

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

Traverse City, Michigan

Consolidated Financial Statements and Supplementary
Information

Year Ended September 30, 2017

Northwest Michigan Community Action Agency, Inc. and Affiliates

Notes to Consolidated Financial Statements

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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, 2017, 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, 2017, and the changes in their net assets and their cash flows for the year then ended in accordance with accounting principles generally accepted in the United States.

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 11, 2018, on our consideration of Northwest Michigan Community Action Agency, Inc.'s internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of Northwest Michigan Community Action Agency, Inc.'s internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering Northwest Michigan Community Action Agency, Inc.'s internal control over financial reporting and compliance.


Wipfli LLP

January 11, 2018
Madison, Wisconsin

Northwest Michigan Community Action Agency, Inc. and Affiliates

Consolidated Statement of Financial Position

September 30, 2017

<i>Assets</i>	
Current assets:	
Cash	\$ 2,273,090
Restricted cash	291,376
Grants receivable	1,106,287
Accounts receivable	8,924
Prepaid expenses	12,479
Inventory	352,582
<hr/>	
Total current assets	4,044,738
<hr/>	
Other assets:	
Investments	264,250
Mortgages receivable, net	205,461
<hr/>	
Total other assets	469,711
<hr/>	
Property and equipment, net	436,595
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TOTAL ASSETS	\$ 4,951,044
<hr/> <hr/>	
<i>Liabilities and Net Assets</i>	
Current liabilities:	
Accounts payable	\$ 346,656
Accrued payroll and related expenses	212,664
Advance from the State	246,403
Grant funds received in advance	971,487
<hr/>	
Total liabilities	1,777,210
<hr/>	
Net assets:	
Unrestricted	2,062,617
Temporarily restricted	986,217
Permanently restricted	125,000
<hr/>	
Total net assets	3,173,834
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TOTAL LIABILITIES AND NET ASSETS	\$ 4,951,044
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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, 2017

	Unrestricted	Temporarily Restricted	Permanently Restricted	Total
Revenue:				
Grant revenue	\$ 212,695	\$ 19,379,593	\$ 0	\$ 19,592,288
Project income	0	513,734	0	513,734
Investment income	14,075	562	0	14,637
Donations	7,882	140,843	0	148,725
Miscellaneous income	26,362	5,513	0	31,875
In-kind contributions	267,820	0	0	267,820
Net assets released from restriction through satisfaction of program restrictions	20,037,188	(20,037,188)	0	0
Total revenue	20,566,022	3,057	0	20,569,079
Expenses:				
Salaries	8,530,761	0	0	8,530,761
Fringe benefits	1,663,129	0	0	1,663,129
Professional/contract services	1,397,704	0	0	1,397,704
Travel/transportation	623,742	0	0	623,742
Space costs	695,271	0	0	695,271
Beneficiary assistance and supplies	5,559,185	0	0	5,559,185
Lease and maintenance of equipment	103,898	0	0	103,898
Other	419,306	0	0	419,306
Commodity food distributed	842,371	0	0	842,371
Payments to subgrantees	238,987	0	0	238,987
In-kind expenses	267,820	0	0	267,820
Total expenses	20,342,174	0	0	20,342,174
Change in net assets	223,848	3,057	0	226,905
Net assets - Beginning of the year	1,838,769	983,160	125,000	2,946,929
Net assets - End of the year	\$ 2,062,617	\$ 986,217	\$ 125,000	\$ 3,173,834

Northwest Michigan Community Action Agency, Inc. and Affiliates

Consolidated Statement of Cash Flows

Year Ended September 30, 2017

Increase (decrease) in cash:

Cash flows from operating activities:

Change in net assets	\$ 226,905
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Adjustments to reconcile change in net assets to net cash provided by operating activities:

Depreciation	97,236
Gain on disposal of property and equipment	(4,401)
Provision for loan loss	6,506
Change in discount on mortgages receivable	10,749
Unrealized and realized gain on investments	(3,936)
Changes in operating assets and liabilities:	
Restricted cash	232,843
Grants receivable	61,640
Accounts receivable	564
Prepaid expenses	9,838
Inventory	(199,281)
Accounts payable	273
Accrued payroll and related expenses	9,508
Advance from State	246,403
Grant funds received in advance	9,054

Net cash provided by operating activities	703,901
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Cash flows from investing activities:

Purchase of investments	(10,139)
Proceeds from sale of property	8,000
Mortgages receivable issued	(26,950)
Repayment of mortgages receivable	22,938
Purchase of property and equipment	(40,534)

Net cash used in investing activities	(46,685)
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Change in cash	657,216
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Cash - Beginning of the year	1,615,874
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Cash - End of the year	\$ 2,273,090
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Supplemental schedule of noncash operating and financing activities:

Change in commodity food inventory and grant funds received in advance	(\$ 97,540)
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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 42% 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, 2017.

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, 2017.

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.

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.

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)

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.

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.

Northwest Michigan Community Action Agency, Inc. and Affiliates

Notes to Consolidated Financial Statements

Note 1: Summary of Significant Accounting Policies (Continued)

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 2.86% discount rate and are stated at the amount of unpaid principal. Any funds repaid must be used in accordance with the original grant agreement.

NMCAA operates a loan program funded through NeighborWork's Strategic Investment Fund. The loans are for down payment assistance of a principal residence. The loans are non-interest-bearing. The loans are forgiven if the purchaser remains in the home for ten years. Should home ownership be transferred before the ten year period expires the deferred loan is payable to NMCAA. Loans receivable are discounted to their net present value at a 2.33% discount rate and are stated at the amount of unpaid principal.

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

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

Northwest Michigan Community Action Agency, Inc. and Affiliates

Notes to Consolidated Financial Statements

Note 1: Summary of Significant Accounting Policies (Continued)

Mortgages Receivable (continued)

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, 2017.

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.

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, 2017, NMCAA received \$267,820 of such contributions, primarily for its Head Start and Senior Nutrition programs. In addition, NMCAA received contributions of nonprofessional volunteer services of \$2,075,803, 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.

Northwest Michigan Community Action Agency, Inc. and Affiliates

Notes to Consolidated Financial Statements

Note 1: Summary of Significant Accounting Policies (Continued)

Income Taxes

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

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

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 11, 2018, 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.

Note 3: Restricted Cash

The restricted cash balance at September 30, 2017, consists of amounts as follows:

Individual development accounts	\$ 290,047
NeighborWorks America capital fund	1,329
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Total	\$ 291,376

Northwest Michigan Community Action Agency, Inc. and Affiliates

Notes to Consolidated Financial Statements

Note 3: Restricted Cash (Continued)

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)

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, 2017, the inventory consists of the following:

Commodity supplemental food	\$ 132,756
Central kitchen food	9,553
Grant funded housing inventory – ADR project	208,002
Weatherization materials	2,271
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Total	<u>\$ 352,582</u>

Northwest Michigan Community Action Agency, Inc. and Affiliates

Notes to Consolidated Financial Statements

Note 5: Grants Receivable

Grants receivable at September 30, 2017, consist of amounts due from funding sources as follows:

U.S. Department of Health and Human Services	\$ 326,067
U.S. Department of Housing and Urban Development	41,721
Michigan State Housing Development Authority	177,956
Michigan Department of Human Services	70,981
Michigan Department of Education	35,337
Community Development Block Grant Counties	209,944
Charlevoix-Emmet Intermediate School District	51,634
Other programs	192,647

Total	\$ 1,106,287
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Note 6: Investments

Investments at September 30, 2017, consist of the following:

Money market fund	\$ 2,950
Equities	180,111
Mutual funds	81,189

Total	\$ \$264,250
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Included in investment income for the year ended September 30, 2017, was interest and dividends of \$10,139 and a net realized and unrealized gain of \$3,936 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.

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.

Northwest Michigan Community Action Agency, Inc. and Affiliates

Notes to Consolidated Financial Statements

Note 7: Fair Value Measurements

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, 2017, 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, 2017, are measured using Level 1 as quoted prices are available as they are traded in an active market.

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

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

	<u>Fair Value Measurements Using</u>			
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Fair Value</u>
Money market fund	\$ 0	\$ 2,950	\$ 0	\$ 2,950
Equities, corporate note	180,111	0	0	180,111
Mutual funds:				
Equity mutual funds, convertible securities	27,033	0	0	27,033
Fixed income mutual funds, debt and equity				
Security investment funds	54,156	0	0	54,157
<u>Totals</u>	<u>\$ 261,300</u>	<u>\$ 2,950</u>	<u>\$ 0</u>	<u>\$ 264,250</u>

Northwest Michigan Community Action Agency, Inc. and Affiliates

Notes to Consolidated Financial Statements

Note 8: Mortgages Receivable

Mortgages receivable consist of the following:

Housing preservation loans (1)	\$ 505,094
Affordable Housing for Rural Veterans loans (1)	52,102
NeighborWorks Strategic Investment Fund (2)	15,000
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Total loans	572,196
Allowance for uncollectible mortgages receivable	(290,598)
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Expected mortgages receivable to be collected	281,598
Discount at 2.86% (1)	(75,848)
Discount at 2.33% (2)	(289)
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Total	\$ 205,461

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	\$ 284,092
Provision for loan loss	6,506
<hr/>	
Balance at end of year	\$ 290,598

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, 2017, is as follows:

	Loan Balance	Allowance Balance
Loans – individually evaluated for impairment	\$ 0	\$ 0
Loans – collectively evaluated for impairment	572,196	290,598
<hr/>		
Totals	\$ 572,196	\$ 290,598

Northwest Michigan Community Action Agency, Inc. and Affiliates

Notes to Consolidated Financial Statements

Note 9: Property and Equipment

A summary of property and equipment at September 30, 2017, is as follows:

	Corporate Purchased	Grant Award Purchased	Totals
Land	\$ 112,068	\$ 26,125	\$ 138,193
Buildings	881,868	92,063	973,931
Buildings & improvements	478,541	40,480	519,021
Vehicles/equipment	102,403	1,013,791	1,116,194
Subtotals	1,574,880	1,172,459	2,747,339
Accumulated depreciation	(1,435,116)	(875,628)	(2,310,744)
<u>Property and equipment, net</u>	<u>\$ 139,764</u>	<u>\$ 296,831</u>	<u>\$ 436,595</u>

Note 10: Temporarily Restricted Net Assets

Temporarily restricted net assets are available for the following purposes:

Head Start	\$ 8,592
Senior funds	26,287
Community services	204,028
Assets for independence demonstration	157,014
Grant funded mortgages	205,463
NeighborWorks America	88,002
<u>Grant-funded equipment</u>	<u>296,831</u>
<u>Total</u>	<u>\$ 986,217</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, 2017 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, 2017.

Northwest Michigan Community Action Agency, Inc. and Affiliates

Notes to Consolidated Financial Statements

Note 13: Operating Lease Agreements

NMCAA leases various facilities and equipment for operation of its programs with varying terms through September 30, 2026. Lease expense for the year ended September 30, 2017, was \$492,128. 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:

2018	\$	403,836
2019		135,032
2020		76,135
2021		70,709
2022		62,605
Thereafter		209,336
<hr/>		
Total	\$	957,653

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, 2017:

Program activities		
Child education	\$	9,946,435
Housing program		3,182,866
Community services		3,110,986
Food programs		1,513,104
Older Americans		930,200
Weatherization/energy assistance		850,465
Total program activities		19,534,056
Management and general		736,809
Fund-raising		71,309
<hr/>		
Total expenses	\$	20,342,174

Note 15: Grant Awards

At September 30, 2017, NMCAA had received commitments for future funding under various grant awards of approximately \$6,087,000. 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, 2017

	FEDERAL PROGRAMS							10.565, 10.568, 10.569 Subtotal
	Department of Agriculture							
	10.558	10.565			10.568	10.569		
	Total	Child and Adult Day Care Food (1)	Commodity Supplemental Food Program 280001022C (2)	Commodity Supplemental Food Distribution (3)	10.565 Subtotal	Temporary Emergency Food Assist. Program 28-000-0001 (4)	Temporary Emergency Food Assist. Distribution (5)	
REVENUE								
Prior year's grant funds received in advance	\$ 1,059,973	\$ 0	\$ 0	\$ 230,296	\$ 230,296	\$ 0	\$ 0	\$ 230,296
Federal grant reimbursement revenue	15,363,292	334,947	177,738	0	177,738	82,753	0	260,491
State and local grant reimbursement revenue	3,182,984	0	0	0	0	0	0	0
Performance contract revenue	212,695	0	0	0	0	0	0	0
Commodities food received	744,831	0	0	469,161	469,161	0	275,670	744,831
Grant funds received in advance	(971,487)	0	0	(132,756)	(132,756)	0	0	(132,756)
Grant revenue	19,592,288	334,947	177,738	566,701	744,439	82,753	275,670	1,102,862
Project income	513,734	0	0	0	0	0	0	0
Investment income	14,637	0	0	0	0	0	0	0
Donations	148,725	0	0	0	0	0	0	0
Miscellaneous income	31,875	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	0	0
In-kind contributions	267,820	0	0	0	0	0	0	0
Total Revenue	20,569,079	334,947	177,738	566,701	744,439	82,753	275,670	1,102,862
EXPENSES								
Salaries	8,530,761	0	91,175	0	91,175	27,627	0	118,802
Fringe benefits	1,663,129	0	25,425	0	25,425	7,682	0	33,107
Professional/contract services	1,397,704	0	4,354	0	4,354	2,746	0	7,100
Travel/transportation	623,742	0	7,484	0	7,484	29,428	0	36,912
Space costs	695,271	0	17,186	0	17,186	3,766	0	20,952
Beneficiary assistance and supplies	5,559,185	334,947	1,676	0	1,676	339	0	2,015
Lease and maintenance of equipment	103,898	0	8,838	0	8,838	2,579	0	11,417
Other	419,306	0	6,128	0	6,128	1,313	0	7,441
Indirect expenses	0	0	15,472	0	15,472	7,273	0	22,745
Commodity food distributed	842,371	0	0	566,701	566,701	0	275,670	842,371
Payments to subgrantees	238,987	0	0	0	0	0	0	0
In-kind expenses	267,820	0	0	0	0	0	0	0
Total Expenses	20,342,174	334,947	177,738	566,701	744,439	82,753	275,670	1,102,862
Change in Net Assets	226,905	0	0	0	0	0	0	0
Net assets - Beginning of the year	2,946,929	0	0	0	0	0	0	0
NET ASSETS - End of the year	\$ 3,173,834	\$ 0	\$ 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, 2017

	FEDERAL PROGRAMS							
	Department of Housing and Urban Development							
	14,169			14,228				
	LCHA Comprehensive HC160321018 (6)	LCHA Comprehensive HC170321019 (7)	14,169 Subtotal	Wexford Co. CDBG Housing MSC 2015- 5831-HO (8)	Charlevoix Co. CDBG Housing MSC 2014- 0729-HO (9)	Emmet Co. CDBG Housing MSC 2015- 0737-HO (10)	Grand Traverse Co. CDBG Housing MSC-2013- 0781-HO (11)	14,228 Subtotal
REVENUE								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	13,209	15,623	28,832	270,177	98,856	158,520	230,092	757,645
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	13,209	15,623	28,832	270,177	98,856	158,520	230,092	757,645
Project income	(100)	0	(100)	46,128	1,812	24,585	59,130	131,655
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	13,109	15,623	28,732	316,305	100,668	183,105	289,222	889,300
EXPENSES								
Salaries	9,545	11,912	21,457	32,313	4,340	6,342	23,958	66,953
Fringe benefits	2,372	2,291	4,663	5,699	1,115	1,343	4,188	12,345
Professional/contract services	0	0	0	0	16,578	35,465	0	52,043
Travel/transportation	0	0	0	218	0	0	26	244
Space costs	0	0	0	0	0	0	0	0
Beneficiary assistance and supplies	0	0	0	270,025	78,635	138,658	254,540	741,858
Lease and maintenance of equipment	0	0	0	0	0	0	0	0
Other	0	0	0	64	0	98	151	313
Indirect expenses	1,192	1,420	2,612	7,986	0	1,199	6,359	15,544
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	13,109	15,623	28,732	316,305	100,668	183,105	289,222	889,300
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, 2017

	FEDERAL PROGRAMS							
	Department of Housing and Urban Development							
	14.231			14.235				
	MSHDA ESG HML-2015- 0107-ESF (12)	MSHDA ESG HML-2016- Northwest- 0107-ESF (13)	14.231 Subtotal	Rapid Re-Housing SHP-17-15006 (14)	Family Re-Housing Program (FRP) SHP-16-15005 (15)	Rural Permanent Supportive Housing Grant SHP-17-24001 (16)	Charlevoix- Emmet HMIS HML-2015-MI- 5682-HMIS (17)	Wexford-Miss. HMIS WEX-MISS HML-2015-MI- 5682-HMIS (18)
REVENUE								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 6,408	\$ 5,893
Federal grant reimbursement revenue	35,303	497,532	532,835	88,621	241,639	238,541	5,000	5,000
State and local grant reimbursement revenue	0	0	0	0	0	0	0	0
Performance contract revenue	0	0	0	0	0	0	0	0
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	0	0	0	0	0	0	(6,930)	(6,415)
Grant revenue	35,303	497,532	532,835	88,621	241,639	238,541	4,478	4,478
Project income	(1,658)	1,658	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	33,645	499,190	532,835	88,621	241,639	238,541	4,478	4,478
EXPENSES								
Salaries	18,077	157,614	175,691	19,345	51,180	49,504	0	0
Fringe benefits	2,959	33,811	36,770	3,834	11,196	10,991	0	0
Professional/contract services	1,000	32,469	33,469	20	349	458	3,453	3,453
Travel/transportation	767	5,726	6,493	906	2,786	2,982	0	0
Space costs	0	0	0	853	1,978	1,841	0	0
Beneficiary assistance and supplies	10,472	111,075	121,547	59,754	164,092	163,408	618	618
Lease and maintenance of equipment	0	0	0	367	982	797	0	0
Other	372	4,970	5,342	976	2,111	1,814	0	0
Indirect expenses	0	0	0	2,566	6,965	6,746	407	407
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	(2)	153,525	153,523	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
Total Expenses	33,645	499,190	532,835	88,621	241,639	238,541	4,478	4,478
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, 2017

	FEDERAL PROGRAMS							
	Department of Housing and Urban Development							
	14.235		14.239			14.267		
	Manistee HMIS HML-2015-MI 5682-HMIS (19)	14.235 Subtotal	Emmet Co. ADR M-2012- 107 (20)	Home Grant M-2013-0107 (21)	14.239 Subtotal	Continuum Planning Grant MI- 0455L5F121400 (22)	Continuum Planning Grant MI- 0487L5F121500 (23)	14.267 Subtotal
REVENUE								
Prior year's grant funds received in advance	\$ 3,160	\$ 15,461	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	5,000	583,801	92,576	274,854	367,430	15,000	16,409	31,409
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	(4,320)	(17,665)	(12,647)	(6,530)	(19,177)	0	0	0
Grant revenue	3,840	581,597	79,929	268,324	348,253	15,000	16,409	31,409
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	3,840	581,597	79,929	268,324	348,253	15,000	16,409	31,409
EXPENSES								
Salaries	0	120,029	0	24,854	24,854	0	0	0
Fringe benefits	0	26,021	0	4,499	4,499	0	0	0
Professional/contract services	3,452	11,185	0	0	0	13,636	14,917	28,553
Travel/transportation	39	6,713	0	0	0	0	0	0
Space costs	0	4,672	0	0	0	0	0	0
Beneficiary assistance and supplies	0	388,490	79,832	233,893	313,725	0	0	0
Lease and maintenance of equipment	0	2,146	0	0	0	0	0	0
Other	0	4,901	97	47	144	0	0	0
Indirect expenses	349	17,440	0	5,031	5,031	1,364	1,492	2,856
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	3,840	581,597	79,929	268,324	348,253	15,000	16,409	31,409
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, 2017

	FEDERAL PROGRAMS							
	Department of Housing and Urban Development			Department of Treasury				
	14,871			21,000				
Family Self-Sufficiency Prog. - HCVP (24)	Family Self-Sufficiency Prog. - HCVP 16-91-FSS (25)	14,871 Subtotal	NeighborWorks Green Program Dev. Grant FY13-2 2013-8527-0056-GPD51 (26)	NeighborWorks Green Prog Dev. Grant 2016-8527-0476 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 Operating Grant (30)	
REVENUE								
Prior year's grant funds received in advance	\$ 2,123	\$ 0	\$ 2,123	\$ 22,230	\$ 2,500	\$ 4,434	\$ 30,633	\$ 197,122
Federal grant reimbursement revenue	2,137	4,533	6,670	0	0	0	0	160,000
State and local grant reimbursement revenue	0	0	0	0	0	0	0	0
Performance contract revenue	0	0	0	0	0	0	0	0
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	0	0	0	(11,146)	0	0	(30,633)	(314,031)
Grant revenue	4,260	4,533	8,793	11,084	2,500	4,434	0	43,091
Project income	0	0	0	0	0	0	0	0
Investment income	0	0	0	0	0	0	0	139
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	4,260	4,533	8,793	11,084	2,500	4,434	0	43,230
EXPENSES								
Salaries	3,135	3,314	6,449	7,813	0	3,474	0	20,912
Fringe benefits	738	807	1,545	2,263	0	720	0	6,311
Professional/contract services	0	0	0	0	0	0	0	979
Travel/transportation	0	0	0	0	1,498	0	0	2,004
Space costs	0	0	0	0	0	0	0	2,304
Beneficiary assistance and supplies	0	0	0	0	775	5	0	3,853
Lease and maintenance of equipment	0	0	0	0	0	0	0	364
Other	0	0	0	0	0	0	0	2,606
Indirect expenses	387	412	799	1,008	227	235	0	3,897
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	4,260	4,533	8,793	11,084	2,500	4,434	0	43,230
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, 2017

	FEDERAL PROGRAMS							
	Department of Treasury							
	21.000							
	NeighborWorks Permanently Restricted Capital Grant (31)	NeighborWorks CIM 2017-8527- 0293-SUP (32)	NeighborWorks Financial Capability Evaluation 2016-8527- 0405-SUP39 (33)	NeighborWorks Strategic Investment 2016-8527-0102- SIFUND68 (34)	NeighborWorks Supplemental Housing Coun. 2016-8527-0153- OUT-1 (35)	NeighborWorks Permanently Restricted Emmet County ADR Project (36)	National Foreclosure Mitigation Cnsling R10 PL 114-113X1350 (37)	21.000 Subtotal
REVENUE								
Prior year's grant funds received in advance	\$ 0	\$ 1,785	\$ 10,000	\$ 50,000	\$ 9,781	\$ 0	\$ 0	\$ 328,485
Federal grant reimbursement revenue	0	3,000	0	0	0	0	28,279	191,279
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	(4,743)	(756)	(35,000)	0	0	0	(396,309)
Grant revenue	0	42	9,244	15,000	9,781	0	28,279	123,455
Project income	0	0	0	0	0	0	0	0
Investment income	0	0	0	0	0	0	0	139
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	0	42	9,244	15,000	9,781	0	28,279	123,594
EXPENSES								
Salaries	0	22	7,354	0	7,117	0	16,982	63,674
Fringe benefits	0	3	1,050	0	1,775	0	4,418	16,540
Professional/contract services	0	0	0	0	0	0	190	1,169
Travel/transportation	0	0	0	0	0	0	1,147	4,649
Space costs	0	0	0	0	0	0	0	2,304
Beneficiary assistance and supplies	0	0	0	15,000	0	113,380	2,802	135,815
Lease and maintenance of equipment	0	0	0	0	0	0	0	364
Other	0	13	0	0	0	0	170	2,789
Indirect expenses	0	4	840	0	889	0	2,570	9,670
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	42	9,244	15,000	9,781	113,380	28,279	236,974
Change in Net Assets	0	0	0	0	0	(113,380)	0	(113,380)
Net assets - Beginning of the year	125,000	0	0	0	0	(6,620)	0	118,380
NET ASSETS - End of the year	\$ 125,000	\$ 0	\$ 0	\$ 0	\$ 0	(\$ 120,000)	\$ 0	\$ 5,000

Northwest Michigan Community Action Agency, Inc. and Affiliates

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Schedule of Program Activity

Year Ended September 30, 2017

	FEDERAL PROGRAMS							
	Dept. of Treasury	Veterans Affairs	Department of Energy		Dept of Education	Dept of Health and Human Services		
	21.009	64.033	81.042		84.181	93.045		
	Volunteer Income Tax Assistance 17VITA0030 (38)	Supportive Serv. Veterans Families Prog. 13-MI-108 (39)	Weatherization Assistance Program WAP-16-28023-1 (40)	Weatherization Assistance Program WAP-16-28023-0 (41)	81.042 Subtotal	Early On Char-Em ISD 2016/2017 (42)	Senior Nutrition - Congregate (43)	Senior Nutrition - Home Delivered (44)
REVENUE								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	35,000	659,706	102,820	522,118	624,938	18,328	168,297	65,663
State and local grant reimbursement revenue	0	0	0	0	0	0	9,322	305,790
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	35,000	659,706	102,820	522,118	624,938	18,328	177,619	371,453
Project income	0	0	0	0	0	0	94,222	189,850
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	173,648
In-kind contributions	81,606	0	0	0	0	0	51,426	65,042
Total Revenue	116,606	659,706	102,820	522,118	624,938	18,328	323,267	799,993
EXPENSES								
Salaries	21,483	231,718	19,843	83,432	103,275	13,088	120,163	228,282
Fringe benefits	3,592	37,163	5,486	27,895	33,381	2,116	17,981	53,412
Professional/contract services	786	17,410	12,930	14,314	27,244	0	34,740	144,572
Travel/transportation	1,494	23,323	488	9,129	9,617	1,688	5,271	83,368
Space costs	0	13,397	882	2,577	3,459	0	11,062	17,893
Beneficiary assistance and supplies	1,238	204,678	55,849	357,904	413,753	0	74,227	168,366
Lease and maintenance of equipment	1,881	2,365	105	1,268	1,373	0	2,270	4,934
Other	1,635	9,176	2,383	2,548	4,931	0	2,525	6,164
Indirect expenses	2,891	36,512	4,854	23,051	27,905	1,436	3,602	27,960
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	83,964	0	0	0	0	0	0
In-kind expenses	81,606	0	0	0	0	0	51,426	65,042
Total Expenses	116,606	659,706	102,820	522,118	624,938	18,328	323,267	799,993
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-8

Schedule of Program Activity

Year Ended September 30, 2017

	FEDERAL PROGRAMS							
	Department of Health and Human Services							
	93.045	93.053	93.558	93.568				
93.045 Subtotal	Nutrition Services Incentive (45)	93.045 & 93.053 Subtotal	Salvation Army Motel Provider Prog. ADMIN-12-99003 YR16-17 (46)	Weatherization LIHEAP WAP-16-28023 NFA#3 (47)	MCAA LIHEAP EAP LOA 2016-2017 (48)	LIHEAP Crisis Assistance LCA16-28023 (49)	93.568 Subtotal	
REVENUE								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	233,960	148,704	382,664	8,522	290,336	107,761	961,480	1,359,577
State and local grant reimbursement revenue	315,112	0	315,112	0	0	131,709	0	131,709
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	549,072	148,704	697,776	8,522	290,336	239,470	961,480	1,491,286
Project income	284,072	0	284,072	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	173,648	0	173,648	0	0	(16,697)	0	(16,697)
In-kind contributions	116,468	0	116,468	0	0	0	0	0
Total Revenue	1,123,260	148,704	1,271,964	8,522	290,336	222,773	961,480	1,474,589
EXPENSES								
Salaries	348,445	0	348,445	1,673	43,400	20,999	41,250	105,649
Fringe benefits	71,393	0	71,393	588	13,103	3,029	6,103	22,235
Professional/contract services	179,312	0	179,312	0	287	208	463	958
Travel/transportation	88,639	0	88,639	0	2,384	0	0	2,384
Space costs	28,955	0	28,955	0	1,493	1,782	5,599	8,874
Beneficiary assistance and supplies	242,593	148,704	391,297	6,035	212,657	192,402	899,805	1,304,864
Lease and maintenance of equipment	7,204	0	7,204	0	621	572	1,169	2,362
Other	8,689	0	8,689	0	2,675	1,089	1,871	5,635
Indirect expenses	31,562	0	31,562	226	13,716	2,692	5,220	21,628
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	116,468	0	116,468	0	0	0	0	0
Total Expenses	1,123,260	148,704	1,271,964	8,522	290,336	222,773	961,480	1,474,589
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, 2017

	FEDERAL PROGRAMS								
	Department of Health and Human Services								
	93.569			93.600					
				Head Start					
	Community Services Block Grant CSBG-14- 28023 YR 4	Community Services Block Grant Discretionary CSBG-D-14- 28023	93.569 Subtotal	Full-Year, Part-Day 05CH010303-01	Training & Technical Assistance 05CH010303-01	Early Head Start 05CH010303-01	Training & Technical Assistance 05CH010303-01	Full-Year, Part-Day 05CH010303-02	Training & Technical Assistance 05CH010303-02
	(50)	(51)	(52)	(53)	(54)	(55)	(56)	(57)	
REVENUE									
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	567,604	50,000	617,604	1,759,291	5,462	683,210	103	4,210,653	52,937
State and local grant reimbursement revenue	0	0	0	0	0	0	0	0	0
Performance contract revenue	0	0	0	0	0	0	0	0	0
Commodities food received	0	0	0	0	0	0	0	0	0
Grant funds received in advance	0	0	0	0	0	0	0	0	0
Grant revenue	567,604	50,000	617,604	1,759,291	5,462	683,210	103	4,210,653	52,937
Project income	43	0	43	0	0	0	0	0	0
Investment income	0	0	0	0	0	0	0	0	0
Donations	0	0	0	0	0	0	0	0	0
Miscellaneous income	0	0	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	0	0	0
In-kind contributions	0	0	0	419,726	0	286,124	0	655,071	0
Total Revenue	567,647	50,000	617,647	2,179,017	5,462	969,334	103	4,865,724	52,937
EXPENSES									
Salaries	270,602	31,987	302,589	877,826	0	326,201	0	2,151,352	0
Fringe benefits	51,993	7,116	59,109	165,511	0	53,676	0	457,377	0
Professional/contract services	19,834	603	20,437	128,768	1,266	57,263	0	421,739	6,604
Travel/transportation	19,605	4,472	24,077	47,553	1,832	25,802	1,432	125,463	16,996
Space costs	54,330	0	54,330	92,895	0	31,302	0	255,110	0
Beneficiary assistance and supplies	19,861	1,117	20,978	252,279	1,007	87,159	(1,338)	327,856	8,393
Lease and maintenance of equipment	8,711	0	8,711	16,008	0	33,347	0	29,180	0
Other	24,000	403	24,403	25,126	860	11,044	0	76,973	16,132
Indirect expenses	98,711	4,302	103,013	153,325	497	57,416	9	365,603	4,812
Commodity food distributed	0	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	0	0
In-kind expenses	0	0	0	419,726	0	286,124	0	655,071	0
Total Expenses	567,647	50,000	617,647	2,179,017	5,462	969,334	103	4,865,724	52,937
Change in Net Assets	0	0	0	0	0	0	0	0	0
Net assets - Beginning of the year	0	0	0	0	0	0	0	0	0
NET ASSETS - End of the year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Northwest Michigan Community Action Agency, Inc. and Affiliates

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Schedule of Program Activity

Year Ended September 30, 2017

FEDERAL PROGRAMS									
Department of Health and Human Services									
93.600			93.602						
Head Start									
Early Head Start 05CH010303-02 (58)	Training & Technical Assistance 05CH010303-02 (59)	93.600 93.601	Assets for Independence Demonstration 90EI0707/01 (60)	Assets for Independence Demonstration 90EI0627/01 (61)	Assets for Independence Demonstration 90EI0783/01 (62)	Assets for Independence Demonstration 90EI0855/01 (63)	93.602 Subtotal	Total Federal Programs	
REVENUE									
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 28,480	\$ 0	\$ 78,283	\$ 113,241	\$ 220,004	\$ 796,369
Federal grant reimbursement revenue	1,797,852	52,106	8,561,614	0	0	0	0	0	15,363,292
State and local grant reimbursement revenue	0	0	0	0	0	0	0	0	446,821
Performance contract revenue	0	0	0	0	0	0	0	0	0
Commodities food received	0	0	0	0	0	0	0	0	744,831
Grant funds received in advance	0	0	0	0	0	(45,276)	(110,239)	(155,515)	(721,422)
Grant revenue	1,797,852	52,106	8,561,614	28,480	0	33,007	3,002	64,489	16,629,891
Project income	0	0	0	0	0	0	0	0	415,670
Investment income	0	0	0	0	0	150	273	423	562
Donations	0	0	0	0	0	0	0	0	0
Miscellaneous income	0	0	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	0	0	156,951
In-kind contributions	784,628	0	2,145,549	0	0	0	0	0	2,343,623
Total Revenue	2,582,480	52,106	10,707,163	28,480	0	33,157	3,275	64,912	19,546,697
EXPENSES									
Salaries	995,519	0	4,350,898	733	0	3,865	4,718	9,316	6,086,043
Fringe benefits	176,348	0	852,912	129	0	747	879	1,755	1,219,734
Professional/contract services	180,336	9,779	805,755	3	0	54	87	144	1,185,565
Travel/transportation	91,228	13,881	324,187	0	0	0	0	0	530,420
Space costs	79,311	0	458,618	0	0	0	0	0	595,561
Beneficiary assistance and supplies	77,843	16,895	770,094	56,002	0	61,003	1	117,006	5,268,340
Lease and maintenance of equipment	10,075	0	88,610	0	0	0	0	0	126,433
Other	29,585	6,814	166,534	6	0	26	21	53	241,986
Indirect expenses	157,607	4,737	744,006	87	0	470	571	1,128	1,047,004
Commodity food distributed	0	0	0	0	0	0	0	0	842,371
Payments to subgrantees	0	0	0	0	0	0	0	0	237,487
In-kind expenses	784,628	0	2,145,549	0	0	0	0	0	2,343,623
Total Expenses	2,582,480	52,106	10,707,163	56,960	0	66,165	6,277	129,402	19,724,567
Change in Net Assets	0	0	0	(28,480)	0	(33,008)	(3,002)	(64,490)	(177,870)
Net assets - Beginning of the year	0	0	0	28,480	1,500	78,283	113,241	221,504	339,884
NET ASSETS - End of the year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,500	\$ 45,275	\$ 110,239	\$ 157,014	\$ 162,014

Northwest Michigan Community Action Agency, Inc. and Affiliates

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Schedule of Program Activity

Year Ended September 30, 2017

	STATE AND LOCAL PROGRAMS							
	Region 2 NWCOG Coordinator Grant HML-2017- 0107-ESM (64)	Housing Education Services 16-50-HEP (65)	Homeless Youth Initiative Seed Grant #2386 (66)	Supplement Youth Housing Demonstration Project (67)	MSHDA Financial Assistance HML-2017- 107-ESM-02 (68)	Coordinated Entry COC (69)	County of Emmet Homeowner Rehabilitation Program Spec. Funds 14 -17 (70)	County of Emmet Homeowner Rehabilitation Program Spec. Funds 16 -18 (71)
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	10,000	27,141	20,000	6,846	10,000	5,000	27,211	1,566
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	(9,709)	0	0	(4,860)	0	0
Grant revenue	10,000	27,141	10,291	6,846	10,000	140	27,211	1,566
Project income	0	0	0	0	0	0	0	0
Investment income	0	0	0	0	0	0	0	0
Donations	0	0	60	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	10,000	27,141	10,351	6,846	10,000	140	27,211	1,566
EXPENSES								
Salaries	0	20,563	0	0	0	0	0	1,150
Fringe benefits	0	4,111	0	0	0	0	0	274
Professional/contract services	10,000	0	10,351	5,658	0	0	4,064	0
Travel/transportation	0	0	0	298	0	127	0	0
Space costs	0	0	0	0	0	0	0	0
Beneficiary assistance and supplies	0	0	0	268	10,000	0	20,673	0
Lease and maintenance of equipment	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0
Indirect expenses	0	2,467	0	622	0	13	2,474	142
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	27,141	10,351	6,846	10,000	140	27,211	1,566
Change in Net Assets	0	0	0	0	0	0	0	0
Net assets - Beginning of the year	0	0	0	0	0	0	0	0
NET ASSETS - End of the year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

See Independent Auditor's Report.

Northwest Michigan Community Action Agency, Inc. and Affiliates

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Schedule of Program Activity

Year Ended September 30, 2017

STATE AND LOCAL PROGRAMS								
	Benzie County Community Chest 2017 (72)	NW MI Supportive Housing Consultant Contract (73)	Women's Resource Center Consultant Contract (74)	Cherryland Electric Community Caring Fund (75)	WCMU & Consumers Energy "Warm Hearts, Warm Homes" (76)	Benzie Co. Program Inc. Contract (77)	Neighborhood Impact Program (78)	NeighborWorks Week GW-2017-8527- 0517-OUT (79)
REVENUE								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 200	\$ 0
Federal grant reimbursement revenue	0	0	0	0	0	0	0	0
State and local grant reimbursement revenue	7,500	58,798	311	5,000	0	28,864	0	500
Performance contract revenue	0	0	0	0	0	0	0	0
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	(6,454)	0	0	(445)	0	0	(200)	(146)
Grant revenue	1,046	58,798	311	4,555	0	28,864	0	354
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	11,510	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	(38)	0	0	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
Total Revenue	1,046	58,798	273	4,555	11,510	28,864	0	354
EXPENSES								
Salaries	0	43,224	218	0	13	0	0	0
Fringe benefits	0	5,617	30	0	3	0	0	0
Professional/contract services	0	0	0	0	189	0	0	95
Travel/transportation	0	5,099	0	7	515	189	0	0
Space costs	0	0	0	0	1,346	0	0	0
Beneficiary assistance and supplies	1,046	300	0	4,134	11,279	27,918	0	227
Lease and maintenance of equipment	0	0	0	0	401	0	0	0
Other	0	0	0	0	516	79	0	0
Indirect expenses	0	4,558	25	414	248	678	0	32
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	1,046	58,798	273	4,555	14,510	28,864	0	354
Change in Net Assets	0	0	0	0	(3,000)	0	0	0
Net assets - Beginning of the year	0	0	0	0	3,000	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, 2017

	STATE AND LOCAL PROGRAMS								
	NeighborWorks Sustainable Homeownership 2016-8527-0504- OUT-5 (80)	Early Childhood (EC) Programs						COOR ISD Program 2016/2017 (86)	COOR ISD GSRP Transportation 2016/2017 (87)
		TBA ISD GSRP Program 2016/2017 (81)	Char-Em ISD GSRP Program 2016/2017 (82)	Wexford- Missaukee ISD GSRP Program 2016/2017 (83)	TBA ISD GSRP Transportation 2016/2017 (84)	Wexford- Missaukee ISD GSRP Transportation 2016/2017 (85)			
REVENUE									
Prior year's grant funds received in advance	\$ 24,976	\$ 864	\$ 0	\$ 8,716	\$ 0	\$ 0	\$ 0	\$ 0	
Federal grant reimbursement revenue	0	0	0	0	0	0	0	0	
State and local grant reimbursement revenue	104,000	506,963	339,294	552,837	30,741	17,681	33,745	1,301	
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	(99,883)	(864)	0	(8,716)	0	0	0	0	
Grant revenue	29,093	506,963	339,294	552,837	30,741	17,681	33,745	1,301	
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	(32)	0	
In-kind contributions	0	0	0	0	0	0	0	0	
Total Revenue	29,093	506,963	339,294	552,837	30,741	17,681	33,713	1,301	
EXPENSES									
Salaries	7,822	386,743	245,803	398,429	0	4,917	25,219	0	
Fringe benefits	1,768	69,530	53,384	78,284	0	769	7,145	0	
Professional/contract services	219	0	0	0	0	11,546	0	0	
Travel/transportation	13,312	2,105	1,454	4,313	30,741	117	0	1,301	
Space costs	0	7,290	9,942	7,140	0	0	0	0	
Beneficiary assistance and supplies	3,327	18,931	15,074	37,471	0	0	0	0	
Lease and maintenance of equipment	0	0	493	1,191	0	0	0	0	
Other	0	3,090	1,019	5,095	0	332	0	0	
Indirect expenses	2,645	19,274	12,125	20,914	0	0	1,349	0	
Commodity food distributed	0	0	0	0	0	0	0	0	
Payments to subgrantees	0	0	0	0	0	0	0	0	
In-kind expenses	0	0	0	0	0	0	0	0	
Total Expenses	29,093	506,963	339,294	552,837	30,741	17,681	33,713	1,301	
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, 2017

STATE AND LOCAL PROGRAMS								
Early Childhood Programs								
COOR ISD Special Needs Aide 2016/2017 (88)	COOR ISD Program 2017/2018 (89)	TBA ISD GSRP Program 2017/2018 (90)	Char-Em ISD GSRP Program 2017/2018 (91)	Wexford- Missaukee ISD GSRP Program 2017/2018 (92)	Wexford- Missaukee ISD GSRP Transportation 2017/2018 (93)	TBA-ISD Spincich Service Agreement 07/16 - 06/17 (94)	TBA-ISD Spincich Service Agreement 07/15 - 06/16 (95)	
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	6,597	851	22,195	15,140	27,403	111	44,795	(491)
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	6,597	851	22,195	15,140	27,403	111	44,795	(491)
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	491
In-kind contributions	0	0	0	0	0	0	0	0
Total Revenue	6,597	851	22,195	15,140	27,403	111	44,795	0
EXPENSES								
Salaries	5,117	706	12,676	8,990	17,419	102	35,232	0
Fringe benefits	1,094	68	1,479	976	2,038	9	4,021	0
Professional/contract services	0	0	1,355	0	533	0	0	0
Travel/transportation	0	0	376	230	416	0	2,000	0
Space costs	0	0	492	0	175	0	0	0
Beneficiary assistance and supplies	0	0	3,670	3,469	4,121	0	368	0
Lease and maintenance of equipment	0	0	0	17	40	0	0	0
Other	0	0	165	83	173	0	450	0
Indirect expenses	386	77	1,982	1,375	2,488	0	2,724	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	6,597	851	22,195	15,140	27,403	111	44,795	0
Change in Net Assets	0	0	0	0	0	0	0	0
Net assets - Beginning of the year	0	0	0	0	0	0	0	0
NET ASSETS - End of the year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

See Independent Auditor's Report.

Northwest Michigan Community Action Agency, Inc. and Affiliates

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Schedule of Program Activity

Year Ended September 30, 2017

STATE AND LOCAL PROGRAMS							
Early Childhood Programs							
Central Lake CLEO Foundation Programs (96)	Great Start Quality Resource Center (97)	TBA-ISD Miller Service Agreement 11/13-6/16 (98)	TBA-ISD Wilson Service Agreement 10/16-6/17 (99)	TBA-ISD Wilson Service Agreement 7/17-9/17 (100)	Charlevoix-Emmet ISD Child Care Scholarship Program (101)	Central Lake CLEO Lapsit Program (102)	Central Lake CLEO First Steps Program 7/16-6/17 (103)
REVENUE							
Prior year's grant funds received in advance	\$ 72,295	\$ 0	\$ 0	\$ 0	\$ 50,895	\$ 210	\$ 21,868
Federal grant reimbursement revenue	0	0	0	0	0	0	0
State and local grant reimbursement revenue	94,874	392,464	(609)	41,433	15,360	59,747	3,270
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	(43,730)	0	0
Grant revenue	167,169	392,464	(609)	41,433	15,360	66,912	25,138
Project income	0	0	0	0	0	0	0
Investment income	0	0	0	0	0	0	0
Donations	0	0	0	0	0	0	0
Miscellaneous income	0	0	0	0	0	0	0
Indirect Income	0	0	0	0	0	0	0
Transfers	0	0	609	0	0	0	0
In-kind contributions	0	0	0	0	0	0	0
Total Revenue	167,169	392,464	0	41,433	15,360	66,912	25,138
EXPENSES							
Salaries	93,873	312,616	0	32,250	13,148	0	150
Fringe benefits	17,045	60,762	0	3,784	1,057	0	19
Professional/contract services	3,835	0	0	0	0	65,120	1,099
Travel/transportation	2,623	0	0	1,322	117	0	0
Space costs	10,063	0	0	0	0	0	6,163
Beneficiary assistance and supplies	21,832	0	0	0	0	45	15,760
Lease and maintenance of equipment	96	0	0	0	0	0	96
Other	3,432	0	0	310	155	1,792	146
Indirect expenses	14,370	19,086	0	3,767	883	0	1,705
Commodity food distributed	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0
Total Expenses	167,169	392,464	0	41,433	15,360	66,912	25,138
Change in Net Assets	0	0	0	0	0	0	0
Net assets - Beginning of the year	0	0	0	0	0	0	0
NET ASSETS - End of the year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

See Independent Auditor's Report.

Northwest Michigan Community Action Agency, Inc. and Affiliates

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Schedule of Program Activity

Year Ended September 30, 2017

STATE AND LOCAL PROGRAMS								
	Central Lake CLEO First Steps Program 7/17-6/18 (104)	Family Vacation Fund (105)	Raising A Reader Program Growth Grant 2014-059 (106)	ECE Activity (107)	Wexford County Baby Closet (108)	Central Lake Foundation Programs 2017/2018 (109)	Friends of Alanson (110)	Child Development Contributions (111)
REVENUE								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 962	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	0	0	0	0	0	0	0	0
State and local grant reimbursement revenue	20,259	0	0	0	0	34,968	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	(5,789)	0	(962)	0	0	(9,372)	0	0
Grant revenue	14,470	0	0	0	0	25,596	0	0
Project income	0	0	0	1,170	0	0	0	0
Investment income	0	0	0	0	0	0	0	0
Donations	0	2,029	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	14,470	2,029	0	1,170	0	25,596	0	0
EXPENSES								
Salaries	3,285	0	0	0	0	15,484	0	0
Fringe benefits	2,311	0	0	0	0	2,398	0	0
Professional/contract services	1,291	0	0	0	0	238	0	0
Travel/transportation	136	0	0	0	0	415	0	0
Space costs	3,250	0	0	0	0	3,250	0	0
Beneficiary assistance and supplies	3,020	2,029	0	1,044	570	1,682	0	0
Lease and maintenance of equipment	0	0	0	0	0	0	0	0
Other	134	0	0	0	0	75	0	0
Indirect expenses	1,043	0	0	105	0	2,054	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	14,470	2,029	0	1,149	570	25,596	0	0
Change in Net Assets	0	0	0	21	(570)	0	0	0
Net assets - Beginning of the year	0	0	0	3,758	4,177	0	101	1,073
NET ASSETS - End of the year	\$ 0	\$ 0	\$ 0	\$ 3,779	\$ 3,607	\$ 0	\$ 101	\$ 1,073

See Independent Auditor's Report.

Northwest Michigan Community Action Agency, Inc. and Affiliates

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Schedule of Program Activity

Year Ended September 30, 2017

STATE AND LOCAL PROGRAMS								
	TBA ISD & Venture North Contract (112)	Maidens of Michigan Fund (113)	GS2Q Participation Bonus Program (114)	Manistee County Millage 2017 (115)	Grand Traverse County Millage 2017 (116)	Grand Traverse County Millage 2016 (117)	Wexford County Millage 2017 (118)	Wexford County Millage 2016 (119)
REVENUE								
Prior year's grant funds received in advance	\$ 0	\$ 1,490	\$ 0	\$ 0	\$ 0	\$ 5,000	\$ 0	\$ 0
Federal grant reimbursement revenue	0	0	0	0	0	0	0	0
State and local grant reimbursement revenue	27,762	0	0	12,000	20,000	0	15,000	5,000
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	(1,290)	0	0	(5,000)	0	0	0
Grant revenue	27,762	200	0	12,000	15,000	5,000	15,000	5,000
Project income	0	0	14,000	0	0	0	0	0
Investment income	0	0	0	0	0	0	0	0
Donations	0	750	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	27,762	950	14,000	12,000	15,000	5,000	15,000	5,000
EXPENSES								
Salaries	20,683	0	0	0	3,898	1,299	3,898	1,299
Fringe benefits	5,825	0	0	0	602	201	602	201
Professional/contract services	0	0	0	0	0	0	0	0
Travel/transportation	0	0	0	12,000	0	0	0	0
Space costs	0	0	0	0	0	0	0	0
Beneficiary assistance and supplies	0	950	6,002	0	10,500	3,500	10,500	3,500
Lease and maintenance of equipment	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0
Indirect expenses	1,254	0	600	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	27,762	950	6,602	12,000	15,000	5,000	15,000	5,000
Change in Net Assets	0	0	7,398	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	\$ 7,398	\$ 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, 2017

STATE AND LOCAL PROGRAMS

	Leelanau County Millage 2017 (120)	Leelanau County Millage 2016 (121)	Allen Foundation (122)	DTE Meals Grant (123)	Shumsky Foundation (124)	Building Healthy Communities Manistee (125)	Live Well Manistee (126)	LIHEAP LCA ESLO for Admin. LCA16-28023 (127)
REVENUE								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 21,429	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	0	0	0	0	0	0	0	0
State and local grant reimbursement revenue	21,000	7,000	0	12,500	1,000	2,058	4,827	0
Performance contract revenue	0	0	0	0	0	0	0	46,599
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	0	0	0	0	0	(1,279)	(385)	0
Grant revenue	21,000	7,000	21,429	12,500	1,000	779	4,442	46,599
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	21,000	7,000	21,429	12,500	1,000	779	4,442	46,599
EXPENSES								
Salaries	5,457	1,819	5,569	1,733	260	0	0	36,393
Fringe benefits	843	281	860	265	40	0	0	5,996
Professional/contract services	0	0	0	0	0	0	4,219	0
Travel/transportation	0	0	0	125	0	0	146	0
Space costs	0	0	0	0	0	0	0	0
Beneficiary assistance and supplies	14,700	4,900	15,000	9,846	700	779	27	0
Lease and maintenance of equipment	0	0	0	0	0	0	50	0
Other	0	0	0	0	0	0	0	0
Indirect expenses	0	0	0	531	0	0	0	4,210
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	21,000	7,000	21,429	12,500	1,000	779	4,442	46,599
Change in Net Assets	0	0	0	0	0	0	0	0
Net assets - Beginning of the year	0	0	0	0	0	0	0	0
NET ASSETS - End of the year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

See Independent Auditor's Report.

Northwest Michigan Community Action Agency, Inc. and Affiliates

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Schedule of Program Activity

Year Ended September 30, 2017

STATE AND LOCAL PROGRAMS

	Rotary Charities Traverse City Development Grant #2156 (128)	CEDAM Tax Data Grant (129)	MCAAA MI Enrolls Medicaid Counseling (130)	Capacity Building Grant (131)	Home Links Program (132)	MIDAP RCO DS CAA 10/16 (133)	DTE LSP Program (MEAP) (134)	Saturday Specials Program (135)
REVENUE								
Prior year's grant funds received in advance	\$ 25,861	\$ 1,613	\$ 0	\$ 1,855	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	0	0	0	0	0	0	0	0
State and local grant reimbursement revenue	0	2,550	0	0	0	18,000	440	0
Performance contract revenue	0	0	42,588	0	0	0	0	0
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	(23,701)	(3,372)	0	(1,283)	0	0	0	0
Grant revenue	2,160	791	42,588	572	0	18,000	440	0
Project income	0	0	0	0	2,100	0	0	910
Investment income	0	0	0	0	0	0	0	0
Donations	0	0	0	0	0	0	0	2,721
Miscellaneous income	0	0	0	0	0	0	0	0
Indirect Income	0	0	0	0	0	0	0	0
Transfers	0	0	(9,632)	0	0	0	(440)	0
In-kind contributions	0	0	0	0	0	0	0	0
Total Revenue	2,160	791	32,956	572	2,100	18,000	0	3,631
EXPENSES								
Salaries	69	0	22,362	0	1,573	13,590	0	0
Fringe benefits	5	0	3,064	0	336	2,774	0	0
Professional/contract services	1,890	236	122	500	0	0	0	25
Travel/transportation	0	0	0	0	0	0	0	0
Space costs	0	0	490	0	0	0	0	0
Beneficiary assistance and supplies	0	434	932	20	0	0	0	1,399
Lease and maintenance of equipment	0	0	547	0	0	0	0	0
Other	0	49	2,493	0	0	0	0	720
Indirect expenses	196	72	2,946	52	191	1,636	0	214
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	2,160	791	32,956	572	2,100	18,000	0	2,358
Change in Net Assets	0	0	0	0	0	0	0	1,273
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	\$ 1,273

See Independent Auditor's Report.

Northwest Michigan Community Action Agency, Inc. and Affiliates

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Schedule of Program Activity

Year Ended September 30, 2017

	STATE AND LOCAL PROGRAMS							
	MIDAP RCO NMCAA 14-18 Regional Coordinator (136)	MIDAP MATCH/DS NMCAA 09/14 Program Site Accounts (137)	MIDAP Non-TANF DS NMCAA 10/08 (138)	United Way Help Link Fund (139)	E-Home America (140)	NeighborWorks Sun Trust Bank Grant (141)	Homeless Counselor Wexford- Missaukee (142)	Emmet County Utility Pool (143)
REVENUE								
Prior year's grant funds received in advance	\$ 10,896	\$ 3,405	\$ 2,000	\$ 105	\$ 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	5,610	0	0
Performance contract revenue	0	0	0	0	1,708	0	0	0
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	(1,455)	0	(2,000)	(105)	0	(3,122)	0	0
Grant revenue	9,441	3,405	0	0	1,708	2,488	0	0
Project income	0	0	0	0	0	0	0	0
Investment income	0	0	0	0	0	0	0	0
Donations	0	0	0	0	0	0	2,460	7,666
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	(599)	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
Total Revenue	9,441	3,405	0	0	1,109	2,488	2,460	7,666
EXPENSES								
Salaries	7,527	1,262	0	0	554	0	0	0
Fringe benefits	1,056	334	0	0	154	0	0	0
Professional/contract services	0	0	0	0	0	0	0	0
Travel/transportation	0	0	0	0	0	0	0	0
Space costs	0	0	0	0	0	0	0	0
Beneficiary assistance and supplies	0	0	0	0	300	2,262	639	4,729
Lease and maintenance of equipment	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0
Indirect expenses	858	309	0	0	101	226	25	0
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	1,500	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
Total Expenses	9,441	3,405	0	0	1,109	2,488	664	4,729
Change in Net Assets	0	0	0	0	0	0	1,796	2,937
Net assets - Beginning of the year	0	0	0	0	0	0	3,816	2,579
NET ASSETS - End of the year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 5,612	\$ 5,516

See Independent Auditor's Report.

Northwest Michigan Community Action Agency, Inc. and Affiliates

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Schedule of Program Activity

Year Ended September 30, 2017

STATE AND LOCAL PROGRAMS								
	Community Service GAP Fund (144)	NW MI Food Coalition (145)	Grand Traverse Baby Pantry (146)	Blarney Castle Fuel Fund (147)	Huntington National Bank Grant (148)	East Traverse Catholic Federal Credit Union (149)	Fifth Third Bank Grant (150)	Mercantile Bank Grant (151)
REVENUE								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 6,873	\$ 0
Federal grant reimbursement revenue	0	0	0	0	0	0	0	0
State and local grant reimbursement revenue	0	0	0	0	3,000	2,500	0	750
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	(2,954)	(2,500)	(6,148)	(750)
Grant revenue	0	0	0	0	46	0	725	0
Project income	0	0	0	0	0	0	0	0
Investment income	0	0	0	0	0	0	0	0
Donations	4,085	16,002	6,483	23,450	0	0	0	0
Miscellaneous income	15	0	0	0	0	0	0	0
Indirect Income	0	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
Total Revenue	4,100	16,002	6,483	23,450	46	0	725	0
EXPENSES								
Salaries	2,004	0	0	0	0	0	0	0
Fringe benefits	547	0	0	0	0	0	0	0
Professional/contract services	1	390	0	0	0	0	0	0
Travel/transportation	0	0	0	0	0	0	0	0
Space costs	0	0	0	0	0	0	0	0
Beneficiary assistance and supplies	14,628	4,337	5,233	5,031	42	0	659	0
Lease and maintenance of equipment	0	0	0	0	0	0	0	0
Other	9	0	0	0	0	0	0	0
Indirect expenses	256	194	0	0	4	0	66	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	17,445	4,921	5,233	5,031	46	0	725	0
Change in Net Assets	(13,345)	11,081	1,250	18,419	0	0	0	0
Net assets - Beginning of the year	29,196	13,763	13,850	14,541	0	0	0	0
NET ASSETS - End of the year	\$ 15,851	\$ 24,844	\$ 15,100	\$ 32,960	\$ 0	\$ 0	\$ 0	\$ 0

See Independent Auditor's Report.

Northwest Michigan Community Action Agency, Inc. and Affiliates

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Schedule of Program Activity

Year Ended September 30, 2017

	STATE AND LOCAL PROGRAMS				OTHER			
	Chemical Bank Grant (152)	Total State and Local Programs	Head Start Parent Funds (153)	Senior Funds (154)	Keep The Wheels Rolling (155)	Addison F. Wilber Fund (156)	R. Smith Fund (157)	FMS Fee For Service (158)
REVENUE								
Prior year's grant funds received in advance	\$ 2,091	\$ 263,604	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	0	0	0	0	0	0	0	0
State and local grant reimbursement revenue	1,500	2,736,163	0	0	0	0	0	0
Performance contract revenue	0	90,895	0	121,800	0	0	0	0
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	(3,591)	(250,065)	0	0	0	0	0	0
Grant revenue	0	2,840,597	0	121,800	0	0	0	0
Project income	0	18,180	0	0	0	0	0	696
Investment income	0	0	0	0	0	0	0	0
Donations	0	77,216	587	0	60,005	0	0	2,375
Miscellaneous income	0	15	161	12	0	0	0	0
Indirect Income	0	0	0	0	0	0	0	0
Transfers	0	(9,641)	0	(121,812)	(60,086)	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
Total Revenue	0	2,926,367	748	0	(81)	0	0	3,071
EXPENSES								
Salaries	0	1,816,398	0	0	0	0	0	5,664
Fringe benefits	0	341,962	0	0	0	0	0	877
Professional/contract services	0	123,139	0	0	361	0	0	53
Travel/transportation	0	79,484	0	0	16	0	0	0
Space costs	0	49,601	0	0	0	0	0	0
Beneficiary assistance and supplies	0	329,807	4,353	0	2,572	0	0	366
Lease and maintenance of equipment	0	2,931	0	0	0	0	0	0
Other	0	20,317	0	0	84	0	0	135
Indirect expenses	0	133,968	439	0	303	0	0	709
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	1,500	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
Total Expenses	0	2,899,107	4,792	0	3,336	0	0	7,804
Change in Net Assets	0	27,260	(4,044)	0	(3,417)	0	0	(4,733)
Net assets - Beginning of the year	0	89,854	4,064	0	3,417	26,287	1,940	9,220
NET ASSETS - End of the year	\$ 0	\$ 117,114	\$ 20	\$ 0	\$ 0	\$ 26,287	\$ 1,940	\$ 4,487

See Independent Auditor's Report.

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-23

Schedule of Program Activity

Year Ended September 30, 2017

	OTHER							
	Home Rehab Fundraising (159)	Home Improvement Unit Special Purpose Fund (160)	Poverty Summit (161)	DTE Residential Energy Efficiency Assistance Program (162)	Kalkaska Co. Recaptured HPG Mortgages (163)	Leelanau Co. Recaptured HPG Mortgages (164)	Grand Traverse Recaptured HPG Mortgages (165)	Wexford Co. Recaptured HPG Mortgages (166)
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	0	0	56,251	0	9,500	13,437	0
Investment income	0	0	0	0	0	0	0	0
Donations	660	0	0	0	0	0	0	0
Miscellaneous income	0	5,325	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	660	5,325	0	56,251	0	9,500	13,437	0
EXPENSES								
Salaries	0	0	0	42	0	0	0	0
Fringe benefits	0	0	0	3	0	0	0	0
Professional/contract services	0	0	0	0	0	0	0	0
Travel/transportation	0	0	0	0	0	0	0	0
Space costs	0	0	0	0	0	0	0	0
Beneficiary assistance and supplies	212	603	1,033	32,001	0	0	8,399	3,700
Lease and maintenance of equipment	0	0	0	2,526	0	0	0	0
Other	0	2	0	8	0	0	0	0
Indirect expenses	21	60	103	3,458	0	0	840	187
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	233	665	1,136	38,038	0	0	9,239	3,887
Change in Net Assets	427	4,660	(1,136)	18,213	0	9,500	4,198	(3,887)
Net assets - Beginning of the year	169	11,614	1,136	19,380	4,485	8,835	6,351	5,114
NET ASSETS - End of the year	\$ 596	\$ 16,274	\$ 0	\$ 37,593	\$ 4,485	\$ 18,335	\$ 10,549	\$ 1,227

See Independent Auditor's Report.

Northwest Michigan Community Action Agency, Inc. and Affiliates

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Schedule of Program Activity

Year Ended September 30, 2017

	OTHER					GAAP	TOTAL	CORPORATE
	HPG Mortgages Receivable (167)	AHRVF Mortgages Receivable (168)	NeighborWorks Strategic Income Fund Mortgages Receivable (169)	Grant - Purchased Equipment (170)	Grant Funded Housing Inventory - ADR Project (171)	ADJUSTMENTS		PROGRAM ACTIVITY
REVENUE								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,059,973	\$ 0
Federal grant reimbursement revenue	0	0	0	0	0	0	15,363,292	0
State and local grant reimbursement revenue	0	0	0	0	0	0	3,182,984	0
Performance contract revenue	0	0	0	0	0	0	212,695	0
Commodities food received	0	0	0	0	0	0	744,831	0
Grant funds received in advance	0	0	0	0	0	0	(971,487)	0
Grant revenue	0	0	0	0	0	0	19,592,288	0
Project income	0	0	0	0	0	0	513,734	0
Investment income	0	0	0	0	0	0	562	14,075
Donations	0	0	0	0	0	0	140,843	7,882
Miscellaneous income	0	0	0	0	0	0	5,513	26,362
Indirect Income	0	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	(34,588)	34,588
In-kind contributions	0	0	0	0	0	(2,075,803)	267,820	0
Total Revenue	0	0	0	0	0	(2,075,803)	20,486,172	82,907
EXPENSES								
Salaries	0	0	0	0	0	0	7,908,147	622,614
Fringe benefits	0	0	0	0	0	0	1,562,576	100,553
Professional/contract services	0	0	0	0	(1,056)	0	1,308,062	89,642
Travel/transportation	0	0	0	0	0	0	609,920	13,822
Space costs	0	0	0	0	(203)	0	644,959	50,312
Beneficiary assistance and supplies	14,857	1,096	(2,711)	0	(197,929)	0	5,466,699	92,486
Lease and maintenance of equipment	0	0	0	(33,876)	0	0	98,014	5,884
Other	0	0	0	88,130	(2,194)	0	348,468	70,838
Indirect expenses	0	0	0	0	0	0	1,187,092	(1,187,092)
Commodity food distributed	0	0	0	0	0	0	842,371	0
Payments to subgrantees	0	0	0	0	0	0	238,987	0
In-kind expenses	0	0	0	0	0	(2,075,803)	267,820	0
Total Expenses	14,857	1,096	(2,711)	54,254	(201,382)	(2,075,803)	20,483,115	(140,941)
Change in Net Assets	(14,857)	(1,096)	2,711	(54,254)	201,382	0	3,057	223,848
Net assets - Beginning of the year	198,649	20,056	0	351,085	6,620	0	1,108,160	1,838,769
NET ASSETS - End of the year	\$ 183,792	\$ 18,960	\$ 2,711	\$ 296,831	\$ 208,002	\$ 0	\$ 1,111,217	\$ 2,062,617

See Independent Auditor's Report.

Northwest Michigan Community Action Agency, Inc.

Schedule B-1

Schedule of Expenditures of Federal Awards and List of Programs

Year Ended September 30, 2017

Federal Grantor / Pass-Through Grantor / Program or Cluster Title	CFDA Number	Pass-Through Entity Identifying Number	Program Year	Passed Through to Subrecipients	Federal Expenditures
DEPARTMENT OF AGRICULTURE					
Passed through State of Michigan, Department of Education					
(1) Child and Adult Day Care Food	10.558	280000001	10/01/16 - 09/30/17	\$ 0	\$ 334,947
Total Federal Expenditures - CFDA 10.558				0	334,947
Food Distribution Cluster					
Passed through State of Michigan, Department of Education					
(2) Commodity Supplemental Food Program	10.565	280001022C	10/01/16 - 09/30/17	0	177,738
(3) Commodity Supplemental Food Program	10.565	280001022C	10/01/16 - 09/30/17	0	566,701
Total Federal Expenditures - CFDA 10.565				0	744,439
(4) Temporary Emergency Food Assistance Program	10.568	28-000-0001	10/01/16 - 09/30/17	0	82,753
(5) Temporary Emergency Food Assistance Program - Distribution	10.569	N/A	10/01/16 - 09/30/17	0	275,670
Total Federal Expenditures - Food Distribution Cluster (CFDA 10.565, 10.568, & 10.569)				0	1,102,862
TOTAL DEPARTMENT OF AGRICULTURE PROGRAMS				0	1,437,809
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT					
Direct Funding					
(6) LCHA Comprehensive	14.169	HC160321018	10/01/15 - 03/31/17	0	13,209
(7) LCHA Comprehensive	14.169	HC170321019	10/01/16 - 03/31/18	0	15,623
Total Federal Expenditures - CFDA 14.169				0	28,832
Passed through Michigan State Housing Development Authority					
(8) CDBG Housing MSC - Wexford County	14.228	2015-5831-HO	01/01/16 - 12/31/17	0	270,177
(9) CDBG Housing MSC - Charlevoix County	14.228	2014-0729-HO	09/01/15 - 12/31/17	0	98,856
(10) CDBG Housing MSC - Emmet County	14.228	2015-0737-HO	02/01/16 - 01/31/18	0	158,520
(11) CDBG Housing MSC - Grand Traverse County	14.228	2013-0781-HO	02/01/15 - 12/31/17	0	230,092
Total Federal Expenditures - CFDA 14.228				0	757,645
Passed through Michigan State Housing Development Authority					
(12) Emergency Solutions Grant (ESG)	14.231	HML-2015-0107-ESF	10/01/15 - 10/31/16	(2)	35,303
(13) Emergency Solutions Grant (ESG)	14.231	HML-2016-0107-ESF	10/01/16 - 10/31/17	153,525	497,532
Total Federal Expenditures - CFDA 14.231				153,523	532,835
Passed through State of Michigan: Department of Health & Human Services					
(14) Rapid Re-Housing Charlevoix-Emmet-Wexford-Missaukee-Manistee	14.235	SHP-17-15006 Yr 1	11/15/16 - 09/30/17	0	88,621
(15) Family Re-Housing Program (FRP) Charlevoix-Emmet-Wexford-Missaukee-Manistee	14.235	SHP-16-15005 Yr 2	10/01/16 - 09/30/17	0	241,639
(16) Rural Permanent Supportive Housing Grant Charlevoix-Emmet-Wexford-Missaukee	14.235	SHP-13-24001 Yr 4	11/15/16 - 09/30/17	0	238,541
Passed through Michigan State Housing Development Authority					
(17) Charlevoix-Emmet HMIS	14.235	HML-2015-MI-5682-HMIS	03/01/17 - 02/28/18	0	4,478
(18) Wexford-Missaukee HMIS	14.235	HML-2015-MI-5682-HMIS	03/01/17 - 02/28/18	0	4,478
(19) Manistee HMIS	14.235	HML-2015-MI-5682-HMIS	03/01/17 - 02/28/18	0	3,840
Total Federal Expenditures - CFDA 14.235				0	581,597
Passed through Michigan State Housing Development Authority					
(20) Emmet County ADR Project - Home Grant	14.239	M-2012-107	06/01/15 - 12/31/17	0	79,929
(21) Home Grant	14.239	M-2013-0107	01/01/16 - 12/31/17	0	268,324
Total Federal Expenditures - CFDA 14.239				0	348,253
Direct Funding					
(22) Continuum Planning Grant	14.267	MI0455L5F121400	10/12/16 - 10/11/17	0	15,000
(23) Continuum Planning Grant	14.267	MI0487L5F121500	02/14/17 - 02/13/18	0	16,409
Total Federal Expenditures - CFDA 14.267				0	31,409

Northwest Michigan Community Action Agency, Inc.

Schedule B-2

Schedule of Expenditures of Federal Awards and List of Programs

Year Ended September 30, 2017

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					
(24) Family Self-Sufficiency Program Housing Choice Voucher Program	14.871	N/A	01/01/15 - 12/31/16	0	4,260
(25) Family Self-Sufficiency Program Housing Choice Voucher Program	14.871	16-91-FSS	01/01/17 - 12/31/18	0	4,533
Total Federal Expenditures - CFDA 14.871				0	8,793
TOTAL DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT PROGRAMS				153,523	2,289,364
DEPARTMENT OF THE TREASURY					
Passed through NeighborWorks America					
(26) NeighborWorks Green Program Dev. Grant FY13-2	21.000	2013-8527-0056-GPD51	09/09/13 - 09/30/17	0	11,084
(27) NeighborWorks Green Program	21.000	2016-8527-0476-SUP	08/12/16 - 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	4,434
(29) NeighborWorks Single Family Home Design Pilot	21.000	2015-8527-0292-SUP23	07/20/15 - 09/30/17	0	0
(30) NeighborWorks Operating Grant	21.000	N/A	10/01/12 - 09/30/17	0	43,091
(31) NeighborWorks Permanently Restricted Capital Grant	21.000	N/A	Ongoing	0	0
(32) NeighborWorks Community Impact Measurement	21.000	GW-2017-8527-0293-SUP	06/01/16 - 09/30/17	0	42
(33) NeighborWorks Financial Capability Evaluation Program	21.000	2016-8527-0405-SUP39	08/02/16 - 09/30/17	0	9,244
(34) NeighborWorks Strategic Investment	21.000	2016-8527-0102-SIFUND68	09/01/16 - 09/30/17	0	15,000
(35) NeighborWorks Supplemental Housing Counseling	21.000	2016-8527-0153-OUT-1	07/01/16 - 09/30/17	0	9,781
(36) NeighborWorks Permanently Restricted Emmet County ADR Projec	21.000	N/A	06/01/15 - 09/30/17	0	0
Passed through Michigan State Housing Development Authority					
(37) National Foreclosure Mitigation Counseling Program Round 10 PL	21.000	114-113X1350	07/01/16 - 09/30/17	0	28,279
Total Federal Expenditures - CFDA 21.000				0	123,455
(38) Volunteer Income Tax Assistance	21.009	17VITA0030	08/01/16 - 07/31/17	0	35,000
Total Federal Expenditures - CFDA 21.009				0	35,000
TOTAL DEPARTMENT OF TREASURY PROGRAMS				0	158,455
DEPARTMENT OF VETERANS AFFAIRS					
Direct Funding					
(39) Supportive Services for Veterans Families	64.033	13-MI-108	10/01/16 - 09/30/17	83,964	659,706
Total Federal Expenditures - CFDA 64.033				83,964	659,706
TOTAL DEPARTMENT OF VETERANS AFFAIRS PROGRAMS				83,964	659,706
DEPARTMENT OF ENERGY					
Passed through State of Michigan: Department of Health & Human Services					
(40) Weatherization Assistance Program	81.042	WAP16-28023-1	07/01/17 - 06/30/18	0	102,820
(41) Weatherization Assistance Program	81.042	WAP16-28023-0	07/01/16 - 06/30/17	0	522,118
Total Federal Expenditures - CFDA 81.042				0	624,938
TOTAL DEPARTMENT OF ENERGY PROGRAMS				0	624,938
DEPARTMENT OF EDUCATION					
Passed through Charlevoix Intermediate School District					
(42) Early On - Char-Em ISD	84.181	N/A	07/01/16 - 06/30/17	0	18,328
Total Federal Expenditures - CFDA 84.181				0	18,328
TOTAL DEPARTMENT OF EDUCATION PROGRAMS				0	18,328
DEPARTMENT OF HEALTH AND HUMAN SERVICES					
Aging Cluster					
Passed through Area Agency on Aging of Northwest Michigan					
(43) Senior Nutrition - Congregate Meals Title III C-1	93.045	N/A	10/01/16 - 09/30/17	0	168,297
(44) Senior Nutrition - Home Delivered Meals Title III C-2	93.045	N/A	10/01/16 - 09/30/17	0	65,663
Total Federal Expenditures - CFDA 93.045				0	233,960
Passed through Northwest Senior Resources, Inc.					
(45) Nutrition Services Incentive	93.053	N/A	10/01/16 - 09/30/17	0	148,704
Total Federal Expenditures - Aging Cluster (CFDA 93.044, 93.045, & 93.053)				0	382,664

Northwest Michigan Community Action Agency, Inc.

Schedule B-3

Schedule of Expenditures of Federal Awards and List of Programs

Year Ended September 30, 2017

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)					
TANF Cluster					
Passed through The Salvation Army					
(46) Salvation Army Motel Provider Program	93.558	ADMIN-12-99003 YR16-17	10/01/16 - 09/30/17	0	8,522
Total Federal Expenditures - TANF Cluster (CFDA 93.558 & 93.714)				0	8,522
Passed through State of Michigan: Department of Health & Human Services					
(47) Weatherization LIHEAP Program	93.568	LIHEAP WAP-16-28023 NFA#3	10/01/16 - 09/30/17	0	290,336
(48) MCA LIHEAP EAP	93.568	LOA 2016-2017	10/01/16 - 09/30/17	0	107,761
(49) LIHEAP Crisis Assistance	93.568	LCA-16-28023	09/01/16 - 08/31/17	0	961,480
Total Federal Expenditures - CFDA 93.568				0	1,359,577
(50) Community Services Block Grant	93.569	CSBG-14-28023 Yr 4	10/01/16 - 09/30/17	0	567,604
(51) Community Services Block Grant Discretionary	93.569	CSBG-D-14-28023 Yr 4	10/01/16 - 09/30/17	0	50,000
Total Federal Expenditures - CFDA 93.569				0	617,604
Direct Funding					
(52) Head Start - Full-Year, Part-Day	93.600	05CH010303-01	01/01/16 - 12/31/16	0	1,759,291
(53) Head Start - Training & Technical Assistance	93.600	05CH010303-01	01/01/16 - 12/31/16	0	5,462
(54) Early Head Start	93.600	05CH010303-01	01/01/16 - 12/31/16	0	683,210
(55) Early Head Start - Training & Technical Assistance	93.600	05CH010303-01	01/01/16 - 12/31/16	0	103
(56) Head Start - Full-Year, Part-Day	93.600	05CH010303-02	01/01/17 - 12/31/17	0	4,210,653
(57) Head Start - Training & Technical Assistance	93.600	05CH010303-02	01/01/17 - 12/31/17	0	52,937
(58) Early Head Start	93.600	05CH010303-02	01/01/17 - 12/31/17	0	1,797,852
(59) Early Head Start - Training & Technical Assistance	93.600	05CH010303-02	01/01/17 - 12/31/17	0	52,106
Total Federal Expenditures - CFDA 93.600				0	8,561,614
Direct Funding					
(60) Assets for Independence Demonstration Program	93.602	90EI0707/01	09/30/11 - 09/29/17	0	28,480
(61) Assets for Independence Demonstration Program	93.602	90EI0627/01	Ended in prior period	0	0
(62) Assets for Independence Demonstration Program	93.602	90EI0783/01	09/30/12 - 09/29/17	0	33,007
(63) Assets for Independence Demonstration Program	93.602	90EI0855/01	09/30/14 - 09/29/19	0	3,002
Total Federal Expenditures - CFDA 93.602				0	64,489
TOTAL DEPARTMENT OF HEALTH AND HUMAN SERVICES PROGRAMS				0	10,994,470
TOTAL FEDERAL EXPENDITURES				\$ 237,487	\$ 16,183,070

Northwest Michigan Community Action Agency, Inc.

Schedule B-4

Schedule of Expenditures of Federal Awards and List of Programs

Year Ended September 30, 2017

Federal Grantor / Pass-Through Grantor / Program or Cluster Title	Funding Source / Pass-Through Entity	Program Year
STATE AND LOCAL PROGRAMS		
(64) Region 2 NWCOC Coordinator Grant HML-2017-0107-ESM	Michigan State Housing Development Authority	10/01/16 - 09/30/17
(65) Housing Education Services 16-50-HEP	Michigan State Housing Development Authority	07/01/16 - 06/30/17
(66) Youth Housing Initiative Seed Grant #2386	Rotary Club of Traverse City	11/01/16 - 10/31/17
(67) Supplemental Youth Housing Demonstration Project	Michigan State Housing Development Authority	06/01/17 - 12/31/17
(68) MSHDA Financial Assistance HML-2017-107-ESM-02	Michigan State Housing Development Authority	10/01/16 - 09/30/17
(69) Coordinated Entry COC	Michigan State Housing Development Authority	06/01/17 - 11/30/17
(70) County of Emmet Homeowner Rehabilitation Program-Special Funds 2014-2017	County of Emmet	07/01/14 - undefined
(71) County of Emmet Homeowner Rehabilitation Program-Special Funds 2016-2018	County of Emmet	07/01/16 - undefined
(72) Benzie County Community Chest 2017	Benzie County Community Chest	01/01/17 - 12/31/17
(73) Northwest Michigan Supportive Housing Consultant Contract	Northwest Michigan Supportive Housing	10/01/16 - 09/30/17
(74) Women's Resource Center Consultant Contract	Women's Resource Center Traverse City	10/01/16 - 01/31/17
(75) Cherryland Electric Community Caring Fund	Cherryland Electric Comm. Caring Fund	10/01/16 - 09/30/17
(76) WCMU & Consumer Energy Warm Hearts Warm Homes	Private Contributions	10/01/16 - 09/30/17
(77) Benzie County Program Income Contract	Benzie County	06/14/16 - undefined
(78) Neighborhood Impact Program	Chemical Bank	01/01/15 - 12/31/17
(79) NeighborWorks Week	CITI Foundation/NeighborWorks	05/30/17 - undefined
(80) NeighborWorks Sustainable Homeownership	Suntrust Bank/NeighborWorks	09/27/16 - undefined
(81) Early Childhood Program - TBA ISD	Traverse Bay Area ISD	10/01/16 - 09/30/17
(82) Early Childhood Program - Char-Em	Charlevoix-Emmet ISD	10/01/16 - 09/30/17
(83) Early Childhood Program - Wexford - Missaukee ISD	Wexford-Missaukee ISD	10/01/16 - 09/30/17
(84) Early Childhood Program - TBA ISD Transportation	Traverse Bay Area ISD	10/01/16 - 09/30/17
(85) Early Childhood Program - Wexford - Missaukee Transportation	Wexford-Missaukee ISD	10/01/16 - 09/30/17
(86) Early Childhood Program - COOR ISD	COOR ISD	10/01/16 - 09/30/17
(87) Early Childhood Program - COOR ISD Transportation	COOR ISD	10/01/16 - 09/30/17
(88) Early Childhood Program - COOR ISD Special Needs Aide	COOR ISD	10/01/16 - 09/30/17
(89) Early Childhood Program - COOR ISD	COOR ISD	10/01/17 - 09/30/18
(90) Early Childhood Program - TBA ISD	Traverse Bay Area ISD	10/01/17 - 09/30/18
(91) Early Childhood Program - Char-Em	Charlevoix-Emmet ISD	10/01/17 - 09/30/18
(92) Early Childhood Program - Wexford - Missaukee ISD	Wexford-Missaukee ISD	10/01/17 - 09/30/18
(93) Early Childhood Program - Wexford - Missaukee Transportation	Wexford-Missaukee ISD	10/01/17 - 09/30/18
(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 - ongoing
(96) Central Lake CLEO Foundation Programs	Grand Traverse Regional Community Foundation	07/01/16 - 06/30/17
(97) Great Start to Quality Resource Center	Charlevoix-Emmet ISD	10/01/16 - 09/30/17
(98) TBA ISD Miller Service Agreement	Traverse Bay Area ISD	07/01/14 - ongoing
(99) TBA ISD Wilson Service Agreement 10/2016	Traverse Bay Area ISD	10/01/16 - 06/30/17
(100) TBA ISD Wilson Service Agreement 07/2017	Traverse Bay Area ISD	07/01/17 - 09/30/17
(101) Char-Em Child Care Scholarship Fund	Donations	04/01/11 - undefined
(102) Central Lake CLEO Lapsit Program	Grand Traverse Regional Community Foundation	07/01/17 - 06/30/18
(103) Central Lake CLEO First Steps Program	Grand Traverse Regional Community Foundation	07/01/16 - 06/30/17
(104) Central Lake CLEO First Steps Program	Grand Traverse Regional Community Foundation	07/01/17 - 06/30/18
(105) Family Vacation Fund	Petoskey-Harbor Springs Area	10/01/16 - 09/30/17
(106) Raising A Reader Program Growth Grant 2014-059	Raising A Reader	01/01/14 - 12/31/16
(107) ECE Activity	Dues and Fees	10/01/16 - 09/30/17
(108) Wexford County Baby Closet	Donations	10/01/16 - 09/30/17
(109) Central Lake Foundation Programs	Grand Traverse Regional Community Foundation	07/01/17 - 06/30/18
(110) Friends of Alanson	Local Fund-raising	10/01/16 - 09/30/17

Northwest Michigan Community Action Agency, Inc.

Schedule B-5

Schedule of Expenditures of Federal Awards and List of Programs

Year Ended September 30, 2017

Federal Grantor/Program Title	Funding Source / Pass-Through Entity	Program Year
STATE AND LOCAL PROGRAMS (Continued)		
(111) Child Development Contributions	Local Fund-raising	10/01/16 - 09/30/17
(112) TBA ISD & Venture North Contract	Traverse Bay Area ISD	02/21/17 - 09/30/17
(113) Maidens of Michigan Fund	Maidens of Michigan	10/01/15 - undefined
(114) Great Start to Quality Participation Bonus Program	Early Childhood Investment Corporation	10/01/16 - undefined
(115) Manistee County Millage 2017	Manistee Co. Council on Aging	01/01/17 - 12/31/17
(116) Grand Traverse County Millage 2017	Grand Traverse Co. Comm. on Aging	01/01/17 - 12/31/17
(117) Grand Traverse County Millage 2016	Grand Traverse Co. Comm. on Aging	01/01/16 - 12/31/16
(118) Wexford County Millage 2017	Wexford County Council on Aging	01/01/17 - 12/31/17
(119) Wexford County Millage 2016	Wexford County Council on Aging	01/01/16 - 12/31/16
(120) Leelanau County Millage 2017	Leelanau County Comm. on Aging	01/01/17 - 12/31/17
(121) Leelanau County Millage 2016	Leelanau County Comm. on Aging	01/01/16 - 12/31/16
(122) Allen Foundation	Allen Foundation	06/01/16 - 12/31/16
(123) DTE Meals Grant	DTE Energy Foundation	10/01/16 - 12/31/16
(124) Shumsky Foundation	Shumsky Foundation	10/01/16 - 09/30/17
(125) Building Healthy Communities Manistee	District Health Department #10	08/01/16 - 12/31/17
(126) Live Well Manistee	District Health Department #10	08/01/16 - 12/31/17
(127) LIHEAP LCA ESLO for Admin. LCA16-28023	Michigan Public Service Commission	09/01/16 - 08/31/17
(128) Rotary Charities Traverse City Development Grant #2156	Rotary Charities of Traverse City	03/01/14 - undefined
(129) CEDAM Tax Data Grant	Community Economic Development Association of Michigan	04/01/14 - 09/30/18
(130) MCAAA MI Enrolls Medicaid Counseling	Michigan Community Action Agency Association	10/01/16 - 09/30/17
(131) Capacity Building Grant	Rotary Club of Traverse City	09/18/06 - indefinite
(132) Home Links Program	Habitat for Humanity	10/01/16 - 09/30/17
(133) MIDAP-RCO Direct Service CAA 10/16	Oakland Livingston	10/01/16 - 09/30/17
(134) DTE Low Income Self-Sufficiency Program (MEAP)	Michigan Public Service Commission	10/01/16 - 02/28/17
(135) Saturday Specials Program	Local Contributions	10/01/16 - 09/30/17
(136) MIDAP-RCO NMCAA 14/18 Regional Coordinator	Oakland Livingston Human Services Agency	11/01/14 - 06/30/18
(137) MIDAP-Match/DS NMCAA 09/14 Program Site Accounts	Oakland Livingston Human Services Agency	09/30/14 - 09/30/19
(138) MIDAP Non TANF DS NMCAA 10/08	Oakland Livingston Human Services Agency	10/01/09 - 09/30/17
(139) United Way Help Link Fund	United Way of Northwest Michigan	10/1/17 - 09/30/18
(140) E-Home America	Community Ventures Corp.	10/01/16 - 09/30/17
(141) NeighborWorks Sun Trust Bank Grant	Sun Trust Bank/NeighborWorks	03/21/17 - undefined
(142) Homeless Counselor Wexford/Missaukee	Local Contributions	10/01/16 - 09/30/17
(143) Emmet County Utility Pool	Local Fund-raising	10/01/16 - 09/30/17
(144) Community Service GAP Fund	Local Fund-raising	10/01/16 - 09/30/17
(145) Northwest Michigan Food Coalition	Local Fund-raising	10/01/16 - 09/30/17
(146) Grand Traverse Baby Pantry	Local Fund-raising	10/01/16 - 09/30/17
(147) Blarney Castle Fuel Fund	Local Fund-raising	10/01/16 - 09/30/17
(148) Huntington National Bank Grant	Huntington National Bank	10/01/16 - 09/30/17
(149) East Traverse Catholic Federal Credit Union Grant	East Traverse Catholic Federal Credit Union	10/01/16 - 09/30/17
(150) Fifth Third Bank Grant	Fifth Third Bank	10/01/14 - 09/30/17
(151) Mercantile Bank Grant	Mercantile Bank	10/01/16 - 09/30/17
(152) Chemical Bank Grant	Chemical Bank	10/01/14 - 09/30/17
OTHER		
(153) Head Start Parent Funds	Contributions	Ongoing
(154) Senior Funds	Waiver Program	Ongoing
(155) Keep the Wheels Rolling	NMCAA Food Service Fund-raising	Ongoing
(156) Addison F. Wilber Fund	Donations	Ongoing
(157) R. Smith Fund	Donations	Ongoing
(158) FMS Fee For Service	Donations	Ongoing
(159) Home Rehab Fundraising	Donations	Ongoing
(160) Home Improvement Unit Special Purpose Fund	Donations	Ongoing
(161) Poverty Summit	MCAAA	Ongoing
(162) DTE Residential Energy Efficiency Assistance Program	DTE Energy	Ongoing
(163) Recaptured HPG Mortgages Receivable-Kalkaska Co.	HPG Second Mortgages Receivable	Ongoing
(164) Recaptured HPG Mortgages Receivable-Leelanau Co.	HPG Second Mortgages Receivable	Ongoing

Northwest Michigan Community Action Agency, Inc.

Schedule B-6

Schedule of Expenditures of Federal Awards and List of Programs

Year Ended September 30, 2017

Federal Grantor/Program Title	Funding Source / Pass-Through Entity	Program Year
OTHER		
(165) Recaptured HPG Mortgages Receivable-Grand Traverse	HPG Second Mortgages Receivable	Ongoing
(166) Recaptured HPG Mortgages Receivable-Wexford Co.	HPG Second Mortgages Receivable	Ongoing
(167) HPG Mortgages Receivable	HPG Second Mortgages	Ongoing
(168) AHRVF Mortgages Receivable	AHRVF Second Mortgages	Ongoing
(169) NeighborWorks Strategic Income Fund Mortgages Receivable	NW SIF Second Mortgages	Ongoing
(170) Grant-Purchased Equipment	Various Funding Sources	Ongoing
(171) Grant funded Housing Inventory ADR Project	ADR Project	Ongoing
CORPORATE		
(172) 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, 2017. The information in this Schedule is presented in accordance with the requirements of Title 2 *U.S. Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards (Uniform Guidance)*. Because the Schedule presents only a selected portion of the operations of Northwest Michigan Community Action Agency, Inc., it is not intended to and does not present the financial position, changes in net assets or cash flows of Northwest Michigan Community Action Agency, Inc.

Note 2 - Summary of Significant Accounting Policies

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

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, 2017

Grant Name	Type	Amount Funded	Amount Expended	Interest Earned	Return of Restriction	Unexpended Balance	Restriction Release	Restricted Balance
Permanently Restricted Capital Fund	Cash-Restricted	\$ 125,000	\$ 131,171	\$ 0	\$ 7,500	\$ 1,329	\$ 0	\$ 1,329
TOTAL CASH - RESTRICTED		\$ 125,000	\$ 131,171	\$ 0	\$ 7,500	\$ 1,329	\$ 0	\$ 1,329



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

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

We have audited, in accordance with the auditing standards generally accepted in the United States and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States, the consolidated financial statements of Northwest Michigan Community Action Agency, Inc. and Affiliates, which comprise the consolidated statement of financial position as of September 30, 2017, 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 11, 2018. The financial statements of Community Action Credit Counseling, Inc. and Innovative Energy Management, LLC were not audited in accordance with *Government Auditing Standards* as those entities did not receive federal funding.

Internal Control Over Financial Reporting

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

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

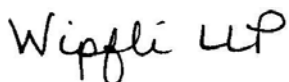
Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies. Given these limitations, during our audit, we did not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

Compliance and Other Matters

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

Purpose of This Report

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

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

Wipfli LLP

January 11, 2018
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 each of its major federal program for the year ended September 30, 2017. 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 each of 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 each 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, 2017.

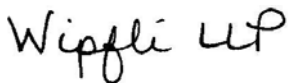
Report on Internal Control Over Compliance

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

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

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

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



Wipfli LLP

January 11, 2018
Madison, Wisconsin

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule of Findings and Questioned Costs
Year Ended September 30, 2017

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
Any audit findings disclosed that are required to be reported in accordance with the Uniform Guidance [2 CFR 200.516(a)]?	No

Identification of major federal program:

<u>U.S. Department of Housing and Urban Development</u>	<u>CFDA Cluster</u>
Commodity Supplement Food Program	10.565, 10.568, 10.569
<u>U.S. Department of Housing and Urban Development</u>	<u>CFDA No.</u>
Community Development Block Grant	14.228
<u>U.S. Department of Housing and Urban Development</u>	<u>CFDA No.</u>
National Foreclosure Mitigation Counseling	21.000
<u>U.S. Department of Housing and Urban Development</u>	<u>CFDA No.</u>
Low-income Home Energy Assistance	93.568
Dollar threshold used to distinguish between Type A and Type B programs:	
Federal	\$750,000
Auditee qualified as low-risk auditee?	Yes

Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule of Findings and Questioned Costs
Year Ended September 30, 2017

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