741,786	1,071,265	1,216,219
Change in Net Assets	0	0	0	0	0	0	0
Net assets - Beginning of the year	0	0	0	0	0	0	0
NET ASSETS - End of the year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Northwest Michigan Community Action Agency, Inc. and Affiliates

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Schedule of Program Activity

Year Ended September 30, 2016

	FEDERAL PROGRAMS							
	Department of Health and Human Services							
	93.558	93.568			93.569			93.600
	Salvation Army Motel Provider Prog. ADMIN- 12-99003 YR15-16 (51)	Weatherization LIHEAP LIHEAP-13-28023 NFA#3 (52)	LCA- LIHEAP Pilot LCA- 13-28023 NFA#13 (53)	93.568 Subtotal	Community Services Block Grant CSBG-14- 28023 (54)	Community Services Block Grant Discretionary CSBG-D-14- 28023 NFA#8 (55)	93.569 Subtotal	Full-Year, Part-Day 05CH4182/49 (56)
REVENUE								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	8,160	156,781	54,292	211,073	590,339	30,000	620,339	1,786,156
State and local grant reimbursement revenue	12,239	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	20,399	156,781	54,292	211,073	590,339	30,000	620,339	1,786,156
Project income	0	5,042	0	5,042	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	2,007	0	0	0	0	0	0	0
In-kind contributions	0	0	0	0	0	0	0	130,618
Total Revenue	22,406	161,823	54,292	216,115	590,339	30,000	620,339	1,916,774
EXPENSES								
Salaries	3,511	64,462	0	64,462	272,596	17,102	289,698	890,604
Fringe benefits	602	22,248	0	22,248	49,686	2,596	52,282	167,925
Professional/contract services	0	403	0	403	13,779	486	14,265	132,061
Travel/transportation	0	2,531	0	2,531	33,034	1,997	35,031	63,112
Space costs	0	2,381	0	2,381	50,465	0	50,465	104,407
Beneficiary assistance and supplies	17,884	63,432	54,292	117,724	23,604	5,424	29,028	181,518
Lease and maintenance of equipment	0	1,707	0	1,707	12,153	0	12,153	72,564
Other	0	2,465	0	2,465	25,109	179	25,288	24,624
Indirect expenses	409	2,194	0	2,194	109,913	2,216	112,129	149,341
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	130,618
Total Expenses	22,406	161,823	54,292	216,115	590,339	30,000	620,339	1,916,774
Change in Net Assets	0	0	0	0	0	0	0	0
Net assets - Beginning of the year	0	0	0	0	0	0	0	0
NET ASSETS - End of the year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Northwest Michigan Community Action Agency, Inc. and Affiliates

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Schedule of Program Activity

Year Ended September 30, 2016

	FEDERAL PROGRAMS							
	Department of Health and Human Services							
	93.600							
	Head Start							
	Training & Technical Assistance 05CH4182/49 (57)	Early Head Start 05CH4182/49 (58)	Training & Technical Assistance 05CH4182/49 (59)	Full-Year, Part-Day 05CH010303-01 (60)	Training & Technical Assistance 05CH010303-01 (61)	Early Head Start 05CH010303-01 (62)	Training & Technical Assistance 05CH010303-01 (63)	93.600 Subtotal
REVENUE								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	4,163	608,303	16,756	4,055,275	51,420	1,747,748	60,208	8,330,029
State and local grant reimbursement revenue	0	0	0	0	0	0	0	0
Performance contract revenue	0	0	0	0	0	0	0	0
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	0	0	0	0	0	0	0	0
Grant revenue	4,163	608,303	16,756	4,055,275	51,420	1,747,748	60,208	8,330,029
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	291,883	0	665,450	0	790,937	0	1,878,888
Total Revenue	4,163	900,186	16,756	4,720,725	51,420	2,538,685	60,208	10,208,917
EXPENSES								
Salaries	0	323,001	0	2,073,667	0	949,354	0	4,236,626
Fringe benefits	0	50,356	0	455,730	0	168,898	0	842,909
Professional/contract services	70	81,291	7,885	402,647	11,444	192,339	15,093	842,830
Travel/transportation	146	31,825	1,681	141,633	9,402	95,896	15,577	359,272
Space costs	0	31,898	0	239,015	0	82,894	0	458,214
Beneficiary assistance and supplies	(1,932)	22,148	4,873	287,396	9,218	68,719	20,236	592,176
Lease and maintenance of equipment	0	3,671	0	28,397	0	9,452	0	114,084
Other	5,501	11,929	794	74,195	16,681	27,073	3,829	164,626
Indirect expenses	378	52,184	1,523	352,595	4,675	153,123	5,473	719,292
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	291,883	0	665,450	0	790,937	0	1,878,888
Total Expenses	4,163	900,186	16,756	4,720,725	51,420	2,538,685	60,208	10,208,917
Change in Net Assets	0	0	0	0	0	0	0	0
Net assets - Beginning of the year	0	0	0	0	0	0	0	0
NET ASSETS - End of the year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Northwest Michigan Community Action Agency, Inc. and Affiliates

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Schedule of Program Activity

Year Ended September 30, 2016

	FEDERAL PROGRAMS					
	Department of Health and Human Services					
	93.602					
	Assets for Independence Demonstration 90E10707/01 (64)	Assets for Independence Demonstration 90E10627/01 (65)	Assets for Independence Demonstration 90E10783/01 (66)	Assets for Independence Demonstration 90E10855/01 (67)	93.602 Subtotal	Total Federal Programs
REVENUE						
Prior year's grant funds received in advance	\$ 66,285	\$ 18,000	\$ 81,702	\$ 115,488	\$ 281,475	\$ 733,184
Federal grant reimbursement revenue	0	(1,500)	0	0	(1,500)	12,869,616
State and local grant reimbursement revenue	0	0	0	0	0	317,729
Performance contract revenue	0	0	0	0	0	0
Commodities food received	0	0	0	0	0	1,011,661
Grant funds received in advance	(28,480)	0	(78,283)	(113,241)	(220,004)	(821,345)
Grant revenue	37,805	16,500	3,419	2,247	59,971	14,110,845
Project income	0	0	0	0	0	387,971
Investment income	0	0	0	0	0	103
Donations	0	0	0	0	0	0
Miscellaneous income	0	0	0	0	0	0
Transfers	0	0	0	0	0	101,967
In-kind contributions	0	0	0	0	0	2,082,881
Total Revenue	37,805	16,500	3,419	2,247	59,971	16,683,767
EXPENSES						
Salaries	2,714	0	2,791	3,245	8,750	5,803,269
Fringe benefits	503	0	601	714	1,818	1,176,711
Professional/contract services	0	0	0	0	0	1,154,456
Travel/transportation	0	0	0	0	0	599,264
Space costs	0	0	0	0	0	590,582
Beneficiary assistance and supplies	71,998	33,000	3,000	0	107,998	2,678,123
Lease and maintenance of equipment	0	0	0	0	0	191,829
Other	66	0	97	126	289	240,226
Indirect expenses	328	0	349	409	1,086	1,006,870
Commodity food distributed	0	0	0	0	0	1,000,702
Payments to subgrantees	0	0	0	0	0	193,824
In-kind expenses	0	0	0	0	0	2,082,881
Total Expenses	75,609	33,000	6,838	4,494	119,941	16,718,737
Change in Net Assets	(37,804)	(16,500)	(3,419)	(2,247)	(59,970)	(34,970)
Net assets - Beginning of the year	66,284	18,000	81,702	115,488	281,474	374,854
NET ASSETS - End of the year	\$ 28,480	\$ 1,500	\$ 78,283	\$ 113,241	\$ 221,504	\$ 339,884

Northwest Michigan Community Action Agency, Inc. and Affiliates

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Schedule of Program Activity

Year Ended September 30, 2016

	STATE AND LOCAL PROGRAMS							
	Region 2 NWCOC Coordinator Grant HML-2016- 0107-ESM (68)	Housing Education Services 16-50-HEP (69)	Youth Housing Initiative Planning Grant (70)	Traverse City Housing Commission (71)	Housing Education Services 2015-HEP-028 (72)	County of Emmet Homeowner Rehabilitation Program Spec. Funds 10 -15 (73)	County of Emmet Homeowner Rehabilitation Program Spec. Funds 14 -17 (74)	County of Emmet Homeowner Rehabilitation Program Spec. Funds 16 -18 (75)
REVENUE								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,384	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	0	0	0	0	0	0	0	0
State and local grant reimbursement revenue	10,000	859	5,000	2,500	24,800	45,014	4,671	431
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	10,000	859	5,000	2,500	26,184	45,014	4,671	431
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
Indirect Income	0	0	0	0	0	0	0	0
Transfers	0	0	0	0	(4,970)	1,824	0	0
In-kind contributions	0	0	0	0	0	0	0	0
Total Revenue	10,000	859	5,000	2,500	21,214	46,838	4,671	431
EXPENSES								
Salaries	0	541	0	0	15,282	0	0	328
Fringe benefits	0	240	0	0	3,958	0	0	64
Professional/contract services	10,000	0	5,000	2,500	0	5,008	0	0
Travel/transportation	0	0	0	0	45	0	0	0
Space costs	0	0	0	0	0	0	0	0
Beneficiary assistance and supplies	0	0	0	0	0	38,144	4,246	0
Lease and maintenance of equipment	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	5	0	0
Indirect expenses	0	78	0	0	1,929	3,681	425	39
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
Total Expenses	10,000	859	5,000	2,500	21,214	46,838	4,671	431
Change in Net Assets	0	0	0	0	0	0	0	0
Net assets - Beginning of the year	0	0	0	0	0	0	0	0
NET ASSETS - End of the year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Northwest Michigan Community Action Agency, Inc. and Affiliates

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Schedule of Program Activity

Year Ended September 30, 2016

	STATE AND LOCAL PROGRAMS							EC Program
	Benzie County Community Chest 2015 (76)	NW MI Supportive Housing Consultant Contract (77)	Cherryland Electric Community Caring Fund (78)	WCMU & Consumers Energy "Warm Hearts, Warm Homes" (79)	Home Repair Funds for Rural Veterans 201400769 (80)	Kalkask Co. Recapture CDBG (81)	Neighborhood Impact Program (82)	TBA ISD GSRP Program 2016/2017 (83)
REVENUE								
Prior year's grant funds received in advance	\$ 6,926	\$ 0	\$ 5,000	\$ 0	\$ 18,172	\$ 0	\$ 200	\$ 864
Federal grant reimbursement revenue	0	0	0	0	0	0	0	0
State and local grant reimbursement revenue	0	10,950	0	0	0	0	0	19,812
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	(200)	(864)
Grant revenue	6,926	10,950	5,000	0	18,172	0	0	19,812
Project income	0	0	0	0	0	2,395	0	0
Investment income	0	0	0	0	0	0	0	0
Donations	0	0	0	4,614	0	0	0	0
Miscellaneous income	0	0	0	0	0	0	0	0
Indirect Income	0	0	0	0	0	0	0	0
Transfers	0	(475)	0	0	0	(162)	0	25
In-kind contributions	0	0	0	0	0	0	0	0
Total Revenue	6,926	10,475	5,000	4,614	18,172	2,233	0	19,837
EXPENSES								
Salaries	0	8,014	0	480	0	0	0	9,712
Fringe benefits	0	693	0	34	0	0	0	1,290
Professional/contract services	0	0	0	0	0	0	0	0
Travel/transportation	0	807	0	81	0	0	0	257
Space costs	0	0	0	0	0	0	0	0
Beneficiary assistance and supplies	6,926	9	5,000	960	18,172	2,030	0	6,604
Lease and maintenance of equipment	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	171
Indirect expenses	0	952	0	59	0	203	0	1,803
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
Total Expenses	6,926	10,475	5,000	1,614	18,172	2,233	0	19,837
Change in Net Assets	0	0	0	3,000	0	0	0	0
Net assets - Beginning of the year	0	0	0	0	0	0	0	0
NET ASSETS - End of the year	\$ 0	\$ 0	\$ 0	\$ 3,000	\$ 0	\$ 0	\$ 0	\$ 0

Northwest Michigan Community Action Agency, Inc. and Affiliates

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Schedule of Program Activity

Year Ended September 30, 2016

	STATE AND LOCAL PROGRAMS							
	Early Childhood (EC) Programs							
	Char-Em ISD	Wexford-	TBA ISD	Wexford-	TBA ISD	COOR	COOR ISD	Char-Em ISD
	GSRP	Missaukee ISD	GSRP	Missaukee ISD	GSRP	ISD	GSRP	GSRP
Program	Program	Transportation	Transportation	Program	Program	Transportation	Program	
2016/2017	2016/2017	2015/2016	2016/2017	2015/2016	2015/2016	2015/2016	2015/2016	
(84)	(85)	(86)	(87)	(88)	(89)	(90)	(91)	
REVENUE								
Prior year's grant funds received in advance	\$ 0	\$ 8,716	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	0	0	0	0	0	0	0	0
State and local grant reimbursement revenue	21,901	23,615	9,825	150	507,482	33,713	1,392	251,258
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	(8,716)	0	0	0	0	0	0
Grant revenue	21,901	23,615	9,825	150	507,482	33,713	1,392	251,258
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
Indirect Income	0	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
Total Revenue	21,901	23,615	9,825	150	507,482	33,713	1,392	251,258
EXPENSES								
Salaries	14,775	11,981	0	100	382,444	26,038	0	176,625
Fringe benefits	1,637	1,455	0	18	74,635	6,327	0	42,783
Professional/contract services	0	0	0	0	(102)	0	0	0
Travel/transportation	466	238	9,825	32	2,130	0	1,392	1,387
Space costs	0	545	0	0	7,704	0	0	6,775
Beneficiary assistance and supplies	2,931	6,985	0	0	18,349	0	0	11,613
Lease and maintenance of equipment	21	20	0	0	0	0	0	457
Other	83	246	0	0	1,246	0	0	1,124
Indirect expenses	1,988	2,145	0	0	21,076	1,348	0	10,494
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
Total Expenses	21,901	23,615	9,825	150	507,482	33,713	1,392	251,258
Change in Net Assets	0	0	0	0	0	0	0	0
Net assets - Beginning of the year	0	0	0	0	0	0	0	0
NET ASSETS - End of the year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Northwest Michigan Community Action Agency, Inc. and Affiliates

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Schedule of Program Activity

Year Ended September 30, 2016

	STATE AND LOCAL PROGRAMS							
	Early Childhood Programs							
	Wexford- Missaukee ISD GSRP Program 2015/2016 (92)	Wexford- Missaukee ISD GSRP Transportation 2015/2016 (93)	TBA-ISD Spincich Service Agreement 07/16 - 06/17 (94)	TBA-ISD Spincich Service Agreement 07/15 - 06/16 (95)	Central Lake CLEO Foundation Programs (96)	Great Start Quality Resource Center (97)	TBA-ISD Miller Service Agreement 11/13-6/16 (98)	5 to 1 Neighborhood Centers (99)
REVENUE								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,227
Federal grant reimbursement revenue	0	0	0	0	0	0	0	0
State and local grant reimbursement revenue	554,013	20,036	15,255	49,594	95,675	403,675	192	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	(72,295)	0	0	0
Grant revenue	554,013	20,036	15,255	49,594	23,380	403,675	192	1,227
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
Indirect Income	0	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
Total Revenue	554,013	20,036	15,255	49,594	23,380	403,675	192	1,227
EXPENSES								
Salaries	401,726	5,161	11,926	34,963	14,222	327,628	0	0
Fringe benefits	78,928	926	970	4,043	1,790	60,918	(9)	0
Professional/contract services	0	13,630	0	0	795	39	0	0
Travel/transportation	4,817	59	722	2,233	174	0	0	0
Space costs	6,208	0	0	0	1,690	0	0	0
Beneficiary assistance and supplies	33,056	0	100	548	2,465	0	201	1,227
Lease and maintenance of equipment	1,441	0	0	0	0	0	0	0
Other	4,783	260	150	5,287	209	0	0	0
Indirect expenses	23,054	0	1,387	2,520	2,035	15,090	0	0
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
Total Expenses	554,013	20,036	15,255	49,594	23,380	403,675	192	1,227
Change in Net Assets	0	0	0	0	0	0	0	0
Net assets - Beginning of the year	0	0	0	0	0	0	0	0
NET ASSETS - End of the year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Northwest Michigan Community Action Agency, Inc. and Affiliates

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Schedule of Program Activity

Year Ended September 30, 2016

	STATE AND LOCAL PROGRAMS								
	Early Childhood Programs								
	Consumers Energy TBA-ISD LGSECF (100)	Charlevoix- Emmet ISD Child Care Scholarship Program (101)	Central Lake CLEO Lapsit Program (102)	Central Lake CLEO First Steps Program (103)	Family Vacation Fund (104)	Raising A Reader Program Growth Grant 2014-059 (105)	ECE Activity (106)	Wexford County Baby Closet (107)	
REVENUE									
Prior year's grant funds received in advance	\$ 1,458	\$ 24,453	\$ 0	\$ 0	\$ 0	\$ 728	\$ 0	\$ 0	
Federal grant reimbursement revenue	0	0	0	0	0	0	0	0	
State and local grant reimbursement revenue	0	75,960	4,350	25,011	0	0	0	0	
Performance contract revenue	0	0	0	0	0	234	0	0	
Commodities food received	0	0	0	0	0	0	0	0	
Grant funds received in advance	0	(50,895)	(210)	(21,868)	0	(962)	0	0	
Grant revenue	1,458	49,518	4,140	3,143	0	0	0	0	
Project income	0	0	0	0	0	0	2,075	0	
Investment income	0	0	0	0	0	0	0	0	
Donations	0	0	0	0	5,420	0	0	0	
Miscellaneous income	0	0	0	0	0	0	0	0	
Indirect Income	0	0	0	0	0	0	0	0	
Transfers	0	0	0	0	0	0	0	0	
In-kind contributions	0	0	0	0	0	0	0	0	
Total Revenue	1,458	49,518	4,140	3,143	5,420	0	2,075	0	
EXPENSES									
Salaries	0	0	0	0	0	0	0	0	
Fringe benefits	0	0	0	0	0	0	0	0	
Professional/contract services	1,325	47,461	3,045	159	0	0	902	0	
Travel/transportation	0	0	0	98	0	0	0	0	
Space costs	0	0	0	1,000	0	0	0	0	
Beneficiary assistance and supplies	0	0	719	1,623	5,420	0	780	856	
Lease and maintenance of equipment	0	0	0	0	0	0	0	0	
Other	0	2,057	0	68	0	0	0	0	
Indirect expenses	133	0	376	195	0	0	168	1	
Commodity food distributed	0	0	0	0	0	0	0	0	
Payments to subgrantees	0	0	0	0	0	0	0	0	
In-kind expenses	0	0	0	0	0	0	0	0	
Total Expenses	1,458	49,518	4,140	3,143	5,420	0	1,850	857	
Change in Net Assets	0	0	0	0	0	0	225	(857)	
Net assets - Beginning of the year	0	0	0	0	0	0	3,533	5,034	
NET ASSETS - End of the year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3,758	\$ 4,177	

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-17

Schedule of Program Activity

Year Ended September 30, 2016

STATE AND LOCAL PROGRAMS

	Central Lake Foundation Programs 2015/2016 (108)	Friends of Alanson (109)	Child Development Contributions (110)	Little Bear & St. Mary Day Care Grants (111)	Maidens of Michigan Fund (112)	Manistee County Millage 2016 (113)	Grand Traverse County Millage 2015 (114)	Grand Traverse County Millage 2016 (115)
REVENUE								
Prior year's grant funds received in advance	\$ 30,891	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 5,000	\$ 0
Federal grant reimbursement revenue	0	0	0	0	0	0	0	0
State and local grant reimbursement revenue	39,595	0	0	40	3,035	12,000	0	20,000
Performance contract revenue	0	0	0	0	0	0	0	0
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	0	0	0	0	(1,490)	0	0	(5,000)
Grant revenue	70,486	0	0	40	1,545	12,000	5,000	15,000
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
Indirect Income	0	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
Total Revenue	70,486	0	0	40	1,545	12,000	5,000	15,000
EXPENSES								
Salaries	48,924	0	0	0	0	0	0	0
Fringe benefits	8,235	0	0	0	0	0	0	0
Professional/contract services	1,015	0	0	0	0	0	1,500	4,500
Travel/transportation	571	0	0	0	0	12,000	0	0
Space costs	300	0	0	0	0	0	0	0
Beneficiary assistance and supplies	4,728	0	10	40	1,545	0	3,500	10,500
Lease and maintenance of equipment	0	0	0	0	0	0	0	0
Other	443	0	0	0	0	0	0	0
Indirect expenses	6,270	0	0	0	0	0	0	0
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
Total Expenses	70,486	0	10	40	1,545	12,000	5,000	15,000
Change in Net Assets	0	0	(10)	0	0	0	0	0
Net assets - Beginning of the year	0	101	1,083	0	0	0	0	0
NET ASSETS - End of the year	\$ 0	\$ 101	\$ 1,073	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-18

Schedule of Program Activity

Year Ended September 30, 2016

STATE AND LOCAL PROGRAMS

	Wexford County Millage 2015 (116)	Wexford County Millage 2016 (117)	Leelanau County Millage 2015 (118)	Leelanau County Millage 2016 (119)	Allen Foundation (120)	DTE Meals Grant (121)	Shumsky Foundation (122)	Meals on Wheels Association of America (123)
REVENUE								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	0	0	0	0	0	0	0	0
State and local grant reimbursement revenue	5,000	15,000	7,006	21,000	50,000	12,500	1,000	2,550
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	(21,429)	0	0	0
Grant revenue	5,000	15,000	7,006	21,000	28,571	12,500	1,000	2,550
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
Indirect Income	0	0	0	0	0	0	0	0
Transfers	0	0	(12)	0	0	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
Total Revenue	5,000	15,000	6,994	21,000	28,571	12,500	1,000	2,550
EXPENSES								
Salaries	0	0	0	0	0	0	0	0
Fringe benefits	0	0	0	0	0	0	0	0
Professional/contract services	1,500	4,500	2,100	6,300	8,571	2,044	300	765
Travel/transportation	0	0	0	0	0	200	0	0
Space costs	0	0	0	0	0	0	0	0
Beneficiary assistance and supplies	3,500	10,500	4,894	14,700	20,000	9,739	700	1,785
Lease and maintenance of equipment	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0
Indirect expenses	0	0	0	0	0	517	0	0
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
Total Expenses	5,000	15,000	6,994	21,000	28,571	12,500	1,000	2,550
Change in Net Assets	0	0	0	0	0	0	0	0
Net assets - Beginning of the year	0	0	0	0	0	0	0	0
NET ASSETS - End of the year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Northwest Michigan Community Action Agency, Inc. and Affiliates

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Schedule of Program Activity

Year Ended September 30, 2016

	STATE AND LOCAL PROGRAMS							
	Building Healthy Communities Manistee (124)	Live Well Manistee (125)	Aline Underhill Orten Fund (126)	MPSC MCAA/CAA Energy Asst. Prog. MPSC-MCAAA- EAP15 YR2 (127)	LIHEAP Crisis Assistance Deliverable Fuel LCA-13-28023 NFA #10 (128)	Rotary Charities Traverse City Development Grant #2156 (129)	CEDAM Tax Data Grant (130)	MCAAA MI Enrolls Medicaid Counseling (131)
REVENUE								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 22,946	\$ 1,150	\$ 0
Federal grant reimbursement revenue	0	0	0	0	0	0	0	0
State and local grant reimbursement revenue	2,500	1,823	1,000	0	963,312	25,000	1,500	0
Performance contract revenue	0	0	0	279,928	0	0	0	42,588
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	0	0	0	0	0	(25,861)	(1,613)	0
Grant revenue	2,500	1,823	1,000	279,928	963,312	22,085	1,037	42,588
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
Indirect Income	0	0	0	0	0	0	0	0
Transfers	0	0	0	(9,969)	0	0	0	(15,778)
In-kind contributions	0	0	0	0	0	0	0	0
Total Revenue	2,500	1,823	1,000	269,959	963,312	22,085	1,037	26,810
EXPENSES								
Salaries	0	0	0	25,072	119,199	14,227	0	17,408
Fringe benefits	0	0	0	4,561	20,788	3,333	0	2,117
Professional/contract services	0	0	300	177	870	69	199	106
Travel/transportation	0	0	0	403	914	95	0	0
Space costs	0	0	0	0	8,558	2,015	0	453
Beneficiary assistance and supplies	2,500	114	700	236,574	790,280	242	744	546
Lease and maintenance of equipment	0	1,709	0	0	3,053	15	0	720
Other	0	0	0	110	3,709	243	0	3,088
Indirect expenses	0	0	0	3,062	15,941	1,846	94	2,372
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
Total Expenses	2,500	1,823	1,000	269,959	963,312	22,085	1,037	26,810
Change in Net Assets	0	0	0	0	0	0	0	0
Net assets - Beginning of the year	0	0	0	0	0	0	0	0
NET ASSETS - End of the year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-20

Schedule of Program Activity

Year Ended September 30, 2016

	STATE AND LOCAL PROGRAMS							
	Capacity Building Grant (132)	Home Links Program (133)	Consumers Energy 2:1 Match Program (134)	MIDAP RCO DS CAA 10/15 (135)	DTE LSP Program (MEAP) (136)	Saturday Specials Program (137)	MIDAP RCO NMCAA 14-18 Regional Coordinator (138)	MIDAP MATCH/DS NMCAA 09/12 Program Site Accounts (139)
REVENUE								
Prior year's grant funds received in advance	\$ 2,405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 15,963	\$ 2,254
Federal grant reimbursement revenue	0	0	0	0	0	0	0	0
State and local grant reimbursement revenue	0	0	14,431	27,000	715	500	0	0
Performance contract revenue	0	0	0	0	0	0	0	0
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	(1,855)	0	0	0	0	0	(10,896)	0
Grant revenue	550	0	14,431	27,000	715	500	5,067	2,254
Project income	0	3,650	0	0	0	729	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
Indirect Income	0	0	0	0	0	0	0	0
Transfers	0	0	58	0	(715)	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
Total Revenue	550	3,650	14,489	27,000	0	1,229	5,067	2,254
EXPENSES								
Salaries	0	2,732	0	20,981	0	0	3,832	1,665
Fringe benefits	0	586	0	3,564	0	0	774	384
Professional/contract services	500	0	0	0	0	331	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	14,489	0	0	384	0	0
Lease and maintenance of equipment	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	402	0	0
Indirect expenses	50	332	0	2,455	0	112	461	205
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
Total Expenses	550	3,650	14,489	27,000	0	1,229	5,067	2,254
Change in Net Assets	0	0	0	0	0	0	0	0
Net assets - Beginning of the year	0	0	0	0	0	0	0	0
NET ASSETS - End of the year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-21

Schedule of Program Activity

Year Ended September 30, 2016

	STATE AND LOCAL PROGRAMS							
	MIDAP MATCH/DS NMCAA 09/14 Program Site Accounts (140)	MIDAP Non-TANF DS NMCAA 10/08 (141)	United Way Help Link Fund (142)	E-Home America (143)	Martin Luther King Project (144)	MSHDA National Mortgage Settlement Fund Rd 6 (145)	MSHDA National Mortgage Settlement Fund Rd 7 (146)	Homeless Counselor Wexford- Missaukee (147)
REVENUE								
Prior year's grant funds received in advance	\$ 16,950	\$ 2,000	\$ 105	\$ 0	\$ 0	\$ 41,247	\$ 0	\$ 0
Federal grant reimbursement revenue	0	0	0	0	0	0	0	0
State and local grant reimbursement revenue	0	0	0	0	250	49,626	86,312	0
Performance contract revenue	0	0	0	1,244	0	0	0	0
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	(3,405)	(2,000)	(105)	0	0	0	0	0
Grant revenue	13,545	0	0	1,244	250	90,873	86,312	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	0	0	0	318
Miscellaneous income	0	0	0	0	0	0	0	0
Indirect Income	0	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	24,843	(7,904)	0
In-kind contributions	0	0	0	0	0	0	0	0
Total Revenue	13,545	0	0	1,244	250	115,716	78,408	318
EXPENSES								
Salaries	4,528	0	0	870	0	88,970	29,294	0
Fringe benefits	1,286	0	0	261	0	16,420	6,870	0
Professional/contract services	0	0	0	0	0	0	24,716	0
Travel/transportation	0	0	0	0	0	0	5,926	24
Space costs	0	0	0	0	0	0	0	0
Beneficiary assistance and supplies	0	0	0	0	250	0	3,938	710
Lease and maintenance of equipment	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	536	1
Indirect expenses	1,231	0	0	113	0	10,326	7,128	6
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	6,500	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
Total Expenses	13,545	0	0	1,244	250	115,716	78,408	741
Change in Net Assets	0	0	0	0	0	0	0	(423)
Net assets - Beginning of the year	0	0	0	0	0	0	0	4,239
NET ASSETS - End of the year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3,816

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-22

Schedule of Program Activity

Year Ended September 30, 2016

	STATE AND LOCAL PROGRAMS							
	Emmet County Utility Pool (148)	Community Service GAP Fund (149)	NW MI Food Coalition (150)	Grand Traverse Baby Pantry (151)	Blarney Castle Fuel Fund (152)	Fifth Third Bank Grant (153)	Chemical Bank Grant (154)	Total State and Local Programs
REVENUE								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 5,000	\$ 1,000	\$ 216,039
Federal grant reimbursement revenue	0	0	0	0	0	2,500	1,500	4,000
State and local grant reimbursement revenue	0	0	0	0	0	0	0	3,579,829
Performance contract revenue	0	0	0	0	0	0	0	323,994
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	0	0	0	0	0	(6,873)	(2,091)	(238,628)
Grant revenue	0	0	0	0	0	627	409	3,885,234
Project income	0	1,756	0	0	0	0	0	10,605
Investment income	0	0	0	0	0	0	0	0
Donations	5,326	20,868	13,724	4,277	9,250	0	0	63,797
Miscellaneous income	0	0	0	0	0	0	0	0
Indirect Income	0	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	0	(13,235)
In-kind contributions	0	0	0	0	0	0	0	0
Total Revenue	5,326	22,624	13,724	4,277	9,250	627	409	3,946,401
EXPENSES								
Salaries	0	0	0	0	0	0	0	1,819,648
Fringe benefits	0	0	0	0	0	0	0	349,879
Professional/contract services	0	0	0	0	0	0	0	150,125
Travel/transportation	0	0	7	0	0	0	0	44,903
Space costs	0	0	0	0	0	0	0	35,248
Beneficiary assistance and supplies	5,170	20,825	21,902	5,322	5,021	563	372	1,365,751
Lease and maintenance of equipment	0	0	0	0	0	0	0	7,436
Other	0	18	96	0	0	0	0	24,335
Indirect expenses	0	130	118	0	0	64	37	144,049
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	6,500
In-kind expenses	0	0	0	0	0	0	0	0
Total Expenses	5,170	20,973	22,123	5,322	5,021	627	409	3,947,874
Change in Net Assets	156	1,651	(8,399)	(1,045)	4,229	0	0	(1,473)
Net assets - Beginning of the year	2,423	27,545	22,162	14,895	10,312	0	0	91,327
NET ASSETS - End of the year	\$ 2,579	\$ 29,196	\$ 13,763	\$ 13,850	\$ 14,541	\$ 0	\$ 0	\$ 89,854

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-23

Schedule of Program Activity

Year Ended September 30, 2016

	OTHER							
	Head Start Parent Funds (155)	Senior Funds (156)	Keep The Wheels Rolling (157)	Addison F. Wilber Fund (158)	R. Smith Fund (159)	FMS Fee For Service (160)	Home Rehab Fundraising (161)	Home Improvement Unit Special Purpose Fund (162)
REVENUE								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	0	0	0	0	0	0	0	0
State and local grant reimbursement revenue	0	0	0	0	0	0	0	0
Performance contract revenue	0	134,538	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	134,538	0	0	0	0	0	0
Project income	0	0	0	0	0	782	0	0
Investment income	0	0	0	0	0	0	0	0
Donations	330	0	53,289	0	0	3,363	217	0
Miscellaneous income	328	0	400	0	0	0	0	801
Indirect Income	0	0	0	0	0	0	0	0
Transfers	0	(134,538)	(45,256)	0	0	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
Total Revenue	658	0	8,433	0	0	4,145	217	801
EXPENSES								
Salaries	131	0	0	0	0	0	0	0
Fringe benefits	60	0	0	0	0	0	0	(7,800)
Professional/contract services	0	0	437	0	0	17	0	0
Travel/transportation	593	0	269	0	0	0	450	0
Space costs	0	0	0	0	0	0	0	0
Beneficiary assistance and supplies	8,832	0	3,250	3,507	0	724	0	25
Lease and maintenance of equipment	0	0	0	12,417	0	0	0	0
Other	0	0	603	0	0	268	0	8
Indirect expenses	958	0	457	0	0	101	45	(777)
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
Total Expenses	10,574	0	5,016	15,924	0	1,110	495	(8,544)
Change in Net Assets	(9,916)	0	3,417	(15,924)	0	3,035	(278)	9,345
Net assets - Beginning of the year	13,980	0	0	42,211	1,940	6,185	447	2,269
NET ASSETS - End of the year	\$ 4,064	\$ 0	\$ 3,417	\$ 26,287	\$ 1,940	\$ 9,220	\$ 169	\$ 11,614

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-24

Schedule of Program Activity

Year Ended September 30, 2016

	OTHER							
	Poverty Summit (163)	DTE Residential Energy Efficiency Assistance Program (164)	Kalkaska Co. Recaptured HPG Mortgages (165)	Leelanau Co. Recaptured HPG Mortgages (166)	Grand Traverse Recaptured HPG Mortgages (167)	Wexford Co. Recaptured HPG Mortgages (168)	AVRVF Recaptured Mortgages (169)	HPG Mortgages Receivable (170)
REVENUE								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	0	0	0	0	0	0	0	0
State and local grant reimbursement revenue	0	0	0	0	0	0	0	0
Performance contract revenue	0	0	0	0	0	0	0	0
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	0	0	0	0	0	0	0	0
Grant revenue	0	0	0	0	0	0	0	0
Project income	0	21,386	4,500	8,850	0	4,318	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
Indirect Income	0	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
Total Revenue	0	21,386	4,500	8,850	0	4,318	0	0
EXPENSES								
Salaries	0	86	0	0	0	0	0	0
Fringe benefits	0	15	0	0	0	0	0	0
Professional/contract services	0	0	0	0	0	0	0	0
Travel/transportation	0	0	0	0	9	0	0	0
Space costs	0	61	0	0	0	0	0	0
Beneficiary assistance and supplies	628	5,823	14	14	4,222	28	1,663	(8,331)
Lease and maintenance of equipment	0	0	0	0	0	0	0	0
Other	0	62	0	0	0	0	0	0
Indirect expenses	63	605	1	1	423	3	30	0
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
Total Expenses	691	6,652	15	15	4,654	31	1,693	(8,331)
Change in Net Assets	(691)	14,734	4,485	8,835	(4,654)	4,287	(1,693)	8,331
Net assets - Beginning of the year	1,827	4,646	0	0	11,005	827	1,693	190,318
NET ASSETS - End of the year	\$ 1,136	\$ 19,380	\$ 4,485	\$ 8,835	\$ 6,351	\$ 5,114	\$ 0	\$ 198,649

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-25

Schedule of Program Activity

Year Ended September 30, 2016

	OTHER			GAAP	TOTAL	CORPORATE
	AHRVF Mortgages Receivable (171)	Grant - Purchased Equipment (172)	Grant Funded Housing Inventory - ADR Project (173)	ADJUSTMENTS GAAP Eliminations		PROGRAM ACTIVITY
REVENUE						
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 949,223	\$ 0
Federal grant reimbursement revenue	0	0	0	0	12,873,616	0
State and local grant reimbursement revenue	0	0	0	0	3,897,558	0
Performance contract revenue	0	0	0	0	458,532	0
Commodities food received	0	0	0	0	1,011,661	0
Grant funds received in advance	0	0	0	0	(1,059,973)	0
Grant revenue	0	0	0	0	18,130,617	0
Project income	0	0	0	0	438,412	550
Investment income	0	0	0	0	103	13,830
Donations	0	0	0	0	120,996	59
Miscellaneous income	0	0	0	0	1,529	25,841
Indirect Income	0	0	0	0	0	0
Transfers	0	0	0	0	(91,062)	91,062
In-kind contributions	0	0	0	(1,890,375)	192,506	0
Total Revenue	0	0	0	(1,890,375)	18,793,101	131,342
EXPENSES						
Salaries	0	0	0	0	7,623,134	630,961
Fringe benefits	0	0	0	0	1,518,865	99,416
Professional/contract services	0	0	0	0	1,305,035	93,373
Travel/transportation	0	0	0	0	645,488	19,992
Space costs	0	(22,000)	0	0	603,891	49,172
Beneficiary assistance and supplies	(8,326)	0	0	0	4,055,947	75,588
Lease and maintenance of equipment	0	(86,484)	0	0	125,198	(6,301)
Other	0	80,114	0	0	345,616	67,694
Indirect expenses	0	0	0	0	1,152,829	(1,152,829)
Commodity food distributed	0	0	0	0	1,000,702	0
Payments to subgrantees	0	0	0	0	200,324	0
In-kind expenses	0	0	0	(1,890,375)	192,506	0
Total Expenses	(8,326)	(28,370)	0	(1,890,375)	18,769,535	(122,934)
Change in Net Assets	8,326	28,370	0	0	23,566	254,276
Net assets - Beginning of the year	11,730	322,715	6,620	0	1,084,594	1,584,493
NET ASSETS - End of the year	\$ 20,056	\$ 351,085	\$ 6,620	\$ 0	\$ 1,108,160	\$ 1,838,769

Northwest Michigan Community Action Agency, Inc.

Schedule B-1

Schedule of Expenditures of Federal Awards and List of Programs

Year Ended September 30, 2016

	Federal Grantor / Pass-Through Grantor / Program or Cluster Title	CFDA Number	Pass-Through Entity Identifying Number	Program Year	Passed Through to Subrecipients	Federal Expenditures
DEPARTMENT OF AGRICULTURE						
Passed through Rural Development						
(1)	Housing Preservation Grant - Emmet County	10.433	26-024-382027389	09/24/14 - 10/31/15	0	6,008
(2)	Housing Preservation Grant - Grand Traverse County	10.433	26-028-382027389	09/24/14 - 12/31/15	0	217
Total Federal Expenditures - CFDA 10.433					0	6,225
Passed through State of Michigan, Department of Education						
(3)	Child and Adult Day Care Food	10.558	280000001	10/01/15 - 09/30/16	0	324,882
Total Federal Expenditures - CFDA 10.558					0	324,882
Food Distribution Cluster						
Passed through State of Michigan, Department of Education						
(4)	Commodity Supplemental Food Program	10.565	280001022C	10/01/15 - 09/30/16	0	191,608
(5)	Commodity Supplemental Food Program	10.565	280001022C	10/01/15 - 09/30/16	0	561,174
Total Federal Expenditures - CFDA 10.565					0	752,782
(6)	Temporary Emergency Food Assistance Program	10.568	28-000-0001	10/01/15 - 09/30/16	0	91,459
(7)	Temporary Emergency Food Assistance Program - Distribution	10.569	N/A	10/01/15 - 09/30/16	0	439,528
Total Federal Expenditures - Food Distribution Cluster (CFDA 10.565, 10.568, & 10.569)					0	1,283,769
TOTAL DEPARTMENT OF AGRICULTURE PROGRAMS					0	1,614,876
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT						
Direct Funding						
(8)	LCHA Comprehensive	14.169	HC160321018	10/01/15 - 03/31/17	0	10,681
(9)	LCHA Comprehensive	14.169	HC150321041	10/01/14 - 03/31/16	0	1,915
Total Federal Expenditures - CFDA 14.169					0	12,596
(10)	Emmet County Targeted Homeowner Rehab.	14.218	MSC-2011-0737-HO	12/31/12 - 12/31/15	0	130,293
Total Federal Expenditures - CFDA 14.218					0	130,293
(11)	CDBG Housing MSC - Charlevoix County	14.228	2014-0729-HO	09/01/15 - 08/31/17	0	102,515
(12)	CDBG Housing MSC - Emmet County	14.228	2015-0737-HO	02/01/16 - 01/31/18	0	17,650
(13)	CDBG Housing MSC - Wexford County	14.228	2013-5831-HOA	09/01/14 - 08/31/16	0	89,713
(14)	CDBG Housing MSC - Wexford County	14.228	2015-5831-HO	01/01/16 - 12/31/17	0	21,054
(15)	CDBG Housing MSC - Grand Traverse County	14.228	2013-0781-HO	02/01/15 - 01/31/17	0	28,655
Total Federal Expenditures - CFDA 14.228					0	259,587

Northwest Michigan Community Action Agency, Inc.

Schedule B-2

Schedule of Expenditures of Federal Awards and List of Programs

Year Ended September 30, 2016

Federal Grantor / Pass-Through Grantor / Program or Cluster Title	CFDA Number	Pass-Through Entity Identifying Number	Program Year	Passed Through to Subrecipients	Federal Expenditures
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (Continued)					
Passed through Michigan State Housing Development Authority					
(16) Emergency Solutions Grant (ESG)	14.231	HML-2015-0107-ESF	10/01/15 - 10/31/16	111,344	488,050
Total Federal Expenditures - CFDA 14.231				111,344	488,050
Passed through Michigan State Housing Development Authority					
(17) Charlevoix-Emmet HMIS	14.235	HML-2014-5682-HMIS	02/01/15 - 01/31/17	0	6,652
(18) Wexford\Missaukee HMIS	14.235	HML-2014-5682-HMIS	02/01/15 - 01/31/17	0	8,196
(19) Manistee HMIS	14.235	HML-2014-5682-HMIS	02/01/15 - 01/31/17	0	6,387
Passed through State of Michigan: Department of Health & Human Services					
(20) Rural Permanent Supportive Housing Grant Charlevoix-Emmet-Wexford-Missaukee	14.235	SHP-13-24001 Yr 4	10/01/15 - 09/30/16	0	209,230
Total Federal Expenditures - CFDA 14.235				0	230,465
Passed through Michigan State Housing Development Authority					
(21) Emmet County ADR Project - Home Grant	14.239	M-2012-107	06/01/15 - 05/31/17	0	22,824
(22) Home Grant	14.239	M-2013-0107	01/01/16 - 12/31/17	0	35,154
Total Federal Expenditures - CFDA 14.239				0	57,978
Passed through Michigan State Housing Development Authority					
(23) HUD COC Planning Grant	14.267	MI0455L5F121400	07/29/15 - 07/29/16	0	8,106
Passed through State of Michigan: Department of Health & Human Services					
(24) Family Re-Housing Program (FRP)	14.267	SHP-16-15005	10/01/15 - 09/30/16	0	128,479
Total Federal Expenditures - CFDA 14.267				0	136,585
Passed through Michigan State Housing Development Authority					
(25) Family Self-Sufficiency Program Housing Choice Voucher Program - HCVP	14.871	N/A	01/01/15 - 12/31/16	0	6,301
Total Federal Expenditures - CFDA 14.871				0	6,301
TOTAL DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT PROGRAMS				111,344	1,321,855

Northwest Michigan Community Action Agency, Inc.

Schedule B-3

Schedule of Expenditures of Federal Awards and List of Programs

Year Ended September 30, 2016

Federal Grantor / Pass-Through Grantor / Program or Cluster Title	CFDA Number	Pass-Through Entity Identifying Number	Program Year	Passed Through to Subrecipients	Federal Expenditures
DEPARTMENT OF THE TREASURY					
Passed through NeighborWorks America					
(26) NeighborWorks Green Program Dev. Grant FY13-2	21.000	2013-8527-0056-GPD	09/09/13 - 09/30/17	0	9
(27) NeighborWorks Green Program	21.000	15-8527-0413-SUP55 & 2016-8527-0476-SUI	08/13/15 - 03/22/17	0	2,500
(28) NeighborWorks Financial Capability Evaluation Program	21.000	2015-8527-0368 SUP63	08/10/15 - 09/30/17	0	5,566
(29) NeighborWorks Single Family Home Design Pilot	21.000	2015-8527-0292-SUP23	07/20/15 - 09/30/17	0	2,367
(30) NeighborWorks Week	21.000	2016-8527-0016-NWW82	04/29/16 - 09/30/16	0	500
(31) NeighborWorks Operating Grant	21.000	N/A	10/01/12 - 09/30/17	0	59,665
(32) NeighborWorks Permanently Restricted Capital Grant	21.000	N/A	Ongoing	0	25,000
(33) NeighborWorks Community Impact Measurement	21.000	2016-8527-0289-SUP79	06/01/16 - 12/31/16	0	5,215
(34) NeighborWorks Financial Capability Evaluation Program	21.000	2016-8527-0405-SUP	08/02/16 - 09/30/17	0	0
(35) NeighborWorks Strategic Investment	21.000	2016-8527-0102-SIFUND68	09/01/16 - 09/30/17	0	0
(36) NeighborWorks Sustainable Homeownership	21.000	2016-8527-0504-OUT-5	09/27/16 - 09/30/17	0	24
(37) NeighborWorks Supplemental Housing Counseling	21.000	2016-8527-0153-OUT-1	07/01/16 - 09/30/17	0	15,419
(38) NeighborWorks Permanently Restricted Brickways Project	21.000	N/A	04/06/16 - 07/20/16	0	0
(39) NeighborWorks Permanently Restricted Emmet County ADR Project	21.000	N/A	06/01/15 - 05/31/17	0	0
Passed through Michigan State Housing Development Authority					
(40) National Foreclosure Mitigation Counseling Program Round 9 PL	21.000	113-235X1350	10/01/14 - 12/31/15	0	2,875
(41) National Foreclosure Mitigation Counseling Program Round 10 PL	21.000	114-113X1350	07/01/16 - 06/30/17	0	161
Total Federal Expenditures - CFDA 21.000				0	119,301
(42) Volunteer Income Tax Assistance	21.009	16VITA0092	07/01/15 - 06/30/16	0	25,000
Total Federal Expenditures - CFDA 21.009				0	25,000
TOTAL DEPARTMENT OF TREASURY PROGRAMS				0	144,301
DEPARTMENT OF VETERANS AFFAIRS					
Direct Funding					
(43) Supportive Services for Veterans Families	64.033	13-MI-108	10/01/15 - 09/30/16	82,480	653,174
Total Federal Expenditures - CFDA 64.033				82,480	653,174
TOTAL DEPARTMENT OF VETERANS AFFAIRS PROGRAMS				82,480	653,174
DEPARTMENT OF ENERGY					
Passed through State of Michigan: Department of Health & Human Services					
(44) Weatherization Assistance Program	81.042	DOE-13-28023-3	07/01/15 - 06/30/16	0	303,229
(45) Weatherization Assistance Program	81.042	WAP16-28023-0	07/01/16 - 06/30/17	0	75,818
Total Federal Expenditures - CFDA 81.042				0	379,047
TOTAL DEPARTMENT OF ENERGY PROGRAMS				0	379,047
DEPARTMENT OF EDUCATION					
Passed through Charlevoix Intermediate School District					
(46) Early On - Char-Em ISD	84.181	N/A	07/01/15 - 06/30/16	0	21,167
(47) Early On - Char-Em ISD	84.181	N/A	07/01/16 - 06/30/17	0	6,683
Total Federal Expenditures - CFDA 84.181				0	27,850
TOTAL DEPARTMENT OF EDUCATION PROGRAMS				0	27,850

Northwest Michigan Community Action Agency, Inc.

Schedule B-4

Schedule of Expenditures of Federal Awards and List of Programs

Year Ended September 30, 2016

Federal Grantor / Pass-Through Grantor / Program or Cluster Title	CFDA Number	Pass-Through Entity Identifying Number	Program Year	Passed Through to Subrecipients	Federal Expenditures
DEPARTMENT OF HEALTH AND HUMAN SERVICES					
Aging Cluster					
Passed through Area Agency on Aging of Northwest Michigan					
(48) Senior Nutrition - Congregate Meals Title III C-1	93.045	N/A	10/01/15 - 09/30/16	0	164,218
(49) Senior Nutrition - Home Delivered Meals Title III C-2	93.045	N/A	10/01/15 - 09/30/16	0	113,269
Total Federal Expenditures - CFDA 93.045				0	277,487
Passed through Northwest Senior Resources, Inc.					
(50) Nutrition Services Incentive	93.053	N/A	10/01/15 - 09/30/16	0	144,954
Total Federal Expenditures - Aging Cluster (CFDA 93.044, 93.045, & 93.053)				0	422,441
TANF Cluster					
Passed through The Salvation Army					
(51) Salvation Army Motel Provider Program	93.558	ADMIN-12-99003 YR15-16	10/01/15 - 09/30/16	0	8,160
Total Federal Expenditures - TANF Cluster (CFDA 93.558 & 93.714)				0	8,160
Passed through State of Michigan: Department of Health & Human Services					
(52) Weatherization LIHEAP Program	93.568	LIHEAP-13-28023 NFA#3	10/12/15 - 09/30/16	0	156,781
(53) LCA-LIHEAP Pilot	93.568	LCA-13-28023 NFA#13	10/01/15 - 08/31/16	0	54,292
Total Federal Expenditures - CFDA 93.568				0	211,073
(54) Community Services Block Grant	93.569	CSBG-14-28023	10/01/15 - 09/30/16	0	590,339
(55) Community Services Block Grant Discretionary	93.569	CSBG-D-14-28023 NFA#8	10/01/15 - 09/30/16	0	30,000
Total Federal Expenditures - CFDA 93.569				0	620,339
Direct Funding					
(56) Head Start - Full-Year, Part-Day	93.600	05CH4182/49	01/01/15 - 12/31/15	0	1,786,156
(57) Head Start - Training & Technical Assistance	93.600	05CH4182/49	01/01/15 - 12/31/15	0	4,163
(58) Early Head Start	93.600	05CH4182/49	01/01/15 - 12/31/15	0	608,303
(59) Early Head Start - Training & Technical Assistance	93.600	05CH4182/49	01/01/15 - 12/31/15	0	16,756
(60) Head Start - Full-Year, Part-Day	93.600	05CH010303-01	01/01/16 - 12/31/16	0	4,055,275
(61) Head Start - Training & Technical Assistance	93.600	05CH010303-01	01/01/16 - 12/31/16	0	51,420

Northwest Michigan Community Action Agency, Inc.

Schedule B-5

Schedule of Expenditures of Federal Awards and List of Programs

Year Ended September 30, 2016

Federal Grantor / Pass-Through Grantor / Program or Cluster Title	CFDA Number	Pass-Through Entity Identifying Number	Program Year	Passed Through to Subrecipients	Federal Expenditures
DEPARTMENT OF HEALTH AND HUMAN SERVICES (Continued)					
Direct Funding					
(62) Early Head Start	93.600	05CH010303-01	01/01/16 - 12/31/16	0	1,747,748
(63) Early Head Start - Training & Technical Assistance	93.600	05CH010303-01	01/01/16 - 12/31/16	0	60,208
Total Federal Expenditures - CFDA 93.600				0	8,330,029
Direct Funding					
(64) Assets for Independence Demonstration Program	93.602	90EI0707/01	09/30/11 - 09/29/17	0	37,805
(65) Assets for Independence Demonstration Program	93.602	90EI0627/01	04/01/10 - 03/31/16	0	16,500
(66) Assets for Independence Demonstration Program	93.602	90EI0783/01	09/30/12 - 09/29/17	0	3,419
(67) Assets for Independence Demonstration Program	93.602	90EI0855/01	09/30/14 - 09/29/19	0	2,247
Total Federal Expenditures - CFDA 93.602				0	59,971
TOTAL DEPARTMENT OF HEALTH AND HUMAN SERVICES PROGRAMS				0	9,652,013
TOTAL FEDERAL EXPENDITURES				\$ 193,824	\$ 13,793,116

STATE AND LOCAL PROGRAMS

	Funding Source / Pass-Through Entity	Program Year
(68) Region 2 NWCOC Coordinator Grant HML-2016-0107-ESM	Michigan State Housing Development Authority	12/02/15 - 09/30/16
(69) Housing Education Services 16-50-HEP	Michigan State Housing Development Authority	07/01/16 - 06/30/17
(70) Youth Housing Initiative Planning Grant	Rotary Club of Traverse City	04/01/16 - 03/31/17
(71) Traverse City Housing Commission Contract	Traverse City Housing Commission	08/21/15 - 01/31/16
(72) Housing Education Services 2015-HEP-028	Michigan State Housing Development Authority	07/01/15 - 06/30/16
(73) County of Emmet Homeowner Rehabilitation Program-Special Funds 2010-2015	County of Emmet	06/01/10 - 06/30/16
(74) County of Emmet Homeowner Rehabilitation Program-Special Funds 2014-2017	County of Emmet	07/01/14 - 06/30/17
(75) County of Emmet Homeowner Rehabilitation Program-Special Funds 2016-2018	County of Emmet	07/01/16 - 06/30/18
(76) Benzie County Community Chest	Benzie County Community Chest	01/01/15 - 12/31/15
(77) Northwest Michigan Supportive Housing Consultant Contract	Northwest Michigan Supportive Housing	05/02/16 - 09/30/16
(78) Cherryland Electric Contribution Fund	Cherryland Electric Comm. Caring Fund	10/01/15 - 09/30/16
(79) WCMU & Consumer Energy Warm Hearts Warm Homes	Private Contributions	10/01/15 - 09/30/16
(80) Home Repair Funds for Rural Veterans 201400769	The Home Depot Foundation	08/15/14 - 11/15/15
(81) Kalkaska County Recapture CDBG	Kalkaska County	10/01/15 - 09/30/16
(82) Neighborhood Impact Program	Chemical Bank	01/01/15 - 12/31/15

Northwest Michigan Community Action Agency, Inc.

Schedule B-6

Schedule of Expenditures of Federal Awards and List of Programs

Year Ended September 30, 2016

Federal Grantor/Program Title	Funding Source / Pass-Through Entity	Program Year
STATE AND LOCAL PROGRAMS (Continued)		
(83) Early Childhood Program - TBA ISD	Traverse Bay Area ISD	10/01/16 - 09/30/17
(84) Early Childhood Program - Char-Em	Charlevoix-Emmet ISD	10/01/16 - 09/30/17
(85) Early Childhood Program - Wexford - Missaukee ISD	Wexford-Missaukee ISD	10/01/16 - 09/30/17
(86) Early Childhood Program - TBA ISD Transportation	Traverse Bay Area ISD	10/01/15 - 09/30/16
(87) Early Childhood Program - Wexford - Missaukee Transportation	Wexford-Missaukee ISD	10/01/16 - 09/30/17
(88) Early Childhood Program - TBA ISD	Traverse Bay Area ISD	10/01/15 - 09/30/16
(89) Early Childhood Program - COOR ISD	COOR ISD	10/01/15 - 09/30/16
(90) Early Childhood Program - COOR ISD Transportation	COOR ISD	10/01/15 - 09/30/16
(91) Early Childhood Program - Char-Em	Charlevoix-Emmet ISD	10/01/15 - 09/30/16
(92) Early Childhood Program - Wexford - Missaukee ISD	Wexford-Missaukee ISD	10/01/15 - 09/30/16
(93) Early Childhood Program - Wexford - Missaukee Transportation	Wexford-Missaukee ISD	10/01/15 - 09/30/16
(94) TBA ISD Spincich Service Agreement 07/2016	Traverse Bay Area ISD	07/01/16 - 06/30/17
(95) TBA ISD Spincich Service Agreement 07/2015	Traverse Bay Area ISD	07/01/15 - 06/30/16
(96) Central Lake CLEO Foundation Programs	Grand Traverse Regional Community Founde	07/01/16 - 06/30/17
(97) Great Start to Quality Resource Center	Charlevoix-Emmet ISD	10/01/15 - 09/30/16
(98) TBA ISD Miller Service Agreement	Traverse Bay Area ISD	07/01/14 - 06/30/16
(99) 5 to 1 Neighborhood Centers	Local contributions	01/01/15 - 12/31/15
(100) TBA ISD LGSECF	Consumers Energy	10/01/12 - 12/31/15
(101) Char-Em Child Care Scholarship Fund	Donations	04/01/11 - 09/30/17
(102) Central Lake CLEO Lapsit Program	Grand Traverse Regional Community Founde	01/01/16 - 12/31/16
(103) Central Lake CLEO First Steps Program	Grand Traverse Regional Community Founde	07/01/16 - 06/30/17
(104) Family Vacation Fund	Petoskey-Harbor Springs Area	10/01/15 - 09/30/16
(105) Raising A Reader Program Growth Grant 2014-059	Raising A Reader	01/01/14 - 12/31/16
(106) ECE Activity	Dues and Fees	10/01/15 - 09/30/16
(107) Wexford County Baby Closet	Donations	10/01/15 - 09/30/16
(108) Central Lake Foundation Programs	Grand Traverse Regional Community Founde	07/01/15 - 06/30/16
(109) Friends of Alanson	Local Fund-raising	10/01/15 - 09/30/16
(110) Child Development Contributions	Local Fund-raising	10/01/15 - 09/30/16
(111) Little Bear & St. Mary Day Care Grants	Grand Traverse Regional Community Founde	10/01/15 - 09/30/16
(112) Maidens of Michigan Fund	Maidens of Michigan	10/01/15 - 09/30/17
(113) Manistee County Millage 2016	Manistee Co. Council on Aging	01/01/16 - 12/31/16
(114) Grand Traverse County Millage 2015	Grand Traverse Co. Comm. on Aging	01/01/15 - 12/31/15
(115) Grand Traverse County Millage 2016	Grand Traverse Co. Comm. on Aging	01/01/16 - 12/31/16
(116) Wexford County Millage 2015	Wexford County Council on Aging	01/01/15 - 12/31/15
(117) Wexford County Millage 2016	Wexford County Council on Aging	01/01/16 - 12/31/16
(118) Leelanau County Millage 2015	Leelanau County Comm. on Aging	01/01/15 - 12/31/15
(119) Leelanau County Millage 2016	Leelanau County Comm. on Aging	01/01/16 - 12/31/16
(120) Allen Foundation	Allen Foundation	06/01/16 - 12/31/16
(121) DTE Meals Grant	DTE Energy Foundation	10/01/15 - 12/31/15
(122) Shumsky Foundation	Shumsky Foundation	06/01/16 - 09/30/16
(123) Meals on Wheels Assoc. of America	Meals on Wheels Assoc. of America	10/01/15 - 09/30/16

Northwest Michigan Community Action Agency, Inc.

Schedule B-7

Schedule of Expenditures of Federal Awards and List of Programs

Year Ended September 30, 2016

Federal Grantor/Program Title	Funding Source / Pass-Through Entity	Program Year
STATE AND LOCAL PROGRAMS (Continued)		
(124) Building Healthy Communities Manistee	District Health Department #10	08/01/16 - 10/31/16
(125) Live Well Manistee	District Health Department #10	08/01/16 - 02/15/17
(126) Aline Underhill Orten Fund	Aline Underhill Orten Foundation	05/01/16 - 09/30/16
(127) MPSC MCAA/CAA Energy Assistance Prog. MPSC -MCAAAA-EAP15 YR2	Michigan Public Service Commission	10/01/15 - 09/30/16
(128) LIHEAP Crisis Assist. Deliverable Fuel LCA-13-28023 NFA#10	State of Michigan: Department of Health & Human Services	10/01/15 - 08/31/16
(129) Rotary Charities Traverse City Development Grant #2156	Rotary Charities of Traverse City	03/01/14 - 02/28/17
(130) CEDAM Tax Data Grant	Community Economic Development Association of Michigan	04/01/14 - 09/30/17
(131) MCAAA MI Enrolls Medicaid Counseling	Michigan Community Action Agency Association	10/01/15 - 09/30/16
(132) Capacity Building Grant	Rotary Club of Traverse City	09/18/06 - indefinite
(133) Home Links Program	Habitat for Humanity	10/01/15 - 09/30/16
(134) Consumers Energy 2:1 Match Program	Michigan Community Action/Consumers Energy	03/01/15 - 12/31/15
(135) MIDAP-RCO Direct Service CAA 10/15	Oakland Livingston	10/01/15 - 06/30/16
(136) DTE Low Income Self-Sufficiency Program (MEAP)	Michigan Public Service Commission	10/01/15 - 02/28/16
(137) Saturday Specials Program	Local Contributions	10/01/15 - 09/30/16
(138) MIDAP-RCO NMCAA 14/18 Regional Coordinator	Oakland Livingston Human Services Agency	11/01/14 - 06/30/18
(139) MIDAP-Match/DS NMCAA 09/12 Program Site Accounts	Oakland Livingston Human Services Agency	09/30/12 - 09/30/17
(140) MIDAP-Match/DS NMCAA 09/14 Program Site Accounts	Oakland Livingston Human Services Agency	09/30/14 - 09/30/19
(141) MIDAP Non TANF DS NMCAA 10/08	Oakland Livingston Human Services Agency	10/01/09 - 09/30/16
(142) United Way Help Link Fund	United Way of Northwest Michigan	10/01/14 - 09/30/16
(143) E-Home America	Community Ventures Corp.	10/01/15 - 09/30/16
(144) Martin Luther King Project	Michigan Community Service Commission	10/01/15 - 09/30/16
(145) MSHDA National Mortgage Settlement Fund Rd 6	Michigan State Housing Development Authority	12/01/14 - 09/30/16
(146) MSHDA National Mortgage Settlement Fund Rd 7	Michigan State Housing Development Authority	08/14/15 - 09/30/16
(147) Homeless Counselor Wexford\Missaukee	Local Contributions	10/01/15 - 09/30/16
(148) Emmet County Utility Pool	Local Fund-raising	10/01/15 - 09/30/16
(149) Community Service GAP Fund	Local Fund-raising	10/01/15 - 09/30/16
(150) Northwest Michigan Food Coalition	Local Fund-raising	10/01/15 - 09/30/16
(151) Grand Traverse Baby Pantry	Local Fund-raising	10/01/15 - 09/30/16
(152) Blarney Castle Fuel Fund	Local Fund-raising	10/01/15 - 09/30/16
(153) Fifth Third Bank Grant	Fifth Third Bank	10/01/14 - 09/30/16
(154) Chemical Bank Grant	Chemical Bank	10/01/14 - 09/30/16

Northwest Michigan Community Action Agency, Inc.

Schedule B-8

Schedule of Expenditures of Federal Awards and List of Programs

Year Ended September 30, 2016

Federal Grantor/Program Title	Funding Source / Pass-Through Entity	Program Year
OTHER		
(155) Head Start Parent Funds	Contributions	Ongoing
(156) Senior Funds	Waiver Program	Ongoing
(157) Keep the Wheels Rolling	NMCAA Food Service Fund-raising	Ongoing
(158) Addison F. Wilber Fund	Donations	Ongoing
(159) R. Smith Fund	Donations	Ongoing
(160) FMS Fee For Service	Donations	Ongoing
(161) Home Rehab Fundraising	Donations	Ongoing
(162) Home Improvement Unit Special Purpose Fund	Donations	Ongoing
(163) Poverty Summit	MCAAA	Ongoing
(164) DTE Residential Energy Efficiency Assistance Program	DTE Energy	Ongoing
(165) Recaptured HPG Mortgages Receivable-Kalkaska Co.	HPG Second Mortgages Receivable	Ongoing
(166) Recaptured HPG Mortgages Receivable-Leelanau Co.	HPG Second Mortgages Receivable	Ongoing
(167) Recaptured HPG Mortgages Receivable-Grand Traverse	HPG Second Mortgages Receivable	Ongoing
(168) Recaptured HPG Mortgages Receivable-Wexford Co.	HPG Second Mortgages Receivable	Ongoing
(169) Affordable Housing for Rural Veterans Recaptured	Second Mortgages Receivable	Ongoing
(170) HPG Mortgages Receivable	HPG Second Mortgages	Ongoing
(171) AHRVF Mortgages Receivable	AHRVF Second Mortgages	Ongoing
(172) Grant-Purchased Equipment	Various Funding Sources	Ongoing
(173) Grant funded Housing Inventory ADR Project	ADR Project	Ongoing
CORPORATE		
(174) Corporate Activities	Inspection Income, Interest, Misc. Income	Ongoing

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, 2016. The information in this Schedule is presented in accordance with the requirements of Title 2U.S. Code of Federal Regulations Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards (Uniform Guidance)*. Because the Schedule presents only a selected portion of the operations of Northwest Michigan Community Action Agency, Inc., it is not intended to and does not present the financial position, changes in net assets or cash flows of Northwest Michigan Community Action Agency, Inc.

Note 2 - Summary of Significant Accounting Policies

Expenditures reported on the Schedule are reported on the accrual basis of accounting. Such expenditures are recognized following the cost principles contained in the Uniform Guidance wherein certain types of expenditures are not allowable or are limited as to reimbursement. Pass-through entity identifying numbers are presented where available.

Note 3 - Indirect Cost Allocation

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

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule C

Schedule of Cash - Restricted - NeighborWorks America

September 30, 2016

Grant Name	Type	Amount Funded	Amount Expended	Interest Earned	Unexpended Balance	Restriction Release	Restricted Balance
Permanently Restricted Capital Fund	Cash-Restricted	\$ 125,000	\$ 17,792	\$ 9	\$ 107,217	\$ 0	\$ 107,217
TOTAL CASH - RESTRICTED		\$ 125,000	\$ 17,792	\$ 9	\$ 107,217	\$ 0	\$ 107,217



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, 2016, 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 19, 2017. The financial statements of Community Action Credit Counseling, Inc. and Innovative Energy Management, LLC were not audited in accordance with *Government Auditing Standards* as those entities did not receive federal funding.

Internal Control Over Financial Reporting

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

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

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

Compliance and Other Matters

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

Purpose of This Report

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

A handwritten signature in black ink that reads "Wipfli LLP". The signature is written in a cursive, professional style.

Wipfli LLP

January 19, 2017
Madison, Wisconsin



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

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

Report on Compliance for Each Major Federal Program

We have audited Northwest Michigan Community Action Agency, Inc.'s compliance with the types of compliance requirements described in the *U.S. Office of Management and Budget (OMB) Compliance Supplement* that could have a direct and material effect on its major federal program for the year ended September 30, 2016. Northwest Michigan Community Action Agency, Inc.'s major federal program is identified in the summary of auditor's results section of the accompanying schedule of findings and questioned costs.

Management's Responsibility for Compliance

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

Auditor's Responsibility

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

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

Opinion

In our opinion, Northwest Michigan Community Action Agency, Inc. complied, in all material respects, with the types of compliance requirements referred to above that could have a direct and material effect on its major federal program for the year ended September 30, 2016.

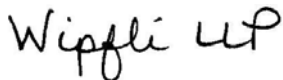
Report on Internal Control Over Compliance

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

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

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

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



Wipfli LLP

January 19, 2017
Madison, Wisconsin

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule of Findings and Questioned Costs
Year Ended September 30, 2016

Section I - Summary of Auditor's Results

Financial Statements

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

Federal Awards

Internal control over major federal programs:	
Material weaknesses identified?	No
Significant deficiencies identified?	No

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

<u>U.S. Department of Health and Human Services</u>	<u>CFDA No.</u>
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Head Start	93.600
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Dollar threshold used to distinguish between Type A and Type B programs:	
Federal	\$750,000

Auditee qualified as low-risk auditee?	Yes
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Section II - Financial Statement Findings

None

Section III - Federal and State Award Findings and Questioned Costs

None

Section IV - Summary Schedule of Prior Year Findings

None