

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

Traverse City, Michigan

Consolidated Financial Statements and Supplementary  
Information

Year Ended September 30, 2015

# Northwest Michigan Community Action Agency, Inc. and Affiliates

Consolidated Financial Statements and Supplementary Information  
Year Ended September 30, 2015

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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, 2015, 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, 2015, 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.

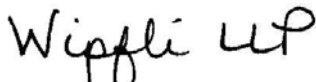
## Other Matters

### **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 of U.S. Office of Management and Budget Circular A-133, *Audits of States, Local Governments, and Non-Profit Organizations*, 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 8, 2016 on our consideration of Northwest Michigan Community Action Agency, Inc.'s internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering Northwest Michigan Community Action Agency, Inc.'s internal control over financial reporting and compliance. The financial statements of Community Action Credit Counseling, Inc. and Innovative Energy Management, LLC were not audited in accordance with *Government Auditing Standards* as those entities did not receive federal funding.



Wipfli LLP

January 8, 2016  
Madison, Wisconsin

# Northwest Michigan Community Action Agency, Inc. and Affiliates

## Consolidated Statement of Financial Position

September 30, 2015

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<i>Assets</i>	
Current assets:	
Cash	\$ 1,341,505
Restricted cash	612,644
Grants receivable	1,232,086
Accounts receivable	22,829
Prepaid expenses	16,427
Inventory	238,448
<hr/>	
Total current assets	3,463,939
<hr/>	
Other assets:	
Investments	236,395
Mortgages receivable, net	202,047
<hr/>	
Total other assets	438,442
<hr/>	
Property and equipment, net	465,155
<hr/>	
<b>TOTAL ASSETS</b>	<b>\$ 4,367,536</b>
<hr/> <hr/>	
<i>Liabilities and Net Assets</i>	
Current liabilities:	
Accounts payable	\$ 261,503
Accrued payroll and related expenses	487,723
Grant funds received in advance	949,223
<hr/>	
Total liabilities	1,698,449
<hr/>	
Net assets:	
Unrestricted	1,584,493
Temporarily restricted	984,594
Permanently restricted	100,000
<hr/>	
Total net assets	2,669,087
<hr/>	
<b>TOTAL LIABILITIES AND NET ASSETS</b>	<b>\$ 4,367,536</b>
<hr/> <hr/>	

See accompanying notes to consolidated financial statements.

# Northwest Michigan Community Action Agency, Inc. and Affiliates

## Consolidated Statement of Activities

Year Ended September 30, 2015

	Unrestricted	Temporarily Restricted	Permanently Restricted	Total
<b>Revenue:</b>				
Grant revenue	\$ 819,027	\$ 17,043,626	\$ 10,000	\$ 17,872,653
Project income	0	454,375	0	454,375
Investment income	2,085	88	0	2,173
Donations	17,029	246,242	0	263,271
Miscellaneous income	50,046	928	0	50,974
In-kind contributions	506,295	0	0	506,295
Net assets released from restriction through satisfaction of program restrictions	17,658,031	( 17,658,031)	0	0
<b>Total revenue</b>	<b>19,052,513</b>	<b>87,228</b>	<b>10,000</b>	<b>19,149,741</b>
<b>Expenses:</b>				
Salaries	8,049,269	0	0	8,049,269
Fringe benefits	1,589,277	0	0	1,589,277
Professional/contract services	1,459,125	0	0	1,459,125
Travel/transportation	585,785	0	0	585,785
Space costs	694,048	0	0	694,048
Beneficiary assistance and supplies	4,482,275	0	0	4,482,275
Lease and maintenance of equipment	134,673	0	0	134,673
Other	296,398	0	0	296,398
Commodity food distributed	804,393	0	0	804,393
Payments to subgrantees	203,451	0	0	203,451
In-kind expenses	506,295	0	0	506,295
<b>Total expenses</b>	<b>18,804,989</b>	<b>0</b>	<b>0</b>	<b>18,804,989</b>
Change in net assets	247,524	87,228	10,000	344,752
Net assets - Beginning of the year	1,336,969	897,366	90,000	2,324,335
<b>Net assets - End of the year</b>	<b>\$ 1,584,493</b>	<b>\$ 984,594</b>	<b>\$ 100,000</b>	<b>\$ 2,669,087</b>

# Northwest Michigan Community Action Agency, Inc. and Affiliates

## Consolidated Statement of Cash Flows

Year Ended September 30, 2015

Increase (decrease) in cash:	
Cash flows from operating activities:	
Change in net assets	\$ 344,752
Adjustments to reconcile change in net assets to net cash provided by operating activities:	
Depreciation	85,559
Loss on disposal of property and equipment	7,826
Provision for loan loss	21,107
Change in discount on mortgages receivable	( 570)
Unrealized and realized loss on investments	7,464
Changes in operating assets and liabilities:	
Restricted cash	( 103,865)
Grants receivable	12,270
Accounts receivable	( 8,726)
Prepaid expenses	1,443
Inventory	744
Accounts payable	9,483
Accrued payroll and related expenses	29,315
Grant funds received in advance	207,477
Net cash provided by operating activities	614,279
Cash flows from investing activities:	
Purchase of investments	( 9,549)
Proceeds from sale of property	9,416
Mortgages receivable issued	( 42,215)
Purchase of property and equipment	( 245,271)
Net cash used in investing activities	( 287,619)
Change in cash	326,660
Cash - Beginning of the year	1,014,845
Cash - End of the year	\$ 1,341,505
<b>Supplemental schedule of noncash operating and financing activities:</b>	
Change in commodity food inventory and grant funds received in advance	\$ 1,333

# Northwest Michigan Community Action Agency, Inc. and Affiliates

## Notes to Consolidated Financial Statements

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### **Note 1            Summary of Significant Accounting Policies**

#### **Nature of Operations**

Northwest Michigan Community Action Agency, Inc. (NMCAA) was organized as a nonprofit corporation in 1974. NMCAA was formed to develop and provide resources for the purpose of assisting low-income individuals through a variety of programs in Antrim, Benzie, Charlevoix, Emmet, Grand Traverse, Kalkaska, Leelanau, Missaukee, Roscommon, and Wexford counties in Michigan. NMCAA is primarily supported through federal and state grants. Approximately 45% of NMCAA's revenue (excluding in-kind) 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, 2015.

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, 2015.

#### **Principles of Consolidation**

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

#### **Basis of Presentation**

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

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

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

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



# Northwest Michigan Community Action Agency, Inc. and Affiliates

## Notes to Consolidated Financial Statements

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

#### **Classification of Net Assets (Continued)**

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

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

#### **Use of Estimates**

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

#### **Revenue Recognition**

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

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

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

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

# Northwest Michigan Community Action Agency, Inc. and Affiliates

## Notes to Consolidated Financial Statements

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

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

##### **A. Grant Awards That Are Contributions**

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

##### **B. Grant Awards That Are Exchange Transactions**

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

#### **Inventory**

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

#### **Accounts Receivable**

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

#### **Food Distributed**

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

#### **Mortgages Receivable**

NMCAA operates loan programs funded through USDA Rural Development and Veterans Administration grants. The programs provide loans to home owners to perform home rehabilitations. The loans are non-interest-bearing. Loans receivable are discounted to their net present value at a 2.87% discount rate and are stated at the amount of unpaid principal. Any funds repaid must be used in accordance with the original grant agreement.

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

# Northwest Michigan Community Action Agency, Inc. and Affiliates

## Notes to Consolidated Financial Statements

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

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

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

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

A loan is considered impaired when, based on current information and events, it is probable that NMCAA will be unable to collect the scheduled payments of principal when due according to the contractual terms of the loan agreement. NMCAA has not identified any loans that are impaired at September 30, 2015.

#### **Property and Equipment**

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

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

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

#### **Investments**

Investments are recorded at fair value as determined in an active market. Realized and unrealized gains and losses are recognized as investment income in the consolidated statement of activities.

# Northwest Michigan Community Action Agency, Inc. and Affiliates

## Notes to Consolidated Financial Statements

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

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

In-kind contributions for space, supplies, and professional services are recorded in the statement of activities as revenue and expenses in the period they are received. During the year ended September 30, 2015, NMCAA received \$506,295 of such contributions, primarily for its Head Start and Senior Nutrition programs. In addition, NMCAA received contributions of nonprofessional volunteer services of \$2,229,203, primarily for its Head Start and Senior Nutrition programs. The nonprofessional volunteer services are not reported in the consolidated statement of activities as they do not meet the criteria to be recorded under accounting principles generally accepted in the United States.

#### **Income Taxes**

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

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

#### **Cost Allocation**

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

#### **Subsequent Events**

Subsequent events have been evaluated through January 8, 2016, which is the date the consolidated financial statements were available to be issued.

# Northwest Michigan Community Action Agency, Inc. and Affiliates

## Notes to Consolidated Financial Statements

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### Note 2 Concentration of Credit Risk

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, 2015, consists of amounts as follows:

Individual development accounts	\$	512,875
Emergency solutions grant		10,000
NeighborWorks America capital fund		89,769
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Total	\$	612,644

#### Individual Development Accounts

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

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

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

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

# Northwest Michigan Community Action Agency, Inc. and Affiliates

## Notes to Consolidated Financial Statements

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

#### **Emergency Solutions Grant**

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

#### **NeighborWorks America 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, 2015, the inventory consists of the following:

Commodity supplemental food	\$	219,337
Central kitchen food		11,834
Grant funded housing inventory – ADR project		6,620
Weatherization Materials		657
		<hr/>
<u>Inventory</u>	<u>\$</u>	<u>238,448</u>

### Note 5      **Grants Receivable**

Grants receivable at September 30, 2015, consist of amounts due from funding sources as follows:

U.S. Department of Health and Human Services	\$	470,175
U.S. Department of Housing and Urban Development		76,487
U.S. Department of Agriculture Rural Development		29,179
Michigan State Housing Development Authority		62,095
Michigan Department of Human Services		199,449
Michigan Department of Education		29,362
Community Development Block Grant Counties		68,679
Charlevoix-Emmet Intermediate School District		117,541
Other programs		179,119
		<hr/>
<u>Total</u>	<u>\$</u>	<u>1,232,086</u>

# Northwest Michigan Community Action Agency, Inc. and Affiliates

## Notes to Consolidated Financial Statements

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### Note 6 Investments

Investments at September 30, 2015, consist of the following:

Money market fund	\$	6,494
Equities		119,090
Mutual funds		110,811
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Total	\$	236,395

Included in investment income for the year ended September 30, 2015, was interest and dividends of \$9,637 and a net realized and unrealized loss of \$7,464 on the above investments.

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

### Note 7 Fair Value Measurements

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

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

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

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

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

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

# Northwest Michigan Community Action Agency, Inc. and Affiliates

## Notes to Consolidated Financial Statements

### Note 7 Fair Value Measurements (Continued)

As of September 30, 2015, 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, 2015, 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:

	Fair Value Measurements Using			Fair Value
	Level 1	Level 2	Level 3	
Money market fund	\$ 0	\$ 6,494	\$ 0	\$ 6,494
Equities, corporate note	119,090	0	0	119,090
Mutual funds:				
Equity mutual funds, convertible securities	54,658	0	0	54,658
Fixed income mutual funds, debt and equity				
Security investment funds	56,153	0	0	56,153
<b>Totals</b>	<b>\$229,901</b>	<b>\$ 6,494</b>	<b>\$ 0</b>	<b>\$ 236,395</b>

### Note 8 Mortgages Receivable

Mortgages receivable consist of the following:

Housing preservation loans	\$ 523,564
Affordable Housing for Rural Veterans loans	32,267
Allowance for uncollectible mortgages receivable	( 277,915)
Expected mortgages receivable to be collected	277,916
Discount at 2.87%	( 75,869)
<b>Total</b>	<b>\$ 202,047</b>

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.



# Northwest Michigan Community Action Agency, Inc. and Affiliates

## Notes to Consolidated Financial Statements

### Note 8      **Mortgages Receivable (Continued)**

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	\$	256,808
Provision for loan loss		21,107
<u>Balance at end of year</u>	<u>\$</u>	<u>277,915</u>

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

Detailed analysis of the allowance for loan losses as of September 30, 2015, is as follows:

	<b>Loan Balance</b>	<b>Allowance Balance</b>
Loans – individually evaluated for impairment	\$ 0	\$ 0
Loans – collectively evaluated for impairment	555,831	277,915
<u>Totals</u>	<u>\$ 555,831</u>	<u>\$ 277,915</u>

### Note 9      **Property and Equipment**

A summary of property and equipment at September 30, 2015, is as follows:

	<b>Corporate Purchased</b>	<b>Grant Award Purchased</b>	<b>Totals</b>
Land	\$ 122,568	\$ 15,625	\$ 138,193
Buildings	881,868	92,063	973,931
Leasehold improvements	468,041	28,980	497,021
Vehicles/equipment	86,927	1,158,806	1,245,733
Subtotals	1,559,404	1,295,474	2,854,878
Accumulated depreciation	( 1,416,964)	( 972,758)	( 2,389,722)
<u>Property and equipment, net</u>	<u>\$ 142,440</u>	<u>\$ 322,716</u>	<u>\$ 465,156</u>

# Northwest Michigan Community Action Agency, Inc. and Affiliates

## Notes to Consolidated Financial Statements

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### Note 10 Temporarily Restricted Net Assets

Temporarily restricted net assets are available for the following purposes:

Head Start parent funds	\$ 13,980
Senior funds	42,211
Community services	122,166
Assets for independence demonstration	281,474
HPG and AHRVF mortgages	202,047
Grant-funded equipment	322,716
<u>Total</u>	<u>\$ 984,594</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, 2015 is \$100,000.

### 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, 2015.

### Note 13 Operating Lease Agreements

NMCAA leases various facilities and equipment for operation of its programs with varying terms through September 30, 2020. Lease expense for the year ended September 30, 2015, was \$418,086. 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:

2016	\$ 390,965
2017	168,044
2018	98,037
2019	63,186
2020	13,640
<u>Total</u>	<u>\$ 733,872</u>

# Northwest Michigan Community Action Agency, Inc. and Affiliates

## Notes to Consolidated Financial Statements

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

The following program and supporting services are reflected in the consolidated statement of activities for the year ended September 30, 2015:

Program activities	
Child education	\$ 10,325,686
Housing program	2,575,534
Community services	2,229,772
Food programs	1,470,037
Older Americans	1,153,806
<u>Weatherization/energy assistance</u>	<u>259,386</u>
Total program activities	18,014,221
Management and general	689,179
<u>Fund-raising</u>	<u>101,589</u>
<u>Total expenses</u>	<u>\$ 18,804,989</u>

### Note 15      **Grant Awards**

At September 30, 2015, NMCAA had received commitments for future funding under various grant awards of approximately \$5,622,000. These commitments are not recognized in the accompanying consolidated financial statements as receivables and revenue as they are conditional awards.

# **Supplementary Information**

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# Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-1

Schedule of Program Activity

Year Ended September 30, 2015

FEDERAL PROGRAMS								
Department of Agriculture								
		10.433			10.558		10.565	
		Housing Preservation Grant Grand Trav. Co. 26-028- 382027389	Housing Preservation Grant Emmet Co. 26-024- 382027389	Housing Preservation Grant Grand Trav. Co. 26-028- 382027389	10.433 Subtotal	Child and Adult Day Care Food	Commodity Supplemental Food Program 280001022C	Commodity Supplemental Food Distribution
Total		(1)	(2)	(3)		(4)	(5)	(6)
<b>REVENUE</b>								
Prior year's grant funds received in advance	\$ 733,793	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 218,004
Federal grant reimbursement revenue	13,123,935	7,000	12,539	18,330	37,869	311,165	179,935	0
State and local grant reimbursement revenue	3,346,895	0	0	0	0	0	0	0
Performance contract revenue	811,527	0	0	0	0	0	0	0
Commodities food received	805,726	0	0	0	0	0	0	571,376
Grant funds received in advance	( 949,223)	0	0	0	0	0	0	( 219,337)
Grant revenue	17,872,653	7,000	12,539	18,330	37,869	311,165	179,935	570,043
Project income	454,375	0	0	0	0	0	49	0
Investment income	2,173	0	0	0	0	0	0	0
Donations	263,271	0	0	0	0	0	0	0
Miscellaneous income	50,974	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	0	0
In-kind contributions	506,295	0	0	0	0	0	0	0
<b>Total Revenue</b>	<b>19,149,741</b>	<b>7,000</b>	<b>12,539</b>	<b>18,330</b>	<b>37,869</b>	<b>311,165</b>	<b>179,984</b>	<b>570,043</b>
<b>EXPENSES</b>								
Salaries	8,049,269	0	2,020	1,946	3,966	0	85,026	0
Fringe benefits	1,589,277	0	300	295	595	0	25,387	0
Professional/contract services	1,459,125	0	49	114	163	0	10,115	0
Travel/transportation	585,785	0	57	106	163	0	9,444	0
Space costs	694,048	0	0	0	0	0	31,676	0
Beneficiary assistance and supplies	4,482,275	7,000	10,072	15,803	32,875	311,165	5,047	0
Lease and maintenance of equipment	134,673	0	0	0	0	0	6,691	0
Other	296,398	0	41	66	107	0	6,598	0
Commodity food distributed	804,393	0	0	0	0	0	0	570,043
Payments to subgrantees	203,451	0	0	0	0	0	0	0
In-kind expenses	506,295	0	0	0	0	0	0	0
<b>Total Expenses</b>	<b>18,804,989</b>	<b>7,000</b>	<b>12,539</b>	<b>18,330</b>	<b>37,869</b>	<b>311,165</b>	<b>179,984</b>	<b>570,043</b>
<b>Change in Net Assets</b>	<b>344,752</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Net assets - Beginning of the year	2,324,335	0	0	0	0	0	0	0
<b>NET ASSETS - End of the year</b>	<b>\$ 2,669,087</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

# Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-2

Schedule of Program Activity

Year Ended September 30, 2015

	FEDERAL PROGRAMS							
	Dept of Agriculture				Dept. of Housing and Urban Development			
	10.568		10.569		14.169		14.218	
	10.565 Subtotal	Temporary Emergency Food Assist. Program 28-000-0001 (7)	Temporary Emergency Food Assist. Distribution (8)	10.565, 10.568, 10.569 Subtotal	LCHA Comprehensive HC140321044 (9)	LCHA Comprehensive HC150321041 (10)	14.169 Subtotal	Emmet County Targeted Homeowner Rehab. MSC- 2011-0737-HO (11)
<b>REVENUE</b>								
Prior year's grant funds received in advance	\$ 218,004	\$ 0	\$ 0	\$ 218,004	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	179,935	81,559	0	261,494	18,303	21,253	39,556	169,471
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	571,376	0	234,350	805,726	0	0	0	0
Grant funds received in advance	( 219,337)	0	0	( 219,337)	0	0	0	0
Grant revenue	749,978	81,559	234,350	1,065,887	18,303	21,253	39,556	169,471
Project income	49	302	0	351	200	40	240	0
Investment income	0	0	0	0	0	0	0	0
Donations	0	0	0	0	0	0	0	0
Miscellaneous income	0	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
<b>Total Revenue</b>	<b>750,027</b>	<b>81,861</b>	<b>234,350</b>	<b>1,066,238</b>	<b>18,503</b>	<b>21,293</b>	<b>39,796</b>	<b>169,471</b>
<b>EXPENSES</b>								
Salaries	85,026	29,225	0	114,251	10,064	10,717	20,781	757
Fringe benefits	25,387	7,979	0	33,366	2,323	2,660	4,983	266
Professional/contract services	10,115	961	0	11,076	0	0	0	30,847
Travel/transportation	9,444	35,727	0	45,171	1,243	3,338	4,581	20
Space costs	31,676	3,922	0	35,598	0	0	0	0
Beneficiary assistance and supplies	5,047	451	0	5,498	4,873	3,850	8,723	137,307
Lease and maintenance of equipment	6,691	2,059	0	8,750	0	0	0	0
Other	6,598	1,537	0	8,135	0	728	728	274
Commodity food distributed	570,043	0	234,350	804,393	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
<b>Total Expenses</b>	<b>750,027</b>	<b>81,861</b>	<b>234,350</b>	<b>1,066,238</b>	<b>18,503</b>	<b>21,293</b>	<b>39,796</b>	<b>169,471</b>
<b>Change in Net Assets</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Net assets - Beginning of the year	0	0	0	0	0	0	0	0
<b>NET ASSETS - End of the year</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

# Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-3

Schedule of Program Activity

Year Ended September 30, 2015

	FEDERAL PROGRAMS							
	Department of Housing and Urban Development							
	14.228							
	Charlevoix Co. CDBG Housing MSC 2011- 0729-HOA (12)	Kalkaska Co. CDBG Housing MSC-2012- 5264-HOA (13)	Emmet Co. CDBG Housing MSC 2012- 0737-HOA (14)	Wexford Co. CDBG Housing MSC-2013- 5831-HOA (15)	Wexford Co. CDBG Housing MSC 2011- 5831-HOA (16)	Missaukee Co. CDBG Housing MSC 2011- 0763-HOA (17)	Benzie Co. CDBG Housing MSC 2011- 0771-HOA (18)	14.228 Subtotal
<b>REVENUE</b>								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	72,257	122,322	145,170	10,287	( 3,505)	40,126	32,568	419,225
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	72,257	122,322	145,170	10,287	( 3,505)	40,126	32,568	419,225
Project income	0	34,743	9,475	45,479	20,472	3,018	9,322	122,509
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	6,913	( 8,447)	4,443	0	309	( 5,467)	7,332	5,083
In-kind contributions	0	0	0	0	0	0	0	0
<b>Total Revenue</b>	<b>79,170</b>	<b>148,618</b>	<b>159,088</b>	<b>55,766</b>	<b>17,276</b>	<b>37,677</b>	<b>49,222</b>	<b>546,817</b>
<b>EXPENSES</b>								
Salaries	632	13,144	787	9,388	2,245	1,758	1,433	29,387
Fringe benefits	266	2,384	337	1,621	272	358	173	5,411
Professional/contract services	12,734	344	41,613	425	335	285	132	55,868
Travel/transportation	47	1,460	20	643	68	126	59	2,423
Space costs	0	524	0	530	74	110	55	1,293
Beneficiary assistance and supplies	65,316	129,447	116,142	42,159	14,043	34,867	47,236	449,210
Lease and maintenance of equipment	0	164	0	146	22	25	17	374
Other	175	1,151	189	854	217	148	117	2,851
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
<b>Total Expenses</b>	<b>79,170</b>	<b>148,618</b>	<b>159,088</b>	<b>55,766</b>	<b>17,276</b>	<b>37,677</b>	<b>49,222</b>	<b>546,817</b>
<b>Change in Net Assets</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Net assets - Beginning of the year	0	0	0	0	0	0	0	0
<b>NET ASSETS - End of the year</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

# Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-4

Schedule of Program Activity

Year Ended September 30, 2015

	FEDERAL PROGRAMS							
	Department of Housing and Urban Development							
	14.231			14.235				
MSHDA HML-2013- 0107-ESF (19)	MSHDA HML-2015- 0107-ESF (20)	14.231 Subtotal	TSHLAP WEX-MISS SHP-12-57003 (21)	TSHLAP CHAR-EM SHP-12-15003 (22)	Rural Permanent Supportive Housing Grant Char/Em/Wex/Miss SHP-13-24001 Yr 3 (23)	Rural Permanent Supportive Housing Grant Char/Em/Wex/Miss SHP-13-24001 Yr 2 (24)	Charlevoix- Emmet HMIS HML-2013 5682-HMIS (25)	
<b>REVENUE</b>								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 4,228
Federal grant reimbursement revenue	611	465,812	466,423	4,082	3,661	236,907	19,684	7,047
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	( 6,603)
Grant revenue	611	465,812	466,423	4,082	3,661	236,907	19,684	4,672
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	( 1)	0	( 1)	0	0	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
<b>Total Revenue</b>	<b>610</b>	<b>465,812</b>	<b>466,422</b>	<b>4,082</b>	<b>3,661</b>	<b>236,907</b>	<b>19,684</b>	<b>4,672</b>
<b>EXPENSES</b>								
Salaries	0	192,963	192,963	3,742	3,370	54,498	3,605	0
Fringe benefits	0	41,483	41,483	340	291	10,208	552	0
Professional/contract services	0	0	0	0	0	573	0	4,672
Travel/transportation	0	7,268	7,268	0	0	3,802	65	0
Space costs	0	3,737	3,737	0	0	3,023	256	0
Beneficiary assistance and supplies	610	103,562	104,172	0	0	161,036	14,911	0
Lease and maintenance of equipment	0	0	0	0	0	809	71	0
Other	0	2,455	2,455	0	0	2,958	224	0
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	114,344	114,344	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
<b>Total Expenses</b>	<b>610</b>	<b>465,812</b>	<b>466,422</b>	<b>4,082</b>	<b>3,661</b>	<b>236,907</b>	<b>19,684</b>	<b>4,672</b>
<b>Change in Net Assets</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Net assets - Beginning of the year	0	0	0	0	0	0	0	0
<b>NET ASSETS - End of the year</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

See Independent Auditor's Report.



# Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-5

Schedule of Program Activity

Year Ended September 30, 2015

	FEDERAL PROGRAMS							
	Department of Housing and Urban Development (HUD)							
	14.235				14.267		14.871	
	Wexford-Miss. HMIS WEX-MISS HML-2013 5682-HMIS (26)	Manistee HMIS HML-2013- 5682-HMIS (27)	Supportive Housing Prog. Wex./Miss. SHP-12- 83001 (3) (28)	Supportive Housing Prog. Char./Em. SHP-12- 15001 (3) (29)	14.235 Subtotal	HUD COC Merger Fund MI0404L5F121200 (30)	Family Self- Sufficiency Prog. - HCVP (31)	Family Self- Sufficiency Prog. - HCVP (32)
<b>REVENUE</b>								
Prior year's grant funds received in advance	\$ 4,994	\$ 0	\$ 0	\$ 0	\$ 9,222	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	6,652	5,474	127,136	121,801	532,444	9,283	1,225	5,526
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	( 6,087)	( 3,156)	0	0	( 15,846)	0	0	0
Grant revenue	5,559	2,318	127,136	121,801	525,820	9,283	1,225	5,526
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	6	0	6	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
<b>Total Revenue</b>	<b>5,559</b>	<b>2,318</b>	<b>127,142</b>	<b>121,801</b>	<b>525,826</b>	<b>9,283</b>	<b>1,225</b>	<b>5,526</b>
<b>EXPENSES</b>								
Salaries	0	0	42,721	41,375	149,311	0	1,055	4,472
Fringe benefits	0	0	8,026	5,292	24,709	0	158	1,052
Professional/contract services	4,934	2,318	677	613	13,787	8,892	12	2
Travel/transportation	0	0	1,815	993	6,675	0	0	0
Space costs	0	0	801	3,932	8,012	0	0	0
Beneficiary assistance and supplies	0	0	70,754	67,051	313,752	391	0	0
Lease and maintenance of equipment	0	0	692	700	2,272	0	0	0
Other	0	0	1,656	1,845	6,683	0	0	0
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	625	0	0	0	625	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
<b>Total Expenses</b>	<b>5,559</b>	<b>2,318</b>	<b>127,142</b>	<b>121,801</b>	<b>525,826</b>	<b>9,283</b>	<b>1,225</b>	<b>5,526</b>
<b>Change in Net Assets</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Net assets - Beginning of the year	0	0	0	0	0	0	0	0
<b>NET ASSETS - End of the year</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

# Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-6

Schedule of Program Activity

Year Ended September 30, 2015

	FEDERAL PROGRAMS							
	HUD	Department of Treasury						
	14.871	21.000						
	NeighborWorks Green Program Dev. Grant FY13-2 2013- 8527-0056-GPD (33)	NeighborWorks Green Program Dev. Grant 2015-8527- 0413-SUP55 (34)	NW Fiancial Capability Evaluation Prog. 2015-8527- 0368-SUP 63 (35)	NeighborWorks Sgl. Fam. Home Design Pilot 2015-8527- 0292-SUP23 (36)	NeighborWorks Wk 2014-8527- 0337-SUP33 & 2015-8527- 0005-NWW30 (37)	NeighborWorks Operating Grant (38)	NeighborWorks Permanently Restricted Capital Grant (39)	
14.871 Subtotal								
<b>REVENUE</b>								
Prior year's grant funds received in advance	\$ 0	\$ 18,467	\$ 0	\$ 0	\$ 0	\$ 556	\$ 104,742	\$ 0
Federal grant reimbursement revenue	6,751	5,000	2,500	10,000	25,000	1,000	70,500	10,000
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	( 22,239)	( 2,500)	( 10,000)	( 25,000)	0	( 156,787)	0
Grant revenue	6,751	1,228	0	0	0	1,556	18,455	10,000
Project income	0	0	0	0	0	0	0	0
Investment income	0	0	0	0	0	0	88	0
Donations	0	0	0	0	0	0	0	0
Miscellaneous income	0	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
<b>Total Revenue</b>	<b>6,751</b>	<b>1,228</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,556</b>	<b>18,543</b>	<b>10,000</b>
<b>EXPENSES</b>								
Salaries	5,527	292	0	0	0	0	14,021	0
Fringe benefits	1,210	43	0	0	0	0	3,328	0
Professional/contract services	14	0	0	0	0	100	37	0
Travel/transportation	0	0	0	0	0	45	104	0
Space costs	0	0	0	0	0	0	0	0
Beneficiary assistance and supplies	0	893	0	0	0	1,411	1,050	0
Lease and maintenance of equipment	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	3	0
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
<b>Total Expenses</b>	<b>6,751</b>	<b>1,228</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,556</b>	<b>18,543</b>	<b>0</b>
<b>Change in Net Assets</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>10,000</b>
Net assets - Beginning of the year	0	0	0	0	0	0	0	90,000
<b>NET ASSETS - End of the year</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 100,000</b>

# Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-7

Schedule of Program Activity

Year Ended September 30, 2015

	FEDERAL PROGRAMS							
	Department of Treasury				Veterans Affairs	Department of Energy (DOE)		
	21.000		21.009		64.033	81.042		
	NeighborWorks Permanently Restricted Emmet County ADR Project (40)	National Foreclosure Mitigation Cnslng R9 PL 113-235X1350 (41)	National Foreclosure Mitigation Cnslng R8 PL 113-76X1350 (42)	21.000 Subtotal	Volunteer Income Tax Assistance 15VITA0047 (43)	Supportive Serv. Veterans Families Prog. 13-MI-108 (44)	Weatherization Assistance Program DOE- 13-28023-2 (45)	Weatherization Assistance Program DOE- 13-28023-3 (46)
<b>REVENUE</b>								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 4,393	\$ 128,158	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	0	6,329	6,857	137,186	24,000	653,174	244,792	20,989
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	(216,526)	0	0	0	0
Grant revenue	0	6,329	11,250	48,818	24,000	653,174	244,792	20,989
Project income	0	0	0	0	0	0	0	0
Investment income	0	0	0	88	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	55,217	0	0	0
<b>Total Revenue</b>	<b>0</b>	<b>6,329</b>	<b>11,250</b>	<b>48,906</b>	<b>79,217</b>	<b>653,174</b>	<b>244,792</b>	<b>20,989</b>
<b>EXPENSES</b>								
Salaries	0	4,759	9,774	28,846	16,338	242,855	78,644	7,573
Fringe benefits	0	916	1,476	5,763	3,150	45,876	22,774	2,254
Professional/contract services	554	654	0	1,345	505	22,758	618	142
Travel/transportation	0	0	0	149	2,823	16,342	9,436	2,491
Space costs	0	0	0	0	0	16,738	4,418	1,423
Beneficiary assistance and supplies	0	0	0	3,354	60	215,529	121,626	4,460
Lease and maintenance of equipment	0	0	0	0	0	2,398	1,984	266
Other	6,066	0	0	6,069	1,124	7,696	5,292	2,380
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	82,982	0	0
In-kind expenses	0	0	0	0	55,217	0	0	0
<b>Total Expenses</b>	<b>6,620</b>	<b>6,329</b>	<b>11,250</b>	<b>45,526</b>	<b>79,217</b>	<b>653,174</b>	<b>244,792</b>	<b>20,989</b>
<b>Change in Net Assets</b>	<b>( 6,620)</b>	<b>0</b>	<b>0</b>	<b>3,380</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Net assets - Beginning of the year	0	0	0	90,000	0	0	0	0
<b>NET ASSETS - End of the year</b>	<b>(\$ 6,620)</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 93,380</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

# Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-8

Schedule of Program Activity

Year Ended September 30, 2015

	FEDERAL PROGRAMS							
	DOE	Department of Education			Dept. of Health and Human Services			
	81.042	84.181			93.045			93.053
81.042	Early On Char-Em ISD 2015/2016	Early On Char-Em ISD 2014/2015	84.181 Subtotal	Senior Nutrition - Congregate	Senior Nutrition - Home Delivered	93.045 Subtotal	Nutrition Services Incentive	
	(47)	(48)		(49)	(50)		(51)	
<b>REVENUE</b>								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	265,781	4,703	16,628	21,331	149,609	106,493	256,102	137,935
State and local grant reimbursement revenue	0	0	0	0	9,058	290,852	299,910	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	265,781	4,703	16,628	21,331	158,667	397,345	556,012	137,935
Project income	0	0	0	0	109,602	171,319	280,921	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	150,841	150,841	0
In-kind contributions	0	0	0	0	42,440	67,498	109,938	0
<b>Total Revenue</b>	<b>265,781</b>	<b>4,703</b>	<b>16,628</b>	<b>21,331</b>	<b>310,709</b>	<b>787,003</b>	<b>1,097,712</b>	<b>137,935</b>
<b>EXPENSES</b>								
Salaries	86,217	3,925	12,544	16,469	89,819	191,802	281,621	0
Fringe benefits	25,028	445	2,056	2,501	11,685	38,348	50,033	0
Professional/contract services	760	0	0	0	70,843	203,519	274,362	0
Travel/transportation	11,927	333	1,603	1,936	5,656	81,846	87,502	0
Space costs	5,841	0	0	0	5,588	2,780	8,368	0
Beneficiary assistance and supplies	126,086	0	0	0	81,495	192,790	274,285	137,935
Lease and maintenance of equipment	2,250	0	0	0	954	1,797	2,751	0
Other	7,672	0	425	425	2,229	6,623	8,852	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	42,440	67,498	109,938	0
<b>Total Expenses</b>	<b>265,781</b>	<b>4,703</b>	<b>16,628</b>	<b>21,331</b>	<b>310,709</b>	<b>787,003</b>	<b>1,097,712</b>	<b>137,935</b>
<b>Change in Net Assets</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Net assets - Beginning of the year	0	0	0	0	0	0	0	0
<b>NET ASSETS - End of the year</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

# Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-9

Schedule of Program Activity

Year Ended September 30, 2015

FEDERAL PROGRAMS								
Department of Health and Human Services								
93.558			93.568			93.569		
93.045 & 93.053 Subtotal	Salvation Army Motel Provider Prog. ADMIN- 12-99003 (52)	TANF Support Serv. MSHDA MI HCN MII-2008-0107 (53)	93.558 Subtotal	Weatherization LIHEAP LIHEAP-13-28023 NFA#2 (54)	Community Services Block Grant CSBG-14- 28023 (55)	Services Block Grant Discretionary CSBG-D-14- 28023 Year 2 (56)	93.569 Subtotal	
<b>REVENUE</b>								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	394,037	29,002	0	29,002	228,431	608,168	35,400	643,568
State and local grant reimbursement revenue	299,910	0	0	0	0	0	0	0
Performance contract revenue	0	0	2,745	2,745	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	693,947	29,002	2,745	31,747	228,431	608,168	35,400	643,568
Project income	280,921	0	2,120	2,120	1,521	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	150,841	0	0	0	0	0	0	0
In-kind contributions	109,938	0	0	0	0	0	0	0
<b>Total Revenue</b>	<b>1,235,647</b>	<b>29,002</b>	<b>4,865</b>	<b>33,867</b>	<b>229,952</b>	<b>608,168</b>	<b>35,400</b>	<b>643,568</b>
<b>EXPENSES</b>								
Salaries	281,621	0	1,905	1,905	73,491	362,566	15,060	377,626
Fringe benefits	50,033	0	454	454	20,577	60,408	2,009	62,417
Professional/contract services	274,362	0	2,445	2,445	673	31,642	11,974	43,616
Travel/transportation	87,502	0	61	61	4,977	27,470	1,494	28,964
Space costs	8,368	0	0	0	382	50,618	0	50,618
Beneficiary assistance and supplies	412,220	29,002	0	29,002	127,744	23,612	4,518	28,130
Lease and maintenance of equipment	2,751	0	0	0	989	13,637	0	13,637
Other	8,852	0	0	0	1,119	38,215	345	38,560
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	109,938	0	0	0	0	0	0	0
<b>Total Expenses</b>	<b>1,235,647</b>	<b>29,002</b>	<b>4,865</b>	<b>33,867</b>	<b>229,952</b>	<b>608,168</b>	<b>35,400</b>	<b>643,568</b>
<b>Change in Net Assets</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Net assets - Beginning of the year	0	0	0	0	0	0	0	0
<b>NET ASSETS - End of the year</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

# Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-10

Schedule of Program Activity

Year Ended September 30, 2015

	FEDERAL PROGRAMS							
	Department of Health and Human Services							
	93.600							
	Head Start							
	Full-Year, Part-Day 05CH4182/48 (57)	Training & Technical Assistance 05CH4182/48 (58)	Early Head Start 05CH4182/48 (59)	Training & Technical Assistance 05CH4182/48 (60)	Full-Year, Part-Day 05CH4182/49 (61)	Training & Technical Assistance 05CH4182/49 (62)	Early Head Start 05CH4182/49 (63)	Training & Technical Assistance 05CH4182/49 (64)
<b>REVENUE</b>								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	1,881,941	12,702	653,323	0	3,925,598	52,719	1,779,671	43,555
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	1,881,941	12,702	653,323	0	3,925,598	52,719	1,779,671	43,555
Project income	0	0	0	0	8,162	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	467,134	0	397,865	0	863,731	0	841,613	0
<b>Total Revenue</b>	<b>2,349,075</b>	<b>12,702</b>	<b>1,051,188</b>	<b>0</b>	<b>4,797,491</b>	<b>52,719</b>	<b>2,621,284</b>	<b>43,555</b>
<b>EXPENSES</b>								
Salaries	970,305	0	354,342	0	2,217,933	0	1,090,981	0
Fringe benefits	168,684	0	54,420	0	504,582	0	185,319	0
Professional/contract services	159,211	7,574	80,293	0	409,771	3,609	192,694	16,469
Travel/transportation	63,195	348	34,497	1,698	118,280	10,173	93,254	11,092
Space costs	136,128	0	45,667	0	257,704	0	91,932	0
Beneficiary assistance and supplies	202,518	934	60,670	(1,698)	285,828	10,578	80,536	12,008
Lease and maintenance of equipment	153,885	0	12,350	0	45,002	0	8,606	0
Other	28,015	3,846	11,084	0	94,660	28,359	36,349	3,986
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	467,134	0	397,865	0	863,731	0	841,613	0
<b>Total Expenses</b>	<b>2,349,075</b>	<b>12,702</b>	<b>1,051,188</b>	<b>0</b>	<b>4,797,491</b>	<b>52,719</b>	<b>2,621,284</b>	<b>43,555</b>
<b>Change in Net Assets</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Net assets - Beginning of the year	0	0	0	0	0	0	0	0
<b>NET ASSETS - End of the year</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

# Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-11

Schedule of Program Activity

Year Ended September 30, 2015

	FEDERAL PROGRAMS						
	Department of Health and Human Services						
	93.600	93.062					
	Head Start						
	93.600	Assets for	Assets for	Assets for	Assets for	93.602	Total
	Subtotal	Independence	Independence	Independence	Independence	Subtotal	Federal
		Demonstration	Demonstration	Demonstration	Demonstration		Programs
		90EI0707/01	90EI0627/01	90EI0783/01	90EI0855/01		
		(65)	(66)	(67)	(68)		
<b>REVENUE</b>							
Prior year's grant funds received in advance	\$ 0	\$ 76,043	\$ 50,255	\$ 85,118	\$ 0	\$ 211,416	\$ 566,800
Federal grant reimbursement revenue	8,349,509	0	0	0	118,235	118,235	13,117,935
State and local grant reimbursement revenue	0	0	0	0	0	0	299,910
Performance contract revenue	0	0	0	0	0	0	2,745
Commodities food received	0	0	0	0	0	0	805,726
Grant funds received in advance	0	( 66,285)	( 18,000)	( 81,702)	( 115,488)	( 281,475)	( 733,184)
Grant revenue	8,349,509	9,758	32,255	3,416	2,747	48,176	14,059,932
Project income	8,162	0	0	0	0	0	415,824
Investment income	0	0	0	0	0	0	88
Donations	0	0	0	0	92,342	92,342	92,342
Miscellaneous income	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	155,929
In-kind contributions	2,570,343	0	0	0	0	0	2,735,498
<b>Total Revenue</b>	<b>10,928,014</b>	<b>9,758</b>	<b>32,255</b>	<b>3,416</b>	<b>95,089</b>	<b>140,518</b>	<b>17,459,613</b>
<b>EXPENSES</b>							
Salaries	4,633,561	3,687	2,800	5,674	4,590	16,751	6,292,623
Fringe benefits	913,005	692	511	1,022	811	3,036	1,243,863
Professional/contract services	869,621	21	135	14	0	170	1,336,902
Travel/transportation	332,537	0	0	0	0	0	553,519
Space costs	531,431	0	0	0	0	0	662,018
Beneficiary assistance and supplies	651,374	15,000	61,000	0	0	76,000	3,032,592
Lease and maintenance of equipment	219,843	0	0	0	0	0	253,264
Other	206,299	116	65	123	93	397	299,446
Commodity food distributed	0	0	0	0	0	0	804,393
Payments to subgrantees	0	0	0	0	0	0	197,951
In-kind expenses	2,570,343	0	0	0	0	0	2,735,498
<b>Total Expenses</b>	<b>10,928,014</b>	<b>19,516</b>	<b>64,511</b>	<b>6,833</b>	<b>5,494</b>	<b>96,354</b>	<b>17,412,069</b>
<b>Change in Net Assets</b>	<b>0</b>	<b>( 9,758)</b>	<b>( 32,256)</b>	<b>( 3,417)</b>	<b>89,595</b>	<b>44,164</b>	<b>47,544</b>
Net assets - Beginning of the year	0	76,042	50,256	85,119	25,893	237,310	327,310
<b>NET ASSETS - End of the year</b>	<b>\$ 0</b>	<b>\$ 66,284</b>	<b>\$ 18,000</b>	<b>\$ 81,702</b>	<b>\$ 115,488</b>	<b>\$ 281,474</b>	<b>\$ 374,854</b>

See Independent Auditor's Report.

# Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-12

Schedule of Program Activity

Year Ended September 30, 2015

	STATE AND LOCAL PROGRAMS							
	Region 2 NWCOG Coordinator Grant HML-2015- 0107-SP (69)	Housing Education Services 2014-HEP-033 (70)	Housing Education Services 2015-HEP-028 (71)	County of Emmet Homeowner Rehabilitation Program Spec. Funds 10 -15 (72)	County of Emmet Homeowner Rehabilitation Program Spec. Funds 14 -17 (73)	Benzie County Community Chest 2015 (74)	Benzie County Community Chest 2014 (75)	Cherryland Electric Community Caring Fund (76)
<b>REVENUE</b>								
Prior year's grant funds received in advance	\$ 0	\$ 15,745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3,895	\$ 1,213
Federal grant reimbursement revenue	0	0	0	0	0	0	0	0
State and local grant reimbursement revenue	10,300	( 9,875)	2,100	37,460	40	7,500	0	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	0	( 1,384)	0	0	( 6,926)	0	( 5,000)
Grant revenue	10,300	5,870	716	37,460	40	574	3,895	1,213
Project income	0	0	0	0	0	0	0	0
Investment income	0	0	0	0	0	0	0	0
Donations	0	0	0	0	0	0	0	0
Miscellaneous income	0	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
<b>Total Revenue</b>	<b>10,300</b>	<b>5,870</b>	<b>716</b>	<b>37,460</b>	<b>40</b>	<b>574</b>	<b>3,895</b>	<b>1,213</b>
<b>EXPENSES</b>								
Salaries	249	4,879	665	103	0	0	0	0
Fringe benefits	51	988	51	96	0	0	0	0
Professional/contract services	10,000	0	0	6,254	0	0	0	0
Travel/transportation	0	0	0	20	40	0	0	0
Space costs	0	0	0	0	0	0	0	0
Beneficiary assistance and supplies	0	0	0	30,938	0	574	3,895	1,213
Lease and maintenance of equipment	0	0	0	0	0	0	0	0
Other	0	3	0	49	0	0	0	0
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
<b>Total Expenses</b>	<b>10,300</b>	<b>5,870</b>	<b>716</b>	<b>37,460</b>	<b>40</b>	<b>574</b>	<b>3,895</b>	<b>1,213</b>
<b>Change in Net Assets</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Net assets - Beginning of the year	0	0	0	0	0	0	0	0
<b>NET ASSETS - End of the year</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>



# Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-13

Schedule of Program Activity

Year Ended September 30, 2015

	STATE AND LOCAL PROGRAMS							
	WCMU & Consumers Energy "Warm Hearts, Warm Homes" (77)	Home Repair Funds for Rural Veterans 201400769 (78)	ESG COC Merger HML- 2013-0107-SP (79)	Neighborhood Impact Program (80)	Early Childhood Programs			
					TBA ISD GSRP Program 2014/2015 (81)	COOR ISD Program 2014/2015 (82)	Char-Em ISD GSRP Program 2014/2015 (83)	Wexford-Missaukee ISD GSRP Program 2014/2015 (84)
<b>REVENUE</b>								
Prior year's grant funds received in advance	\$ 0	\$ 32,000	\$ 0	\$ 0	\$ 864	\$ 0	\$ 0	\$ 8,716
Federal grant reimbursement revenue	0	0	0	0	0	0	0	0
State and local grant reimbursement revenue	0	0	6,204	200	576,551	33,712	192,154	507,824
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	( 18,172)	0	( 200)	( 864)	0	0	( 8,716)
Grant revenue	0	13,828	6,204	0	576,551	33,712	192,154	507,824
Project income	0	0	0	0	10	0	0	0
Investment income	0	0	0	0	0	0	0	0
Donations	11,419	0	0	0	0	0	0	0
Miscellaneous income	0	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
<b>Total Revenue</b>	<b>11,419</b>	<b>13,828</b>	<b>6,204</b>	<b>0</b>	<b>576,561</b>	<b>33,712</b>	<b>192,154</b>	<b>507,824</b>
<b>EXPENSES</b>								
Salaries	0	3,201	0	0	450,234	26,741	143,412	387,418
Fringe benefits	0	451	0	0	92,061	6,971	28,854	75,630
Professional/contract services	0	33	4,144	0	680	0	556	140
Travel/transportation	0	89	816	0	977	0	512	3,027
Space costs	0	0	0	0	9,864	0	5,000	8,837
Beneficiary assistance and supplies	11,419	9,883	1,244	0	20,697	0	12,085	27,296
Lease and maintenance of equipment	0	0	0	0	29	0	475	1,269
Other	0	171	0	0	2,019	0	1,260	4,207
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
<b>Total Expenses</b>	<b>11,419</b>	<b>13,828</b>	<b>6,204</b>	<b>0</b>	<b>576,561</b>	<b>33,712</b>	<b>192,154</b>	<b>507,824</b>
<b>Change in Net Assets</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Net assets - Beginning of the year	0	0	0	0	0	0	0	0
<b>NET ASSETS - End of the year</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

# Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-14

Schedule of Program Activity

Year Ended September 30, 2015

	STATE AND LOCAL PROGRAMS							
	Early Childhood Programs							
	TBA ISD GSRP Transportation 2014/2015 (85)	Wexford- Missaukee ISD GSRP Transportation 2014/2015 (86)	TBA ISD GSRP Program 2015/2016 (87)	Char-Em ISD GSRP Program 2015/2016 (88)	Wexford- Missaukee ISD GSRP Program 2015/2016 (89)	Wexford- Missaukee ISD GSRP Transportation 2015/2016 (90)	TBA-ISD Spincich Service Agreement 10/14 - 06/15 (91)	TBA-ISD Spincich Service Agreement 07/15 - 06/16 (92)
<b>REVENUE</b>								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	0	0	0	0	0	0	0	0
State and local grant reimbursement revenue	8,400	5,100	19,448	11,120	22,387	292	45,981	13,988
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	8,400	5,100	19,448	11,120	22,387	292	45,981	13,988
Project income	0	0	0	0	0	0	0	0
Investment income	0	0	0	0	0	0	0	0
Donations	0	0	0	0	0	0	0	0
Miscellaneous income	0	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
<b>Total Revenue</b>	<b>8,400</b>	<b>5,100</b>	<b>19,448</b>	<b>11,120</b>	<b>22,387</b>	<b>292</b>	<b>45,981</b>	<b>13,988</b>
<b>EXPENSES</b>								
Salaries	0	4,227	12,782	8,051	13,174	264	35,891	12,021
Fringe benefits	0	549	1,628	822	1,640	28	4,188	996
Professional/contract services	0	0	102	0	0	0	155	0
Travel/transportation	8,400	44	176	311	423	0	1,926	294
Space costs	0	0	0	0	0	0	0	0
Beneficiary assistance and supplies	0	0	4,593	1,806	6,872	0	2,891	349
Lease and maintenance of equipment	0	0	0	0	0	0	0	0
Other	0	280	167	130	278	0	930	328
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
<b>Total Expenses</b>	<b>8,400</b>	<b>5,100</b>	<b>19,448</b>	<b>11,120</b>	<b>22,387</b>	<b>292</b>	<b>45,981</b>	<b>13,988</b>
<b>Change in Net Assets</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Net assets - Beginning of the year	0	0	0	0	0	0	0	0
<b>NET ASSETS - End of the year</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

# Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-15

Schedule of Program Activity

Year Ended September 30, 2015

	STATE AND LOCAL PROGRAMS							
	Early Childhood Programs							
	Central Lake Public Schools 7 hour Classroom (93)	Great Start Quality Resource Center (94)	TBA-ISD Miller Service Agreement 11/13-6/15 (95)	5 to 1 Neighborhood Centers (96)	Consumers Energy TBA-ISD LGSECF (97)	Charlevoix- Emmet ISD Child Care Scholarship Program (98)	Central Lake Playgroup (99)	Foundation Christmas Fund (100)
<b>REVENUE</b>								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3,998	\$ 30,510	\$ 0	\$ 0
Federal grant reimbursement revenue	0	0	0	0	0	0	0	0
State and local grant reimbursement revenue	20,500	376,555	46,085	5,911	0	36,135	14,513	0
Performance contract revenue	0	0	0	0	0	0	0	0
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	0	0	0	(1,227)	(1,458)	(24,453)	0	0
Grant revenue	20,500	376,555	46,085	4,684	2,540	42,192	14,513	0
Project income	0	0	0	0	0	0	0	0
Investment income	0	0	0	0	0	0	0	0
Donations	0	0	0	0	0	0	0	2,962
Miscellaneous income	0	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
<b>Total Revenue</b>	<b>20,500</b>	<b>376,555</b>	<b>46,085</b>	<b>4,684</b>	<b>2,540</b>	<b>42,192</b>	<b>14,513</b>	<b>2,962</b>
<b>EXPENSES</b>								
Salaries	14,620	316,922	30,648	0	0	0	9,952	0
Fringe benefits	5,880	57,504	11,634	0	0	0	1,087	0
Professional/contract services	0	1,227	142	0	2,540	38,829	951	0
Travel/transportation	0	0	1,228	0	0	0	87	0
Space costs	0	0	0	0	0	0	345	0
Beneficiary assistance and supplies	0	0	1,781	4,684	0	0	2,027	2,962
Lease and maintenance of equipment	0	0	0	0	0	0	0	0
Other	0	902	652	0	0	3,363	64	0
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
<b>Total Expenses</b>	<b>20,500</b>	<b>376,555</b>	<b>46,085</b>	<b>4,684</b>	<b>2,540</b>	<b>42,192</b>	<b>14,513</b>	<b>2,962</b>
<b>Change in Net Assets</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Net assets - Beginning of the year	0	0	0	0	0	0	0	0
<b>NET ASSETS - End of the year</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

# Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-16

Schedule of Program Activity

Year Ended September 30, 2015

STATE AND LOCAL PROGRAMS								
	Raising A Reader Program Growth Grant 2014-059 (101)	ECE Activity (102)	Wexford County Baby Closet (103)	Central Lake Foundation Programs (104)	Friends of Alanson (105)	Child Development Contributions (106)	Little Bear & St. Mary Day Care Grants (107)	Manistee County Millage 2015 (108)
<b>REVENUE</b>								
Prior year's grant funds received in advance	\$ 640	\$ 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	42,946	0	0	2,401	8,000
Performance contract revenue	88	0	0	0	0	0	0	0
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	( 728)	0	0	( 30,891)	0	0	0	0
Grant revenue	0	0	0	12,055	0	0	2,401	8,000
Project income	0	2,140	0	0	0	0	0	0
Investment income	0	0	0	0	0	0	0	0
Donations	0	0	400	0	0	0	0	0
Miscellaneous income	0	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
<b>Total Revenue</b>	<b>0</b>	<b>2,140</b>	<b>400</b>	<b>12,055</b>	<b>0</b>	<b>0</b>	<b>2,401</b>	<b>8,000</b>
<b>EXPENSES</b>								
Salaries	0	0	0	5,352	0	0	0	0
Fringe benefits	0	0	0	1,208	0	0	0	0
Professional/contract services	0	1,002	0	216	0	0	0	0
Travel/transportation	0	0	0	54	0	0	1,551	8,000
Space costs	0	0	0	0	0	0	0	0
Beneficiary assistance and supplies	0	1,300	751	5,225	15	288	850	0
Lease and maintenance of equipment	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
<b>Total Expenses</b>	<b>0</b>	<b>2,302</b>	<b>751</b>	<b>12,055</b>	<b>15</b>	<b>288</b>	<b>2,401</b>	<b>8,000</b>
<b>Change in Net Assets</b>	<b>0</b>	<b>( 162)</b>	<b>( 351)</b>	<b>0</b>	<b>( 15)</b>	<b>( 288)</b>	<b>0</b>	<b>0</b>
Net assets - Beginning of the year	0	3,695	5,385	0	116	1,371	0	0
<b>NET ASSETS - End of the year</b>	<b>\$ 0</b>	<b>\$ 3,533</b>	<b>\$ 5,034</b>	<b>\$ 0</b>	<b>\$ 101</b>	<b>\$ 1,083</b>	<b>\$ 0</b>	<b>\$ 0</b>

# Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-17

Schedule of Program Activity

Year Ended September 30, 2015

STATE AND LOCAL PROGRAMS								
	Grand Traverse County Millage 2015 (109)	Grand Traverse County Millage 2014 (110)	Wexford County Millage 2015 (111)	Wexford County Millage 2014 (112)	Leelanau County Millage 2015 (113)	Leelanau County Millage 2014 (114)	Oleson Foundation (115)	DTE Meals Grant (116)
<b>REVENUE</b>								
Prior year's grant funds received in advance	\$ 0	\$ 5,000	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	0	0	0	0	0	0	0	0
State and local grant reimbursement revenue	20,000	0	15,000	5,000	21,006	7,000	11,000	12,500
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	( 5,000)	0	0	0	0	0	0	0
Grant revenue	15,000	5,000	15,000	5,000	21,006	7,000	11,000	12,500
Project income	0	0	0	0	0	0	0	0
Investment income	0	0	0	0	0	0	0	0
Donations	0	0	0	0	0	0	0	0
Miscellaneous income	0	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
<b>Total Revenue</b>	<b>15,000</b>	<b>5,000</b>	<b>15,000</b>	<b>5,000</b>	<b>21,006</b>	<b>7,000</b>	<b>11,000</b>	<b>12,500</b>
<b>EXPENSES</b>								
Salaries	0	0	0	0	0	0	0	0
Fringe benefits	0	0	0	0	0	0	0	0
Professional/contract services	4,500	1,500	4,500	1,500	6,302	2,100	3,300	2,343
Travel/transportation	0	0	0	0	0	0	0	200
Space costs	0	0	0	0	0	0	0	0
Beneficiary assistance and supplies	10,500	3,500	10,500	3,500	14,704	4,900	7,700	9,957
Lease and maintenance of equipment	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
<b>Total Expenses</b>	<b>15,000</b>	<b>5,000</b>	<b>15,000</b>	<b>5,000</b>	<b>21,006</b>	<b>7,000</b>	<b>11,000</b>	<b>12,500</b>
<b>Change in Net Assets</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Net assets - Beginning of the year	0	0	0	0	0	0	0	0
<b>NET ASSETS - End of the year</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

# Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-18

Schedule of Program Activity

Year Ended September 30, 2015

STATE AND LOCAL PROGRAMS								
	Shumsky Foundation (117)	Meals on Wheels Association of America (118)	Manistee County Community Foundation (119)	Old Mission Women's Club (120)	MPSC MCAA/CAA Energy Asst. Prog. MPSC-MCAA- EAP15 (121)	LIHEAP Crisis Assistance Deliverable Fuel LCA-13-28023 (122)	Rotary Charities Traverse City Development Grant #2156 (123)	CEDAM Tax Data Grant (124)
<b>REVENUE</b>								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 25,725	\$ 900
Federal grant reimbursement revenue	0	0	0	0	0	0	0	0
State and local grant reimbursement revenue	2,000	1,300	1,000	1,000	0	665,700	35,000	1,150
Performance contract revenue	0	0	0	0	610,213	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	( 22,946)	( 1,150)
Grant revenue	2,000	1,300	1,000	1,000	610,213	665,700	37,779	900
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	( 101,786)	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
<b>Total Revenue</b>	<b>2,000</b>	<b>1,300</b>	<b>1,000</b>	<b>1,000</b>	<b>508,427</b>	<b>665,700</b>	<b>37,779</b>	<b>900</b>
<b>EXPENSES</b>								
Salaries	0	0	0	0	31,043	90,003	26,895	0
Fringe benefits	0	0	0	0	4,912	15,705	4,815	0
Professional/contract services	600	390	300	300	166	473	1,257	0
Travel/transportation	0	0	0	0	992	762	349	0
Space costs	0	0	0	0	0	4,333	1,713	0
Beneficiary assistance and supplies	1,400	910	700	700	471,082	552,336	2,432	900
Lease and maintenance of equipment	0	0	0	0	0	850	0	0
Other	0	0	0	0	232	1,238	318	0
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
<b>Total Expenses</b>	<b>2,000</b>	<b>1,300</b>	<b>1,000</b>	<b>1,000</b>	<b>508,427</b>	<b>665,700</b>	<b>37,779</b>	<b>900</b>
<b>Change in Net Assets</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Net assets - Beginning of the year	0	0	0	0	0	0	0	0
<b>NET ASSETS - End of the year</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

# Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-19

Schedule of Program Activity

Year Ended September 30, 2015

	MCAAA MI Enrolls Medicaid Counseling (125)	Capacity Building Grant (126)	Consumers Energy 2:1 Match Program (127)	Consumers Energy Cares Program (MEAP) (128)	DTE LSP Program (MEAP) (129)	Saturday Specials Program (130)	MIDAP RCO NMCAA 14-18 Regional Coordinator (131)	MIDAP MATCH/DS NMCAA 09/12 Program Site Accounts (132)
<b>REVENUE</b>								
Prior year's grant funds received in advance	\$ 0	\$ 2,927	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 9,656
Federal grant reimbursement revenue	0	0	0	0	0	0	0	0
State and local grant reimbursement revenue	0	0	20,511	14,690	1,820	500	0	0
Performance contract revenue	41,827	0	0	0	0	0	27,458	0
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	0	( 2,405)	0	0	0	0	( 15,963)	( 2,254)
Grant revenue	41,827	522	20,511	14,690	1,820	500	11,495	7,402
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	359	0	0
Miscellaneous income	0	0	0	0	0	0	0	0
Transfers	( 18,224)	0	0	( 8,809)	( 675)	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
<b>Total Revenue</b>	<b>23,603</b>	<b>522</b>	<b>20,511</b>	<b>5,881</b>	<b>1,145</b>	<b>859</b>	<b>11,495</b>	<b>7,402</b>
<b>EXPENSES</b>								
Salaries	16,355	0	0	4,998	971	0	9,637	3,146
Fringe benefits	2,121	0	0	883	174	0	1,858	756
Professional/contract services	163	502	0	0	0	175	0	0
Travel/transportation	0	0	0	0	0	0	0	0
Space costs	666	0	0	0	0	0	0	0
Beneficiary assistance and supplies	444	20	20,511	0	0	576	0	0
Lease and maintenance of equipment	638	0	0	0	0	0	0	0
Other	3,216	0	0	0	0	588	0	0
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	3,500
In-kind expenses	0	0	0	0	0	0	0	0
<b>Total Expenses</b>	<b>23,603</b>	<b>522</b>	<b>20,511</b>	<b>5,881</b>	<b>1,145</b>	<b>1,339</b>	<b>11,495</b>	<b>7,402</b>
<b>Change in Net Assets</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>( 480)</b>	<b>0</b>	<b>0</b>
Net assets - Beginning of the year	0	0	0	0	0	480	0	0
<b>NET ASSETS - End of the year</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

# Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-20

Schedule of Program Activity

Year Ended September 30, 2015

	STATE AND LOCAL PROGRAMS							
	MIDAP MATCH/DS NMCAA 09/14 Program Site Accounts (133)	MIDAP Non-TANF DS NMCAA 10/08 (134)	United Way Help Link Fund (135)	E-Home America (136)	MSHDA National Mortgage Settlement Fund Rd 5 (137)	MSHDA National Mortgage Settlement Fund Rd 6 (138)	MSHDA National Mortgage Settlement Fund Rd 7 (139)	Homeless Counselor Wexford- Missaukee (140)
<b>REVENUE</b>								
Prior year's grant funds received in advance	\$ 0	\$ 2,000	\$ 0	\$ 0	\$ 20,204	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	0	0	0	0	0	0	0	0
State and local grant reimbursement revenue	25,000	0	0	0	0	130,827	6,049	0
Performance contract revenue	0	0	105	1,021	0	0	0	0
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	( 16,950)	( 2,000)	( 105)	0	0	( 41,247)	0	0
Grant revenue	8,050	0	0	1,021	20,204	89,580	6,049	0
Project income	0	0	0	0	0	0	0	0
Investment income	0	0	0	0	0	0	0	0
Donations	0	0	0	0	0	0	0	2,752
Miscellaneous income	0	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
<b>Total Revenue</b>	<b>8,050</b>	<b>0</b>	<b>0</b>	<b>1,021</b>	<b>20,204</b>	<b>89,580</b>	<b>6,049</b>	<b>2,752</b>
<b>EXPENSES</b>								
Salaries	4,942	0	0	814	15,040	64,927	41	0
Fringe benefits	1,108	0	0	207	2,770	16,552	8	0
Professional/contract services	0	0	0	0	684	1,863	6,000	0
Travel/transportation	0	0	0	0	439	1,147	0	0
Space costs	0	0	0	0	0	0	0	0
Beneficiary assistance and supplies	0	0	0	0	1,103	3,326	0	384
Lease and maintenance of equipment	0	0	0	0	0	0	0	0
Other	0	0	0	0	168	1,765	0	0
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	2,000	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
<b>Total Expenses</b>	<b>8,050</b>	<b>0</b>	<b>0</b>	<b>1,021</b>	<b>20,204</b>	<b>89,580</b>	<b>6,049</b>	<b>384</b>
<b>Change in Net Assets</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,368</b>
Net assets - Beginning of the year	0	0	0	0	0	0	0	1,871
<b>NET ASSETS - End of the year</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 4,239</b>



# Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-21

Schedule of Program Activity

Year Ended September 30, 2015

	STATE AND LOCAL PROGRAMS							
	Emmet County Utility Pool (141)	Grand Traverse Band 2% Homeless Assist. Prog. (142)	Community Service GAP Fund (143)	NW MI Food Coalition (144)	Grand Traverse Baby Pantry (145)	Blarney Castle Fuel Fund (146)	Fifth Third Bank Grant (147)	Chemical Bank Grant (148)
<b>REVENUE</b>								
Prior year's grant funds received in advance	\$ 0	\$ 3,000	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	0	0	0	0	0	0	5,000	1,000
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	(5,000)	(1,000)
Grant revenue	0	3,000	0	0	0	0	0	0
Project income	0	0	20	0	0	0	0	0
Investment income	0	0	0	0	0	0	0	0
Donations	4,272	0	23,466	16,021	5,900	16,350	0	0
Miscellaneous income	0	0	808	0	0	0	0	0
Transfers	0	0	0	0	0	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
<b>Total Revenue</b>	<b>4,272</b>	<b>3,000</b>	<b>24,294</b>	<b>16,021</b>	<b>5,900</b>	<b>16,350</b>	<b>0</b>	<b>0</b>
<b>EXPENSES</b>								
Salaries	0	0	0	0	0	0	0	0
Fringe benefits	0	0	0	0	0	0	0	0
Professional/contract services	0	0	46	0	0	0	0	0
Travel/transportation	0	0	0	0	0	0	0	0
Space costs	0	0	0	0	0	0	0	0
Beneficiary assistance and supplies	3,800	3,000	20,522	15,516	2,769	6,069	0	0
Lease and maintenance of equipment	0	0	0	0	0	0	0	0
Other	0	0	4	0	0	0	0	0
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
<b>Total Expenses</b>	<b>3,800</b>	<b>3,000</b>	<b>20,572</b>	<b>15,516</b>	<b>2,769</b>	<b>6,069</b>	<b>0</b>	<b>0</b>
<b>Change in Net Assets</b>	<b>472</b>	<b>0</b>	<b>3,722</b>	<b>505</b>	<b>3,131</b>	<b>10,281</b>	<b>0</b>	<b>0</b>
Net assets - Beginning of the year	1,951	0	23,823	21,657	11,764	31	0	0
<b>NET ASSETS - End of the year</b>	<b>\$ 2,423</b>	<b>\$ 0</b>	<b>\$ 27,545</b>	<b>\$ 22,162</b>	<b>\$ 14,895</b>	<b>\$ 10,312</b>	<b>\$ 0</b>	<b>\$ 0</b>

# Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-22

Schedule of Program Activity

Year Ended September 30, 2015

	STATE & LOCAL		OTHER					
	Total State and Local Programs	Head Start Parent Funds (149)	Senior Funds (150)	Keep The Wheels Rolling (151)	Addison F. Wilber Fund (152)	R. Smith Fund (153)	FMS Fee For Service (154)	Home Rehab Fundraising (155)
<b>REVENUE</b>								
Prior year's grant funds received in advance	\$ 166,993	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	6,000	0	0	0	0	0	0	0
State and local grant reimbursement revenue	3,046,985	0	0	0	0	0	0	0
Performance contract revenue	680,712	0	120,570	0	0	0	0	0
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	( 216,039)	0	0	0	0	0	0	0
Grant revenue	3,684,651	0	120,570	0	0	0	0	0
Project income	2,170	0	0	0	0	0	404	0
Investment income	0	0	0	0	0	0	0	0
Donations	83,901	529	0	66,079	0	40	1,734	475
Miscellaneous income	808	0	0	120	0	0	0	0
Transfers	( 129,494)	0	( 44,262)	( 75,778)	( 30,801)	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
<b>Total Revenue</b>	<b>3,642,036</b>	<b>529</b>	<b>76,308</b>	<b>( 9,579)</b>	<b>( 30,801)</b>	<b>40</b>	<b>2,138</b>	<b>475</b>
<b>EXPENSES</b>								
Salaries	1,749,618	0	0	0	0	0	0	0
Fringe benefits	344,186	0	0	0	0	0	0	0
Professional/contract services	105,935	0	0	1,023	0	0	4	0
Travel/transportation	31,864	0	0	260	0	0	0	0
Space costs	30,758	0	0	0	0	0	0	0
Beneficiary assistance and supplies	1,329,399	7,904	76,308	1,849	0	0	162	28
Lease and maintenance of equipment	3,261	0	0	0	0	0	0	0
Other	22,332	0	0	421	0	0	153	0
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	5,500	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
<b>Total Expenses</b>	<b>3,622,853</b>	<b>7,904</b>	<b>76,308</b>	<b>3,553</b>	<b>0</b>	<b>0</b>	<b>319</b>	<b>28</b>
<b>Change in Net Assets</b>	<b>19,183</b>	<b>( 7,375)</b>	<b>0</b>	<b>( 13,132)</b>	<b>( 30,801)</b>	<b>40</b>	<b>1,819</b>	<b>447</b>
Net assets - Beginning of the year	72,144	21,355	0	13,132	73,012	1,900	4,366	0
<b>NET ASSETS - End of the year</b>	<b>\$ 91,327</b>	<b>\$ 13,980</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 42,211</b>	<b>\$ 1,940</b>	<b>\$ 6,185</b>	<b>\$ 447</b>

# Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-23

Schedule of Program Activity

Year Ended September 30, 2015

	OTHER							
	Home Improvement Unit Special Purpose Fund (156)	Poverty Summit (157)	DTE Residential Energy Efficiency Assistance Program (158)	Benzie Co. Recaptured HPG Mortgages (159)	Grand Traverse Recaptured HPG Mortgages (160)	Wexford Co. Recaptured HPG Mortgages (161)	AVRVF Recaptured Mortgages (162)	HPG Mortgages Receivable (163)
<b>REVENUE</b>								
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal grant reimbursement revenue	0	0	0	0	0	0	0	0
State and local grant reimbursement revenue	0	0	0	0	0	0	0	0
Performance contract revenue	0	0	0	0	0	0	0	0
Commodities food received	0	0	0	0	0	0	0	0
Grant funds received in advance	0	0	0	0	0	0	0	0
Grant revenue	0	0	0	0	0	0	0	0
Project income	1,127	0	34,850	0	0	0	0	0
Investment income	0	0	0	0	0	0	0	0
Donations	1,142	0	0	0	0	0	0	0
Miscellaneous income	0	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	0	0
In-kind contributions	0	0	0	0	0	0	0	0
<b>Total Revenue</b>	<b>2,269</b>	<b>0</b>	<b>34,850</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>EXPENSES</b>								
Salaries	0	0	0	0	0	0	0	0
Fringe benefits	0	0	0	0	0	0	0	0
Professional/contract services	0	0	16	0	0	0	0	0
Travel/transportation	0	0	0	0	0	0	0	0
Space costs	0	0	10	0	0	0	0	0
Beneficiary assistance and supplies	0	704	30,175	0	231	0	60	( 17,885)
Lease and maintenance of equipment	0	0	0	0	0	0	0	0
Other	0	0	3	153	0	0	19	0
Commodity food distributed	0	0	0	0	0	0	0	0
Payments to subgrantees	0	0	0	0	0	0	0	0
In-kind expenses	0	0	0	0	0	0	0	0
<b>Total Expenses</b>	<b>0</b>	<b>704</b>	<b>30,204</b>	<b>153</b>	<b>231</b>	<b>0</b>	<b>79</b>	<b>( 17,885)</b>
<b>Change in Net Assets</b>	<b>2,269</b>	<b>( 704)</b>	<b>4,646</b>	<b>( 153)</b>	<b>( 231)</b>	<b>0</b>	<b>( 79)</b>	<b>17,885</b>
Net assets - Beginning of the year	0	2,531	0	153	11,236	827	1,772	172,433
<b>NET ASSETS - End of the year</b>	<b>\$ 2,269</b>	<b>\$ 1,827</b>	<b>\$ 4,646</b>	<b>\$ 0</b>	<b>\$ 11,005</b>	<b>\$ 827</b>	<b>\$ 1,693</b>	<b>\$ 190,318</b>

# Northwest Michigan Community Action Agency, Inc. and Affiliates

Schedule A-24

Schedule of Program Activity

Year Ended September 30, 2015

	OTHER			GAAP ADJUSTMENTS	CORPORATE	
	AHRVF Mortgages Receivable (164)	Grant - Purchased Equipment (165)	Grant Funded Housing Inventory - ADR Project (166)	GAAP Eliminations	TOTAL PROGRAM ACTIVITY	Corporate Activities (167)
<b>REVENUE</b>						
Prior year's grant funds received in advance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 733,793	\$ 0
Federal grant reimbursement revenue	0	0	0	0	13,123,935	0
State and local grant reimbursement revenue	0	0	0	0	3,346,895	0
Performance contract revenue	0	0	0	0	804,027	7,500
Commodities food received	0	0	0	0	805,726	0
Grant funds received in advance	0	0	0	0	( 949,223)	0
Grant revenue	0	0	0	0	17,865,153	7,500
Project income	0	0	0	0	454,375	0
Investment income	0	0	0	0	88	2,085
Donations	0	0	0	0	246,242	17,029
Miscellaneous income	0	0	0	0	928	50,046
Transfers	0	0	0	0	( 124,406)	124,406
In-kind contributions	0	0	0	( 2,229,203)	506,295	0
<b>Total Revenue</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>( 2,229,203)</b>	<b>18,948,675</b>	<b>201,066</b>
<b>EXPENSES</b>						
Salaries	0	0	0	0	8,042,241	7,028
Fringe benefits	0	0	0	0	1,588,049	1,228
Professional/contract services	0	0	( 554)	0	1,443,326	15,799
Travel/transportation	0	0	0	0	585,643	142
Space costs	0	0	0	0	692,786	1,262
Beneficiary assistance and supplies	( 3,793)	0	0	0	4,457,734	24,541
Lease and maintenance of equipment	0	( 122,545)	0	0	133,980	693
Other	0	76,822	( 6,066)	0	393,283	( 96,885)
Commodity food distributed	0	0	0	0	804,393	0
Payments to subgrantees	0	0	0	0	203,451	0
In-kind expenses	0	0	0	( 2,229,203)	506,295	0
<b>Total Expenses</b>	<b>( 3,793)</b>	<b>( 45,723)</b>	<b>( 6,620)</b>	<b>( 2,229,203)</b>	<b>18,851,181</b>	<b>( 46,192)</b>
<b>Change in Net Assets</b>	<b>3,793</b>	<b>45,723</b>	<b>6,620</b>	<b>0</b>	<b>97,494</b>	<b>247,258</b>
Net assets - Beginning of the year	7,937	276,992	0	0	987,100	1,337,235
<b>NET ASSETS - End of the year</b>	<b>\$ 11,730</b>	<b>\$ 322,715</b>	<b>\$ 6,620</b>	<b>\$ 0</b>	<b>\$ 1,084,594</b>	<b>\$ 1,584,493</b>

See Independent Auditor's Report.

# Northwest Michigan Community Action Agency, Inc.

## Schedule B-1

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

Year Ended September 30, 2015

Federal Grantor/Program Title	CFDA Number	Funding Source/ Pass-Through Entity	Program Year	Federal Expenditures
<b>DEPARTMENT OF AGRICULTURE</b>				
(1) Housing Preservation Grant - Grand Traverse County 26-028-382027389	10.433	Rural Development	10/01/13 - 12/31/14	\$ 7,000
(2) Housing Preservation Grant - Emmet County 26-024-382027389		Rural Development	09/24/14 - 10/31/15	12,539
(3) Housing Preservation Grant - Grand Travers County 26-028-382027389		Rural Development	09/24/14 - 12/31/15	18,330
<b>Total Federal Expenditures CFDA 10.433</b>				<b>37,869</b>
(4) Child and Adult Day Care Food	10.558	State of Michigan, Department of Education	10/01/14 - 09/30/15	<b>311,165</b>
(5) Commodity Supplemental Food Program 280001022C	10.565	State of Michigan, Department of Education	10/01/14 - 09/30/15	179,935
(6) Commodity Supplemental Food Distribution		State of Michigan, Department of Education	10/01/14 - 09/30/15	570,043
<b>Total Federal Expenditures CFDA 10.565</b>				<b>749,978</b>
(7) Temporary Emergency Food Assistance Program 28-000-0001	10.568	State of Michigan, Department of Education	10/01/14 - 09/30/15	<b>81,559</b>
(8) Temporary Emergency Food Assistance Program - Distribution	10.569	State of Michigan, Department of Education	10/01/14 - 09/30/15	<b>234,350</b>
<b>Total Federal Expenditures CFDA cluster 10.565, 10.568, and 10.569</b>				<b>1,065,887</b>
<b>DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT</b>				
(9) LCHA Comprehensive HC140321044	14.169	U.S. Department of Housing and Urban Development	10/01/13 - 03/31/15	18,303
(10) LCHA Comprehensive HC150321041		U.S. Department of Housing and Urban Development	10/01/14 - 03/31/16	21,253
<b>Total Federal Expenditures CFDA 14.169</b>				<b>39,556</b>
(11) Emmet County Targeted Homeowner Re MSC-2011-0737-HO	14.218	U.S. Department of Housing and Urban Development	12/31/12 - 12/31/15	<b>169,471</b>
(12) CDBG Housing MSC 2011-0729-HOA	14.228	Charlevoix County	12/01/12 - 05/31/15	72,257
(13) CDBG Housing MSC 2012-5264-HOA		Kalkaska County	09/01/13 - 08/29/15	122,322
(14) CDBG Housing MSC 2012-0737-HOA		Emmet County	09/01/13 - 09/30/15	145,170
(15) CDBG Housing MSC 2013-5831-HOA		Wexford County	09/01/14 - 08/31/16	10,287
(16) CDBG Housing MSC 2011-5831-HOA		Wexford County	06/30/12 - 11/30/14	(3,505)
(17) CDBG Housing MSC 2011-0763-HOA		Missaukee County	06/30/12 - 12/31/14	40,126
(18) CDBG Housing MSC 2011-0771-HOA		Benzie County	06/01/12 - 11/30/14	32,568
<b>Total Federal Expenditures CFDA 14.228</b>				<b>419,225</b>

# Northwest Michigan Community Action Agency, Inc.

## Schedule B-2

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

Year Ended September 30, 2015

Federal Grantor/Program Title	CFDA Number	Funding Source/ Pass-Through Entity	Program Year	Federal Expenditures
<b>DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (Continued)</b>				
(19) MI State Housing Development Authority HML-2013-0107-ESF	14.231	Michigan State Housing Development Authority	10/01/13 - 10/15/14	611
(20) MI State Housing Development Authority HML-2015-0107-ESF		Michigan State Housing Development Authority	10/08/14 - 10/31/15	465,812
<b>Total Federal Expenditures CFDA 14.231 (Includes subcontractor expenses of \$114,344)</b>				<b>466,423</b>
(21) Transitional Supportive Housing Leasing Assistance Program - Wexford-Missaukee SHP-12-57003	14.235	State of Michigan: Department of Health & Human Services	07/01/14 - 06/30/15	4,082
(22) Transitional Supportive Housing Leasing Assistance Program - Charlevoix-Emmet SHP-12-15003		State of Michigan: Department of Health & Human Services	07/01/14 - 06/30/15	3,661
(23) Rural Permanent Supportive Housing Grant Charlevoix-Emmet-Wexford-Missaukee SHP-13-24001 Yr 3		State of Michigan: Department of Health & Human Services	11/01/14 - 09/30/15	236,907
(24) Rural Permanent Supportive Housing Grant Charlevoix-Emmet-Wexford-Missaukee SHP-13-24001 Yr 2		State of Michigan: Department of Health & Human Services	11/01/13 - 10/31/14	19,684
(25) Charlevoix-Emmet HMIS HML-2013-5682-HMIS		Michigan State Housing Development Authority	02/01/15 - 01/31/16	4,672
(26) Wexford\Missaukee HMIS HML-2013-5682-HMIS		Michigan State Housing Development Authority	02/01/15 - 01/31/16	5,559
(27) Manistee HMIS HML-2013-5682-HMIS		Michigan State Housing Development Authority	02/01/15 - 01/31/16	2,318
(28) Supportive Housing Prog. Wex./Miss. SHP-12-83001 (3)		State of Michigan: Department of Health & Human Services	06/01/14 - 05/31/15	127,136
(29) Supportive Housing Prog. Char./Em. SHP-12-15001 (3)		State of Michigan: Department of Health & Human Services	06/01/14 - 05/31/15	121,801
<b>Total Federal Expenditures CFDA 14.235 (Includes subcontractor expenses of \$625)</b>				<b>525,820</b>
(30) HUD COC Merger Fund MI0404L5F121200	14.267	Michigan State Housing Development Authority	01/01/14 - 12/31/14	<b>9,283</b>
(31) Family Self-Sufficiency Program Housing Choice Voucher Program - HCVP	14.871	Michigan State Housing Development Authority	04/01/13 - 12/31/14	1,225
(32) Family Self-Sufficiency Program Housing Choice Voucher Program - HCVP		Michigan State Housing Development Authority	01/01/15 - 12/31/16	5,526
<b>Total Federal Expenditures CFDA 14.871</b>				<b>6,751</b>

# Northwest Michigan Community Action Agency, Inc.

## Schedule B-3

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

Year Ended September 30, 2015

Federal Grantor/Program Title	CFDA Number	Funding Source/ Pass-Through Entity	Program Year	Federal Expenditures
<b>DEPARTMENT OF THE TREASURY</b>				
(33) NeighborWorks Green Program Dev. Grant FY13-2 2013-8527-0056-GPD	21.000	NeighborWorks America	09/09/13 - 09/30/16	1,228
(34) NeighborWorks Green Program 2015-8527-0413-SUP55		NeighborWorks America	08/13/15 - 04/07/16	0
(35) NeighborWorks Financial Capability Evaluation Program 2015-8527-036 SUP63		NeighborWorks America	08/10/15 - 09/30/16	0
(36) NeighborWorks Single Family Home Design Pilot 2015-8527-0292-SUP23		NeighborWorks America	07/20/15 - 09/30/16	0
(37) NeighborWorks Week 2014-8527-0337- SUP 33 and 2015-8527-0005-NWW30		NeighborWorks America	10/01/13 - 09/30/15	1,556
(38) NeighborWorks Operating Grant		NeighborWorks America	10/01/12 - 09/30/16	18,455
(39) NeighborWorks Permanently Restricted Capital Grant		NeighborWorks America	Ongoing	10,000
(40) NeighborWorks Permanently Restricted Emmet County ADR Project		NeighborWorks America	06/01/15 - 05/31/17	0
(41) National Foreclosure Mitigation Counseling Program Round 9 PL 113-235X1350		Michigan State Housing Development Authority	10/01/14 - 12/31/15	6,329
(42) National Foreclosure Mitigation Counseling Program Round 8 PL 113-76X1350		Michigan State Housing Development Authority	07/14/14 - 12/31/14	11,250
<b>Total Federal Expenditures CFDA 21.000</b>				<b>48,818</b>
(43) Volunteer Income Tax Assistance 15VITA0047	21.009	Internal Revenue Service	07/01/14 - 06/30/15	<b>24,000</b>
<b>DEPARTMENT OF VETERANS AFFAIRS</b>				
(44) Supportive Services for Veterans Families 13-MI-108	64.033	U.S. Department of Veterans Affairs <b>(Includes subcontractor expenses of \$82,982)</b>	10/01/14 - 09/30/15	<b>653,174</b>
<b>DEPARTMENT OF ENERGY</b>				
(45) Weatherization Assistance Program Program DOE-13-28023-2	81.042	State of Michigan: Department of Health & Human Services	07/01/14 - 06/30/15	244,792
(46) Weatherization Assistance Program Program DOE-13-28023-3		State of Michigan: Department of Health & Human Services	07/01/15 - 06/30/16	20,989
<b>Total Federal Expenditures CFDA 81.042</b>				<b>265,781</b>
<b>DEPARTMENT OF EDUCATION</b>				
(47) Early On - Char-Em ISD	84.181	Charlevoix-Emmet Intermediate School District	07/01/15 - 06/30/16	4,703
(48) Early On - Char-Em ISD		Charlevoix-Emmet Intermediate School District	07/01/14 - 06/30/15	16,628
<b>Total Federal Expenditures CFDA 84.181</b>				<b>21,331</b>

# Northwest Michigan Community Action Agency, Inc.

## Schedule B-4

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

Year Ended September 30, 2015

Federal Grantor/Program Title	CFDA Number	Funding Source/ Pass-Through Entity	Program Year	Federal Expenditures
<b>DEPARTMENT OF HEALTH AND HUMAN SERVICES</b>				
(49) Senior Nutrition - Congregate Meals Title III C-1	93.045	Area Agency on Aging of Northwest Michigan	10/01/14 - 09/30/15	149,609
(50) Senior Nutrition - Home Delivered Meals Title III C-2		Area Agency on Aging of Northwest Michigan	10/01/14 - 09/30/15	106,493
		<b>Total Federal Expenditures CFDA 93.045</b>		<b>256,102</b>
(51) Nutrition Services Incentive	93.053	Northwest Senior Resources, Inc.:	10/01/14 - 09/30/15	
		Congregate	\$ 31,779	
		Home Delivered Meals	106,156	
		Total	\$ 137,935	
		<b>Total Federal Expenditures CFDA cluster 93.045 &amp; 93.053</b>		<b>394,037</b>
(52) Salvation Army Motel Provider Program ADMIN-12-99003	93.558	State of Michigan: Department of Health & Human Services	10/01/14 - 09/30/15	29,002
(53) TANF Support Services MSHDA MI Homeownership Counseling Network MII-2008-0107		Michigan State Housing Development Authority	10/01/14 - 09/30/15	2,745
		<b>Total Federal Expenditures CFDA 93.558</b>		<b>31,747</b>
(54) Weatherization LIHEAP Program LIHEAP-13-28023 NFA#2	93.568	State of Michigan: Department of Health & Human Services	02/27/15 - 09/30/15	<b>228,431</b>
(55) Community Services Block Grant - CSBG-14-28023	93.569	State of Michigan: Department of Health & Human Services	10/01/14 - 09/30/15	608,168
(56) Community Services Block Grant Discretionary CSBG-D-14-28023 Yr 2		State of Michigan: Department of Health & Human Services	10/01/14 - 09/30/15	35,400
		<b>Total Federal Expenditures CFDA 93.569</b>		<b>643,568</b>
(57) Head Start - Full-Year, Part-Day 05CH4182/48	93.600	U.S. Department of Health & Human Services	01/01/14 - 12/31/14	1,881,941
(58) Head Start - Training & Technical Assistance 05CH4182/48		U.S. Department of Health & Human Services	01/01/14 - 12/31/14	12,702
(59) Early Head Start - 05CH4182/48		U.S. Department of Health & Human Services	01/01/14 - 12/31/14	653,323
(60) Early Head Start - Training & Technical Assistance 05CH4182/48		U.S. Department of Health & Human Services	01/01/14 - 12/31/14	0
(61) Head Start - Full-Year, Part-Day 05CH4182/49		U.S. Department of Health & Human Services	01/01/15 - 12/31/15	3,925,598
(62) Head Start - Training & Technical Assistance 05CH4182/49		U.S. Department of Health & Human Services	01/01/15 - 12/31/15	52,719



# Northwest Michigan Community Action Agency, Inc.

## Schedule B-5

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

Year Ended September 30, 2015

Federal Grantor/Program Title	CFDA Number	Funding Source/ Pass-Through Entity	Program Year	Federal Expenditures
<b>DEPARTMENT OF HEALTH AND HUMAN SERVICES</b> (Continued)				
(63) Early Head Start - 05CH4182/49	93.600	U.S. Department of Health & Human Services	01/01/15 - 12/31/15	1,779,671
(64) Early Head Start - Training & Technical Assistance 05CH4182/49		U.S. Department of Health & Human Services	01/01/15 - 12/31/15	43,555
<b>Total Federal Expenditures CFDA 93.600</b>				<b>8,349,509</b>
(65) Assets for Independence Demonstration Program 90EI0707/01	93.602	U.S. Department of Health & Human Services	09/30/11 - 09/29/16	9,758
(66) Assets for Independence Demonstration Program 90EI0627/01		U.S. Department of Health & Human Services	04/01/10 - 03/31/15	32,255
(67) Assets for Independence Demonstration Program 90EI0783/01		U.S. Department of Health & Human Services	09/30/12 - 09/29/17	3,416
(68) Assets for Independence Demonstration Program 90EI0855/01		U.S. Department of Health & Human Services	09/30/14 - 09/29/19	2,747
<b>Total Federal Expenditures CFDA 93.602</b>				<b>48,176</b>
<b>TOTAL FEDERAL EXPENDITURES</b>				<b>\$ 13,760,022</b>
<b>STATE AND LOCAL PROGRAMS</b>				
(69) Region 2 NWCOC Coordinator Grant HML-2015-0107-SP		Michigan State Housing Development Authority	02/01/15 - 09/30/15	
(70) Housing Education Services 2014-HEP-033		Michigan State Housing Development Authority	07/01/14 - 06/30/15	
(71) Housing Education Services 2015-HEP-028		Michigan State Housing Development Authority	07/01/15 - 06/30/16	
(72) County of Emmet Homeowner Rehabilitation Program-Special Funds 2010-2015		County of Emmet	06/01/10 - 06/30/16	
(73) County of Emmet Homeowner Rehabilitation Program-Special Funds 2014-2017		County of Emmet	06/01/14 - 06/30/17	
(74) Benzie County Community Chest		Benzie County Community Chest	01/01/15 - 12/31/15	
(75) Benzie County Community Chest		Benzie County Community Chest	01/01/14 - 12/31/14	
(76) Cherryland Electric Community Caring Fund		Cherryland Electric Comm. Caring Fund	10/01/12 - 09/30/16	
(77) WCMU & Consumer Energy Warm Hearts Warm Homes		Private Contributions	10/01/14 - 09/30/15	
(78) Home Repair Funds for Rural Veterans 201400769		The Home Depot Foundation	08/15/14 - 11/15/15	
(79) ESG COC Merger HML-2013-0107-SP		Michigan State Housing Development Authority	01/01/14 - 12/31/14	
(80) Neighborhood Impact Program		Chemical Bank	01/01/15 - 12/31/15	

# Northwest Michigan Community Action Agency, Inc.

## Schedule B-6

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

Year Ended September 30, 2015

<u>Federal Grantor/Program Title</u>	<u>Funding Source/ Pass-Through Entity</u>	<u>Program Year</u>
<b>STATE AND LOCAL PROGRAMS (Continued)</b>		
(81) Early Childhood Program - TBA ISD	Traverse Bay Area ISD	10/01/14 - 09/30/15
(82) Early Childhood Program - COOR ISD	COOR ISD	10/01/14 - 09/30/15
(83) Early Childhood Program - Char-Em	Charlevoix-Emmet ISD	10/01/14 - 09/30/15
(84) Early Childhood Program - Wexford - Missaukee ISD	Wexford-Missaukee ISD	10/01/14 - 09/30/15
(85) Early Childhood Program - TBA ISD Transportation	Traverse Bay Area ISD	10/01/14 - 09/30/15
(86) Early Childhood Program - Wexford - Missaukee Transportation	Wexford-Missaukee ISD	10/01/14 - 09/30/15
(87) Early Childhood Program - TBA ISD	Traverse Bay Area ISD	10/01/15 - 09/30/16
(88) Early Childhood Program - Char-Em	Charlevoix-Emmet ISD	10/01/15 - 09/30/16
(89) Early Childhood Program - Wexford - Missaukee ISD	Wexford-Missaukee ISD	10/01/15 - 09/30/16
(90) Early Childhood Program - Wexford - Missaukee Transportation	Wexford-Missaukee ISD	10/01/15 - 09/30/16
(91) TBA ISD Spincich Service Agreement 10/2014	Traverse Bay Area ISD	10/01/14 - 06/30/15
(92) TBA ISD Spincich Service Agreement 07/2015	Traverse Bay Area ISD	07/01/15 - 06/30/16
(93) Central Lake Schools 7 hour Classroom	Central Lake Public Schools	09/01/14 - 05/31/15
(94) Great Start to Quality Resource Center	Charlevoix-Emmet ISD	10/01/14 - 09/30/15
(95) TBA ISD Miller Service Agreement	Traverse Bay Area ISD	07/01/14 - 06/30/16
(96) 5 to 1 Neighborhood Centers	Local contributions	01/01/15 - 12/31/15
(97) TBA ISD LGSECF	Consumers Energy	10/01/12 - 12/31/15
(98) Char-Em Child Care Scholarship Fund	Donations	04/01/11 - 09/30/15
(99) Central Lake Playgroup	Community Foundation Traverse City	01/01/15 - 12/31/15
(100) Foundation Christmas Fund	Petoskey-Harbor Springs Area	10/01/14 - 09/30/15
(101) Raising A Reader Program Growth Grant 2014-059	Raising A Reader	01/01/14 - 12/31/15
(102) ECE Activity	Dues and Fees	10/01/14 - 09/30/15
(103) Wexford County Baby Closet	Donations	10/01/14 - 09/30/15
(104) Central Lake Foundation Programs	Community Foundation Traverse City	07/01/15 - 06/30/15
(105) Friends of Alanson	Local Fund-raising	10/01/14 - 09/30/15
(106) Child Development Contributions	Local Fund-raising	10/01/14 - 09/30/15
(107) Little Bear & St. Mary Day Care Grants	Community Foundation Traverse City	07/30/15 - 11/21/15
(108) Manistee County Millage 2015	Manistee Co. Council on Aging	01/01/15 - 12/31/15
(109) Grand Traverse County Millage 2015	Grand Traverse Co. Comm. on Aging	01/01/15 - 12/31/15
(110) Grand Traverse County Millage 2014	Grand Traverse Co. Comm. on Aging	01/01/14 - 12/31/14
(111) Wexford County Millage 2015	Wexford County Council on Aging	01/01/15 - 12/31/15
(112) Wexford County Millage 2014	Wexford County Council on Aging	01/01/14 - 12/31/14
(113) Leelanau County Millage 2015	Leelanau County Comm. on Aging	01/01/15 - 12/31/15
(114) Leelanau County Millage 2014	Leelanau County Comm. on Aging	01/01/14 - 12/31/14
(115) Oleson Foundation Grant	Oleson Foundation	10/01/14 - 09/30/15
(116) DTE Meals Grant	DTE Energy Foundation	10/01/14 - 12/31/14
(117) Shumsky Foundation	Shumsky Foundation	07/01/15 - 09/30/15
(118) Meals on Wheels Assoc. of America	Meals on Wheels Assoc. of America	10/01/14 - 09/30/15

# Northwest Michigan Community Action Agency, Inc.

## Schedule B-7

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

Year Ended September 30, 2015

<u>Federal Grantor/Program Title</u>	<u>Funding Source/ Pass-Through Entity</u>	<u>Program Year</u>
<b>STATE AND LOCAL PROGRAMS (Continued)</b>		
(119) Manistee County Community Foundation	Manistee County Community Foundation	01/01/15 - 12/31/15
(120) Old Mission Women's Fund	Old Mission Women's Club	10/01/14 - 09/30/15
(121) MPSC MCAA/CAA Energy Assistance Prog. MPSC -MCAAAA-EAP15	Michigan Public Service Commission	10/01/14 - 09/30/15
(122) LIHEAP Crisis Assist. Deliverable Fuel LCA-13-28023 YR#2	State of Michigan: Department of Health & Human Services	10/01/14 - 08/31/15
(123) Rotary Charities Traverse City Development Grant #2156	Rotary Charties of Traverse City	03/01/14 - 02/28/16
(124) CEDAM Tax Data Grant	Community Economic Deveolpment Association of Michigan	04/01/14 - 09/30/16
(125) MCAAAA MI Enrolls Medicaid Counseling	Michigan Community Action Agency Association	10/01/14 - 09/30/15
(126) Capacity Building Grant	Rotary Club of Traverse City	09/18/06 - indefinite
(127) Consumers Energy 2:1 Match Program	Michigan Community Action/Consumers Energy	03/01/15 - 12/31/15
(128) Consumers Energy Cares Program (MEAP)	Michigan Public Service Commission	10/01/14 - 09/30/15
(129) DTE Low Income Self-Sufficiency Program (MEAP)	Michigan Public Service Commission	10/01/14 - 09/30/15
(130) Saturday Specials Program	Local Contributions	10/01/14 - 09/30/15
(131) MIDAP-RCO NMCAA 14/18 Regional Coordinator	Oakland Livingston Human Services Agency	11/01/14 - 06/30/18
(132) MIDAP-Match/DS NMCAA 09/12 Program Site Accounts	Oakland Livingston Human Services Agency	09/30/12 - 09/30/17
(133) MIDAP-Match/DS NMCAA 09/14 Program Site Accounts	Oakland Livingston Human Services Agency	09/30/14 - 09/30/19
(134) MIDAP Non TANF DS	Oakland Livingston Human Services Agency	10/01/09 - 09/30/15
(135) United Way Help Link Fund	United Way of Northwest Michigan	10/01/14 - 09/30/16
(136) E-Home America	Community Ventures Corp.	10/01/14 - 09/30/15
(137) MSHDA National Mortgage Settlement Fund Rd 5	Michigan State Housing Development Authority	08/01/13 - 11/30/14
(138) MSHDA National Mortgage Settlement Fund Rd 6	Michigan State Housing Development Authority	12/01/14 - 09/30/16
(139) MSHDA National Mortgage Settlement Fund Rd 7	Michigan State Housing Development Authority	08/14/15 - 09/30/16
(140) Homeless Counselor Wexford\Missaukee	Local Contributions	10/01/14 - 09/30/15
(141) Emmet County Utility Pool	Local Fund-raising	10/01/14 - 09/30/15
(142) Grand Traverse Band 2% Homeless Assist. Program	Grand Traverse Band of Ottawa and Chippewa	08/08/14 - 06/30/15
(143) Community Service GAP Fund	Local Fund-raising	10/01/14 - 09/30/15
(144) Northwest Michigan Food Coalition	Local Fund-raising	10/01/14 - 09/30/15
(145) Grand Traverse Baby Pantry	Local Fund-raising	10/01/14 - 09/30/15
(146) Blarney Castle Fuel Fund	Local Fund-raising	10/01/14 - 09/30/15
(147) Fifth Third Bank Grant	Fifth Third Bank	10/01/14 - 09/30/16
(148) Chemical Bank Grant	Chemical Bank	10/01/14 - 09/30/16

# Northwest Michigan Community Action Agency, Inc.

## Schedule B-8

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

Year Ended September 30, 2015

Federal Grantor/Program Title	Funding Source/ Pass-Through Entity	Program Year
<b>OTHER</b>		
(149) Head Start Parent Funds	Contributions	Ongoing
(150) Senior Funds	Waiver Program	Ongoing
(151) Keep the Wheels Rolling	NMCAA Food Service Fund-raising	Ongoing
(152) Addison F. Wilber Fund	Donations	Ongoing
(153) R. Smith Fund	Donations	Ongoing
(154) FMS Fee For Service	Donations	Ongoing
(155) Home Rehab Fundraising	Donations	Ongoing
(156) Home Improvement Unit Special Purpose Fund	Donations	Ongoing
(157) Poverty Summit	MCAAA	Ongoing
(158) DTE Residential Energy Efficiency Assistance Program	DTE Energy	Ongoing
(159) Recaptured HPG Mortgages Receivable-Benzie Co.	HPG Second Mortgages Receivable	
(160) Recaptured HPG Mortgages Receivable-Grand Traverse	HPG Second Mortgages Receivable	Ongoing
(161) Recaptured HPG Mortgages Receivable-Wexford Co.	HPG Second Mortgages Receivable	Ongoing
(162) Affordable Housing for Rural Veterans Recaptured	Second Mortgages Receivable	Ongoing
(163) Mortgages Receivable		Ongoing
HPG Mortgages Receivable	HPG Second Mortgages	
(164) AHRVF Mortgages Receivable	AHRVF Second Mortgages	Ongoing
(165) Grant-Purchased Equipment	Various Funding Sources	Ongoing
(166) Grant funded Housing Inventory ADR Project	ADR Project	Ongoing
<b>CORPORATE</b>		
(167) Corporate Activities	Rent 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. and under programs of the federal government for the year ended September 30, 2015. The information in this schedule is presented in accordance with the requirements of the Office of Management and Budget (OMB) Circular A-133, *Audits of States, Local Governments, and Non-Profit Organizations*. Because the schedule presents only a selected portion of the operations of Northwest Michigan Community Action Agency, Inc., it is not intended to and does not present the financial position, changes in net assets or cash flows of Northwest Michigan Community Action Agency, Inc.

##### Note 2 - Summary of Significant Accounting Policies

Expenditures reported on the Schedule are reported on the accrual basis of accounting. Such expenditures are recognized following the cost principles contained in OMB Circular A-122, *Cost Principles for Non-Profit Organizations*, wherein certain types of expenditures are not allowable or are limited as to reimbursement. Pass-through entity identifying numbers are presented where available.

# Northwest Michigan Community Action Agency, Inc. and Affiliates

## Schedule C

### Schedule of Cash - Restricted - NeighborWorks America

September 30, 2015

Grant Name	Type	Amount Funded	Amount Expended	Interest Earned	Unexpended Balance	Restriction Release	Restricted Balance
Permanently Restricted Capital Fund	Cash-Restricted	\$ 100,000	\$ 10,238	\$ 7	\$ 89,769	\$ 0	\$ 89,769
<b>TOTAL CASH - RESTRICTED</b>		<b>\$ 100,000</b>	<b>\$ 10,238</b>	<b>\$ 7</b>	<b>\$ 89,769</b>	<b>\$ 0</b>	<b>\$ 89,769</b>



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

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

We have audited, in accordance with the auditing standards generally accepted in the United States and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States, the consolidated financial statements of Northwest Michigan Community Action Agency, Inc. and Affiliates, which comprise the consolidated statement of financial position as of September 30, 2015, 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 8, 2016. 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 financial statements, but not for the purpose of expressing an opinion on the effectiveness of Northwest Michigan Community Action Agency, Inc.'s internal control. Accordingly, we do not express an opinion on the effectiveness of Northwest Michigan Community Action Agency, Inc.'s internal control.

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


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

## Compliance and Other Matters

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

## Purpose of this Report

The purpose of this report is solely to describe the scope of our testing of internal control 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* and in considering the entity's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

  
Wipfli LLP

January 8, 2016  
Madison, Wisconsin



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

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

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

We have audited Northwest Michigan Community Action Agency, Inc.'s compliance with the types of compliance requirements described in the *U.S. Office of Management and Budget (OMB) Circular A-133 Compliance Supplement* that could have a direct and material effect on each of its major federal programs for the year ended September 30, 2015. Northwest Michigan Community Action Agency, Inc.'s major federal programs are identified in the summary of auditor's results section of the accompanying schedule of findings and questioned costs.

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

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

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



## Opinion

In our opinion, Northwest Michigan Community Action Agency, Inc. complied, in all material respects, with the types of compliance requirements referred to above that could have a direct and material effect on each of its major federal programs for the year ended September 30, 2015.

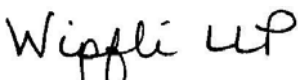
## Report on Internal Control Over Compliance

Management of Northwest Michigan Community Action Agency, Inc. is responsible for establishing and maintaining effective internal control over compliance with the types of compliance requirements referred to above. In planning and performing our audit of compliance, we considered Northwest Michigan Community Action Agency, Inc.'s internal control over compliance with the types of requirements that could have a direct and material effect on a major federal or state program to determine the auditing procedures that are appropriate in the circumstances for the purpose of expressing an opinion on compliance for each major or federal and state program and to test and report on internal control over compliance in accordance with OMB Circular A-133, 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 or state program on a timely basis. A material weakness in internal control over compliance is a deficiency, or combination of deficiencies, in internal control over compliance, such that there is a reasonable possibility that material noncompliance with a type of compliance requirement of a federal or state program will not be prevented or detected and corrected on a timely basis. A significant deficiency is a deficiency, or a combination of deficiencies, in internal control over compliance with a type of compliance requirement of a federal or state 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 OMB Circular A-133. Accordingly, this report is not suitable for any other purpose.

  
Wipfli LLP

January 8, 2016  
Madison, Wisconsin

# Northwest Michigan Community Action Agency, Inc. and Affiliates

## Schedule of Findings and Questioned Costs

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### A. Summary of Auditor's Results

1. The auditor's report expresses an unmodified opinion on the consolidated financial statements of Northwest Michigan Community Action Agency, Inc. and Affiliates.
2. No material weaknesses or significant deficiencies were disclosed relating to the audit of the financial statements reported in the Independent Auditor's Report on Internal Control Over Financial Reporting and on Compliance and Other Matters.
3. No instances of noncompliance material to the financial statements of Northwest Michigan Community Action Agency, Inc. were disclosed during the audit.
4. No material weaknesses or significant deficiencies were disclosed during the audit of the major federal award programs as reported in the Independent Auditor's Report on Compliance for Each Major Federal Program and on Internal Control Over Compliance.
5. The auditor's report on compliance for the major federal award programs for Northwest Michigan Community Action Agency, Inc. expresses an unmodified opinion.
6. There were no audit findings relative to the major federal award programs for Northwest Michigan Community Action Agency, Inc.
7. The programs tested as major programs were:
  - **U.S. Department of Housing and Urban Development**
    - Community Development Block Grant – CFDA #14.228
    - Emergency Solutions Grant Program – CFDA #14.231
  - **U.S. Department of Health and Human Services**
    - Community Services Block Grant – CFDA #93.569
    - Head Start - CFDA #93.600
8. The threshold for distinguishing Types A and B programs was \$412,801.
9. Northwest Michigan Community Action Agency, Inc. was determined to be a low-risk auditee.

# Northwest Michigan Community Action Agency, Inc. and Affiliates

## Schedule of Findings and Questioned Costs

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**B. Findings - Financial Statements Audit**

None

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

**Findings:** None

**Questioned Costs:** None

**D. Prior Year Findings:** None