

Community Action Agency of St. Louis County, Inc.

St. Louis, Missouri

Financial Statements and Supplementary Information

Year Ended September 30, 2019

Community Action Agency of St. Louis County, Inc.

Financial Statements and Supplementary Information
Year Ended September 30, 2019

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Independent Auditor's Report

Board of Directors
Community Action Agency of St. Louis County, Inc.
St. Louis, Missouri

Report on the Financial Statements

We have audited the accompanying financial statements of Community Action Agency of St. Louis County, Inc., which comprise the statement of financial position as of September 30, 2019, and the related statements of activities, functional expenses, and cash flows for the year then ended and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these 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 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 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 financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the 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 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 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 financial statements referred to above present fairly, in all material respects, the financial position of Community Action Agency of St. Louis County, Inc. as of September 30, 2019, and the changes in its net assets and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States.

Emphasis of Matter

As discussed in Note 1 to the financial statements, Community Action Agency of St. Louis County, Inc. adopted the amendments in Accounting Standards Update (ASU) No. 2016-14, *Not-for-Profit Entities – Presentation of Financial Statements for Not-for-Profit Entities*, as of and for the year ended September 30, 2019.

Other Matters

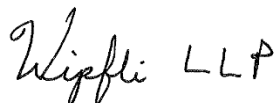
Supplementary Information

Our audit was conducted for the purpose of forming an opinion on the financial statements as a whole. The accompanying schedule of program activity, Schedules A-1 to A-5, schedule of expenditures of federal awards and list of programs, Schedules B-1 to B-2, as required by Title 2 *U.S. Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards*, Schedule C-1, D-1 to D-5, and E are presented for purposes of additional analysis, and are not a required part of the 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 financial statements. Such information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the 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 financial statements as a whole.

We also have previously audited, in accordance with auditing standards generally accepted in the United States, the statement of financial position of Community Action Agency of St. Louis County, Inc. as of September 30, 2018, and the related statements of activities and cash flows for the year then ended (not presented herein), and we expressed an unmodified opinion on those financial statements. That audit was conducted for purposes of forming an opinion on the financial statements as a whole. The prior year expenses on the supplementary schedule D-1, are presented for purposes of additional analysis. Such information is the responsibility of management and the prior year expenses were derived from and relate directly to the underlying accounting and other records used to prepare the September 30, 2018, financial statements. The information has been subjected to the auditing procedures applied in the audit of those financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States. In our opinion, the prior year expenses included on the supplementary schedule D-1 are fairly stated, in all material respects, in relation to the financial statements from which it has been derived.

Other Reporting Required by *Government Auditing Standards*

In accordance with *Government Auditing Standards*, we have also issued our report dated April 13, 2020, on our consideration of Community Action Agency of St. Louis County, Inc.'s internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of Community Action Agency of St. Louis County, Inc.'s internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering Community Action Agency of St. Louis County, Inc.'s internal control over financial reporting and compliance.

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

Wipfli LLP

April 13, 2020
Madison, Wisconsin

Community Action Agency of St. Louis County, Inc.

Statement of Financial Position

September 30, 2019

<i>Assets</i>	
Current assets:	
Cash and cash equivalents	\$ 2,507,472
Grants receivable	329,196
Loans receivable	59,085
Prepaid expenses and other current assets	90,567
<hr/>	
Total current assets	2,986,320
<hr/>	
Property and equipment, net	534,928
<hr/>	
TOTAL ASSETS	\$ 3,521,248
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<i>Liabilities and Net Assets</i>	
Current liabilities:	
Accounts payable	\$ 239,922
Accrued payroll and related	233,539
Deferred revenue	615,197
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Total current liabilities	1,088,658
<hr/>	
Net assets:	
Without donor restrictions	2,292,528
With donor restrictions	140,062
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Total net assets	2,432,590
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TOTAL LIABILITIES AND NET ASSETS	\$ 3,521,248
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See accompanying notes to financial statements.

Community Action Agency of St. Louis County, Inc.

Statement of Activities

Year Ended September 30, 2019

	Without Donor Restrictions	With Donor Restrictions	Total
Public support and revenue:			
Grant revenue	\$ 8,147,459	\$ 0	\$ 8,147,459
Donations	182,183	0	182,183
Interest income	2,682	0	2,682
Other income	9,540	0	9,540
Total public support and revenue	8,341,864	0	8,341,864
Expenses:			
Program services:			
Weatherization	1,933,510	0	1,933,510
Energy assistance	4,118,334	0	4,118,334
Community services	1,761,714	0	1,761,714
Housing/rental assistance	9,456	0	9,456
Total program services	7,823,014	0	7,823,014
Supporting services:			
Management and general	538,848	0	538,848
Fund raising	19,089	0	19,089
Total supporting services	557,937	0	557,937
Total expenses	8,380,951	0	8,380,951
Change in net assets	(39,087)	0	(39,087)
Net assets - Beginning of year	2,331,615	140,062	2,471,677
Net assets - End of year	\$ 2,292,528	\$ 140,062	\$ 2,432,590

Community Action Agency of St. Louis County, Inc.

Statement of Functional Expenses Year Ended September 30, 2019

	Program Services	Management & General Expenses	Fundraising Expenses	Total
Personnel	\$ 1,774,658	\$ 461,140	\$ 1,721	\$ 2,237,519
Fringe benefits	418,287	23,814	191	442,292
Other employee costs	35,130	0	0	35,130
Outside professional services	86,313	141	50	86,504
Public relations	6,448	0	0	6,448
Travel	41,763	0	0	41,763
Supplies	155,811	0	16,626	172,437
Communications	58,164	0	289	58,453
Occupancy costs	147,483	966	0	148,449
Vehicle costs	15,047	0	0	15,047
Insurance	63,196	0	0	63,196
Equipment repair and maintenance	80,258	29,838	0	110,096
Client assistance	4,930,251	0	0	4,930,251
Other costs	10,205	22,949	212	33,366
Total expenses	\$ 7,823,014	\$ 538,848	\$ 19,089	\$ 8,380,951

Community Action Agency of St. Louis County, Inc.

Statement of Cash Flows

Year Ended September 30, 2019

Increase (decrease) in cash and cash equivalents:	
Cash flows from operating activities:	
Change in net assets	(\$ 39,087)
Adjustments to reconcile change in net assets to to net cash provided by operating activities:	
Depreciation	28,496
Changes in operating assets and liabilities:	
Grants receivable	318,266
Prepaid expenses and other current assets	4,564
Accounts payable	(61,500)
Accrued payroll and related	16,369
Deferred revenue	452,043
Net cash provided by operating activities	719,151
Cash flows from investing activities:	
Proceeds from repayments of loans receivable	69,258
Issuance of loans receivable	(119,650)
Net cash used in investing activities	(50,392)
Net change in cash and cash equivalents	668,759
Cash and cash equivalents - Beginning of year	1,838,713
Cash and cash equivalents - End of year	\$ 2,507,472

Community Action Agency of St. Louis County, Inc.

Notes to Financial Statements

Note 1: Summary of Significant Accounting Policies

Nature of Operations

Community Action Agency of St. Louis County, Inc. (CAASTLC) was organized as a nonprofit corporation in 1969. CAASTLC was formed to develop and provide various community services to assist low-income residents and residents in crisis of St. Louis County. The services include home weatherization and utility assistance. Block grant funds are utilized to eliminate the causes and consequences of poverty.

Basis of Presentation

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

Net Assets Without Donor Restrictions - Net assets that are not subject to donor-imposed stipulations and donor-imposed stipulations that are met in the year of the contribution.

Net Assets With Donor Restrictions - Net assets subject to donor-imposed stipulations that may or may not be met, either by actions of CAASTLC and/or the passage of time. Some donor-imposed restrictions are temporary in nature, such as those that will be met by the passage of time or other events specified by the donor. Other explicit donor-imposed restrictions are perpetual in nature, where the donor stipulates that resources be maintained in perpetuity. Donor imposed restrictions are released when a restriction expires, that is when the stipulated time has elapsed, when the stipulated purpose for which the resource was restricted has been fulfilled, or both.

Use of Estimates

The preparation of 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.

Cash and Cash Equivalents

CAASTLC considers all highly liquid investments with an initial maturity of three months or less to be cash equivalents.

Loans Receivable

CAASTLC operates a loan program that provides loans up to \$1,000 to its employees and employees of partner organizations. Each loan has a \$20 administrative fee associated with them, are to be repaid over a time of up to 12 months and have an interest rate of 18%. Loans are reviewed monthly to determine their risk, and loans that have become riskier over time through delinquency or external factors have their loan loss reserve elevated above its current level. If an amount becomes delinquent after all collection efforts have failed, the account will be written off against the loan loss reserve. CAASTLC has determined an allowance for loan losses is not necessary as of September 30, 2019.

Community Action Agency of St. Louis County, Inc.

Notes to Financial Statements

Note 1: Summary of Significant Accounting Policies (Continued)

Property and Equipment

Property and equipment are capitalized at cost or, if donated, at fair value on the date of donation. Depreciation is calculated using the straight-line method over the estimated useful life of the asset. CAASTLC capitalizes property and equipment purchased with a cost greater than \$5,000 and a useful life of more than one year.

Property and equipment purchased with grant funds are owned by CAASTLC 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 net book value of property and equipment purchased with grant funds is \$218,698. These assets are included in the property and equipment shown on the statement of financial position.

Revenue Recognition

Contributions are recognized when the donor makes a promise to give to CAASTLC that is, in substance, unconditional. Contributions received are recorded as with or without donor restrictions, depending on the existence and nature of any donor restrictions. When a restriction expires, net assets with donor restrictions are reclassified as net assets without donor restrictions and reported in the statements of activities as released from restrictions. Contributions that are restricted by the donor are reported as increases in net assets without donor restrictions if the restrictions expire in the fiscal year in which the contributions are recognized.

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

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

A. Grant Awards That Are Contributions

Grants that qualify as contributions are recorded as invoiced to the funding sources. Revenue is recognized in the accounting period when the related allowable expenses are incurred. Amounts received in excess of expenses are reflected as deferred revenue.

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.

Community Action Agency of St. Louis County, Inc.

Notes to Financial Statements

Note 1: Summary of Significant Accounting Policies (Continued)

Functional Allocation

The costs of program and supporting services activities have been summarized on a functional basis in the statement of activities and functional expenses. The statement of functional expenses presents the natural classification detail of expenses by function. Accordingly, certain costs have been allocated among the programs and supporting services benefited. Personnel costs are allocated based on time and effort reporting. Other operating costs are allocated based on utilization.

Change in Accounting Policy

In 2016, the Financial Accounting Standards Board (FASB) issued Accounting Standards Update (ASU) No. 2016-14, *Not-for-Profit Entities* (Topic 958). This ASU provides certain improvements in financial reporting for not-for-profit organizations and requires changes to net asset classification, enhancements to liquidity presentation and disclosures, presentation of an analysis of expenses by function and by nature, netting of investment expenses with return, among other changes. This guidance was adopted effective October 1, 2018.

New Accounting Pronouncements

In May 2014, the FASB issued ASU No. 2014-09, Revenue From Contracts With Customers (Topic 606). This ASU, as amended, provides comprehensive guidance on the recognition of revenue from customers arising from the transfer of goods and services, guidance on accounting for certain contract costs, and new disclosures. The new standard supersedes current revenue recognition requirements in FASB Accounting Standards Codification (ASC) Topic 605, Revenue Recognition, and most industry-specific guidance. When adopted, the amendments in the ASU must be applied using one of two retrospective methods. ASU No. 2014-09 is effective for nonpublic entities for annual periods beginning after December 15, 2018. CAASTLC is currently evaluating the impact of the provisions of ASC 606.

On June 21, 2018, the FASB issued ASU 2018-08, Not-For-Profit Entities (Topic 958): Clarifying the Scope and the Accounting Guidance for Contributions Received and Contributions Made. The Amendments in this Update will assist entities in evaluating whether transactions should be accounted for as contributions (nonreciprocal transactions) or as exchange (reciprocal) transactions, and determining whether a transaction is conditional. The amendments in this Update are effective for annual financial statements issued for fiscal years beginning after December 15, 2018, and for interim periods within fiscal years beginning after December 15, 2019, for transactions in which the entity serves as the resource recipient. CAASTLC is currently evaluating the impact of the provisions of ASU 2018-08.

Income Taxes

CAASTLC has been granted exemption from federal income taxes under Section 501(c)(3) of the Internal Revenue Code and is exempt from Missouri state tax as well.

CAASTLC assesses 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 financial statements. CAASTLC has determined there are no amounts to record as assets or liabilities related to uncertain tax positions.

Community Action Agency of St. Louis County, Inc.

Notes to Financial Statements

Note 2: Concentration of Credit Risk

CAASTLC maintains cash balances at various financial institutions. Balances in the bank accounts are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000. At times during the year, balances in these accounts may exceed the insurance limits. Management believes these financial institutions have strong credit ratings and the credit risk related to these deposits is minimal. CAASTLC has daily sweep agreements with one of the financial institutions to sweep funds in excess of a predetermined amount into investment securities owned by the same financial institution. The swept funds are treated by the bank as deposits and are covered by FDIC insurance to the maximum provided by law.

Note 3: Liquidity and Availability

Financial assets available for general expenditure, that is, without donor or other restrictions or designations limiting their use, within twelve months of the statement of financial position date, comprise the following as of September 30, 2019:

Cash and cash equivalents	\$ 2,507,472
Grants receivable	329,196
Loans receivable	59,085
Subtotal financial assets	2,895,753
Less: Accounts payable	(239,922)
Less: Accrued payroll and related	(233,539)
Less: Deferred revenue	(615,197)
Less: Net assets with donor restrictions	(140,062)
Totals	\$ 1,667,033

CAASTLC does not have a formal liquidity policy but generally maintains financial assets in liquid form such as cash and money market accounts. CAASTLC is primarily funded with cost reimbursement grants and once grant expenses are incurred, CAASTLC can request reimbursement from the funding source. CAASTLC has grant commitments for future expenses of \$672,000 as further described in Note 12. In addition, CAASTLC has a line of credit available as described in Note 6.

Note 4: Grants Receivable

The following summarizes CAASTLC's grants receivable at September 30, 2019:

Federal programs	\$ 276,509
State and local programs	52,687
Total	\$ 329,196

Community Action Agency of St. Louis County, Inc.

Notes to Financial Statements

Note 5: Loans Receivable

CAASTLC operates programs that provide loans to employees of CAASTLC and employees of partner organizations. The assistance is provided in the form of various installment loans, which are unsecured. Loan funds repaid are made available to loan to other eligible participants.

Community Loan Center	\$ 59,085
Less: Allowance for loans receivable	(0)

<u>Total loans receivable</u>	<u>\$ 59,085</u>
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Loans receivable – Current	\$ 59,085
Loans receivable – Long-term	0

<u>Total loans receivable</u>	<u>\$ 59,085</u>
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Revolving loan classifications at September 30, 2019 consist of the following:

Consumer loans – CAASTLC employees	\$ 7,184
Consumer loans – Partner organizations	51,901

Allowance for loan losses – Consumer loans	(0)
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<u>Loans receivable, net</u>	<u>\$ 59,085</u>
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Detailed analysis of loans evaluated for impairment as of September 30, 2019, is as follows:

	Consumer Loans	Totals
Related Allowance for Loan Losses:		
Individually evaluated for impairment	\$ 59,085	\$ 59,085
Collectively evaluated for impairment	0	0
<u>Totals</u>	<u>\$ 59,085</u>	<u>\$ 59,085</u>

CAASTLC regularly evaluates attributes of loans to determine the appropriateness of the allowance for loan losses. Loans are generally evaluated based on whether or not the loan is performing according to the contractual terms of the loan.

Information regarding the credit quality indicators most closely monitored by class of loan as of September 30, 2019, is as follows:

	Performing	Nonperforming	Totals
Business development and consumer loans credit exposure:			
Consumer loans – CAASTLC employees	\$ 7,184	\$ 0	\$ 7,184
Consumer loans – Partner organizations	51,901	0	51,901
<u>Totals</u>	<u>\$ 59,085</u>	<u>\$ 0</u>	<u>\$ 59,085</u>

Community Action Agency of St. Louis County, Inc.

Notes to Financial Statements

Note 6: Line of Credit

CAASTLC has a \$1,250,000 line of credit agreement with Simmons Bank, which is secured by a reserve account established with the bank. There is an interest rate of 5.00% as of September 30, 2019. There was no activity in the line of credit during the year ended September 30, 2019. Subsequent to year end, the line of credit was extended to a maturity date of January 5, 2021.

Note 7: Property and Equipment

The following summarizes CAASTLC's property and equipment at September 30, 2019:

Land	\$	131,000
Buildings		802,160
Land improvements		61,932
Furniture and equipment		122,859
Vehicles		266,653
Computers, software and equipment		116,068
Subtotal		1,500,672
Accumulated depreciation	(965,744)
<u>Property and equipment, net</u>	<u>\$</u>	<u>534,928</u>

Depreciation expense for the year ended September 30, 2019 of \$28,496 is reported in equipment repair and maintenance expense on the statement of functional expenses.

Note 8: Deferred Revenue

The following summarizes the sources of CAASTLC's deferred revenue at September 30, 2019:

Low Income Home Energy Assistance Program	\$	201,760
Spire Home Repair Program		253,196
Other programs		160,241
<u>Total</u>	<u>\$</u>	<u>615,197</u>

Note 9: Net Assets With Donor Restrictions

Net assets with donor restrictions consist of an Individual Development Accounts (IDA) donation in the amount of \$16,000 and other energy program funds of \$124,062 for the year ending September 30, 2019. The IDA donation is a gift restricted for use in matching CAASTLC's clients' contributions to their own IDA accounts with a goal of acquiring assets. The other energy funds are restricted for use in energy programs.

Note 10: Concentrations

CAASTLC is heavily dependent upon the funding it receives from the Missouri Department of Social Services and the Missouri Department of Natural Resources for operation of three main programs. For the year ended September 30, 2019, approximately 89% of its total revenue came from these sources. If these funds were to be discontinued, CAASTLC's activities would be severely curtailed and would require an elimination of services.

Community Action Agency of St. Louis County, Inc.

Notes to Financial Statements

Note 11: Retirement Plan

CAASTLC has a defined contribution retirement savings plan under Section 401(k) of the Internal Revenue Code. The plan covers all employees who meet certain eligibility requirements. The employer's contribution is up to 25% of the first 6% of compensation deposited as elective contributions. CAASTLC's contribution to the plan was \$11,140 for the year ended September 30, 2019.

Note 12: Grant Awards

As of September 30, 2019, CAASTLC had received commitments for future funding under various grant awards of approximately \$672,000. These commitments are not recognized in the accompanying financial statements as they are conditional awards.

Note 13: Subsequent Events

Subsequent events have been evaluated through April 13, 2020, which is the date the financial statements were available to be issued.

Beginning in March 2020, the United States economy began suffering adverse effects from the COVID-19 Crisis (CV19 Crisis) including financial markets, supply chains, businesses, and communities. Specific to CAASTLC, COVID-19 may impact various parts of its 2020 operations and financial results. Management believes CAASTLC is taking appropriate actions to mitigate the negative impact. However, the full impact of COVID-19 is unknown and cannot be reasonably estimated as these events occurred subsequent to year-end and are still developing.

Supplementary Information

Community Action Agency of St. Louis County, Inc.

Schedule A-1
 Schedule of Program Activity
 Year Ended September 30, 2019

	FEDERAL PROGRAMS							
	TOTAL	USDA		HUD	Department of Energy			
		10.170	10.569	14.218	81.041	81.042		
		Specialty Crop Block Grant Program (1)	Emergency Food Assistance (2)	CDBG Florissant (3)	State Energy Thermostat Program (4)	Weatherization G-19-EE0007930-3-11 (5)	Weatherization G-18-EE0007930-2-11 (6)	81.042 Subtotal
REVENUE								
Grant revenue	\$ 8,147,459	\$ 15,315	\$ 226,714	\$ 10,136	\$ 9,000	\$ 126,935	\$ 371,118	\$ 498,053
Donations	182,183	0	0	0	0	0	0	0
Interest income	2,682	0	0	0	0	0	0	0
Other income	9,540	0	0	0	0	0	0	0
Total Revenue	8,341,864	15,315	226,714	10,136	9,000	126,935	371,118	498,053
EXPENSES								
Personnel	2,237,519	5,244	0	0	3,009	56,906	170,601	227,507
Fringe benefits	442,292	787	0	0	69	10,620	33,578	44,198
Other employee costs	35,130	104	0	0	0	260	7,066	7,326
Outside professional services	86,504	400	0	0	0	1,353	8,546	9,899
Public relations	6,448	0	0	0	0	40	449	489
Travel	41,763	10	0	0	0	503	4,407	4,910
Supplies	172,437	5,501	0	0	0	6,976	19,540	26,516
Communications	58,453	0	0	0	0	1,739	4,097	5,836
Occupancy costs	148,449	3,000	0	0	0	2,294	12,810	15,104
Vehicle costs	15,047	85	0	0	0	605	2,510	3,115
Insurance	63,196	0	0	0	0	1,021	6,933	7,954
Equipment repair and maintenance	110,096	0	0	0	0	717	4,060	4,777
Client assistance	4,930,251	0	226,714	9,456	7,800	37,331	76,757	114,088
Other costs	33,366	0	0	0	0	205	886	1,091
Administrative allocation	0	1,513	22,671	946	1,088	13,195	34,086	47,281
Transfers	0	(1,329)	(22,671)	(266)	(2,966)	(6,830)	(15,208)	(22,038)
Total Expenses	8,380,951	15,315	226,714	10,136	9,000	126,935	371,118	498,053
Change in Net Assets	(39,087)	0	0	0	0	0	0	0
Net assets - Beginning of year	2,471,677	0	0	0	0	0	0	0
NET ASSETS - End of year	\$ 2,432,590	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Community Action Agency of St. Louis County, Inc.

Schedule A-2
 Schedule of Program Activity
 Year Ended September 30, 2019

	FEDERAL PROGRAMS					STATE AND LOCAL PROGRAMS		
	Dept of Health and Human Services				DHS	Total Federal Programs	MO American Water Help (11)	18-19 Laclede Gas - WX G-19-17-0215-11 (12)
	93.568		93.569		97.024			
	LIHEAP Weatherization G-19-LIHEAP-19-11 (7)	LIHEAP 2019 #ERS11017010 (8)	93.568 Subtotal	CSBG PG281800003 (9)	Emergency Food and Shelter (10)			
REVENUE								
Grant revenue	\$ 831,150	\$ 3,896,724	\$ 4,727,874	\$ 1,610,073	\$ 53,210	\$ 7,150,375	\$ 80,526	\$ 193,814
Donations	0	0	0	75,880	0	75,880	0	0
Interest income	0	0	0	0	0	0	0	0
Other income	0	0	0	0	0	0	0	0
Total Revenue	831,150	3,896,724	4,727,874	1,685,953	53,210	7,226,255	80,526	193,814
EXPENSES								
Personnel	129,569	345,306	474,875	890,794	242	1,601,671	62	40,689
Fringe benefits	41,361	74,361	115,722	218,166	27	378,969	7	7,920
Other employee costs	6,451	3,420	9,871	15,102	0	32,403	0	520
Outside professional services	10,539	16,425	26,964	37,711	0	74,974	0	4,282
Public relations	1,189	237	1,426	509	0	2,424	0	33
Travel	5,411	2,095	7,506	26,427	0	38,853	0	180
Supplies	9,871	12,330	22,201	74,350	2,500	131,068	0	2,581
Communications	8,210	15,795	24,005	22,375	0	52,216	0	1,166
Occupancy costs	18,816	29,452	48,268	68,921	0	135,293	0	2,916
Vehicle costs	4,881	18	4,899	2,106	0	10,205	0	1,648
Insurance	10,264	6,418	16,682	33,098	0	57,734	0	1,915
Equipment repair and maintenance	6,134	31,683	37,817	32,505	0	75,099	0	1,500
Client assistance	535,160	3,299,143	3,834,303	20,684	50,702	4,263,747	76,177	108,712
Other costs	1,737	1,975	3,712	4,281	0	9,084	0	365
Administrative allocation	78,959	383,866	462,825	142,634	5,347	684,305	7,624	17,443
Transfers	(37,402)	(325,800)	(363,202)	96,290	(5,608)	(321,790)	(3,344)	1,944
Total Expenses	831,150	3,896,724	4,727,874	1,685,953	53,210	7,226,255	80,526	193,814
Change in Net Assets	0	0	0	0	0	0	0	0
Net assets - Beginning of year	0	0	0	0	0	0	0	0
NET ASSETS - End of year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Community Action Agency of St. Louis County, Inc.

Schedule A-3
 Schedule of Program Activity
 Year Ended September 30, 2019

STATE AND LOCAL PROGRAMS

	18-19 Ameren UE - WX G-19-14-0258-4-11 (13)	18-19 Spire Home Repair (14)	18-19 Ameren Home Repair (15)	IDA Donations (16)	CAASTLC Greenivity (17)	MHDC Disaster Relief Program (18)	Emergency Food Program (19)	Other Energy Programs (20)
REVENUE								
Grant revenue	\$ 370,082	\$ 8,998	\$ 62,348	\$ 0	\$ 0	\$ 7,470	\$ 0	\$ 0
Donations	0	0	0	0	0	0	32,901	0
Interest income	0	0	0	0	0	0	0	0
Other income	0	0	0	0	0	0	0	0
Total Revenue	370,082	8,998	62,348	0	0	7,470	32,901	0
EXPENSES								
Personnel	76,212	4,293	0	0	0	409	0	0
Fringe benefits	21,080	562	0	0	0	40	7	0
Other employee costs	1,777	100	0	0	0	0	0	0
Outside professional services	6,540	411	0	0	0	0	0	0
Public relations	99	7	0	0	0	0	0	0
Travel	1,355	22	0	0	0	0	0	0
Supplies	5,320	373	0	0	0	0	0	0
Communications	3,049	658	0	0	0	0	0	0
Occupancy costs	7,808	1,466	0	0	0	0	0	0
Vehicle costs	2,652	2	0	0	0	0	0	0
Insurance	3,547	0	0	0	0	0	0	0
Equipment repair and maintenance	2,508	45	0	0	0	0	0	0
Client assistance	218,893	0	56,680	0	0	6,281	32,901	0
Other costs	732	24	0	0	0	0	0	0
Administrative allocation	35,157	796	5,668	0	0	673	3,291	0
Transfers	(16,647)	239	0	0	0	67	(3,298)	0
Total Expenses	370,082	8,998	62,348	0	0	7,470	32,901	0
Change in Net Assets	0	0	0	0	0	0	0	0
Net assets - Beginning of year	0	0	0	16,000	1,694	0	0	124,062
NET ASSETS - End of year	\$ 0	\$ 0	\$ 0	\$ 16,000	\$ 1,694	\$ 0	\$ 0	\$ 124,062

Community Action Agency of St. Louis County, Inc.

Schedule A-4
 Schedule of Program Activity
 Year Ended September 30, 2019

STATE AND LOCAL PROGRAMS

	Daughters of Charity Home Repair (21)	Housing (22)	MFH-CAC (23)	St. Louis County (24)	Community Loan Center (25)	Total State and Local Programs
REVENUE						
Grant revenue	\$ 32,455	\$ 9,500	\$ 84,238	\$ 147,653	\$ 0	\$ 997,084
Donations	0	0	0	0	0	32,901
Interest income	0	0	0	0	0	0
Other income	0	0	0	0	8,569	8,569
Total Revenue	32,455	9,500	84,238	147,653	8,569	1,038,554
EXPENSES						
Personnel	0	405	45,644	0	5,273	172,987
Fringe benefits	0	22	9,086	0	594	39,318
Other employee costs	0	90	150	0	90	2,727
Outside professional services	0	0	106	0	0	11,339
Public relations	0	0	3,885	0	0	4,024
Travel	0	0	1,202	0	151	2,910
Supplies	0	3,000	7,474	0	5,995	24,743
Communications	0	0	1,039	0	36	5,948
Occupancy costs	0	0	0	0	0	12,190
Vehicle costs	0	0	40	0	500	4,842
Insurance	0	0	0	0	0	5,462
Equipment repair and maintenance	0	12	1,094	0	0	5,159
Client assistance	32,630	0	0	134,230	0	666,504
Other costs	0	0	0	0	0	1,121
Administrative allocation	3,263	353	6,972	13,423	1,264	95,927
Transfers	(3,438)	5,618	7,546	0	(5,334)	(16,647)
Total Expenses	32,455	9,500	84,238	147,653	8,569	1,038,554
Change in Net Assets	0	0	0	0	0	0
Net assets - Beginning of year	0	0	0	0	0	141,756
NET ASSETS - End of year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 141,756

Community Action Agency of St. Louis County, Inc.

Schedule A-5
 Schedule of Program Activity
 Year Ended September 30, 2019

AGENCY ADMINISTRATION

	Agency Administration and Finance (26)	Fund- Raising (27)	Warehouse (28)	Grant Funded Equipment (29)	Corporate (30)	Total Agency Administration
REVENUE						
Grant revenue	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	0
Donations	16,267	57,135	0	0	0	73,402
Interest income	2,682	0	0	0	0	2,682
Other income	971	0	0	0	0	971
Total Revenue	19,920	57,135	0	0	0	77,055
EXPENSES						
Personnel	460,953	1,721	0	0	187	462,861
Fringe benefits	23,793	191	0	0	21	24,005
Other employee costs	0	0	0	0	0	0
Outside professional services	0	50	0	78	63	191
Public relations	0	0	0	0	0	0
Travel	0	0	0	0	0	0
Supplies	0	16,626	0	0	0	16,626
Communications	0	289	0	0	0	289
Occupancy costs	0	0	966	0	0	966
Vehicle costs	0	0	0	0	0	0
Insurance	0	0	0	0	0	0
Equipment repair and maintenance	18,934	0	0	10,904	0	29,838
Client assistance	0	0	0	0	0	0
Other costs	2,215	212	0	50	20,684	23,161
Administrative allocation	(782,238)	1,909	97	0	0	(780,232)
Transfers	339,500	0	(1,063)	0	0	338,437
Total Expenses	63,157	20,998	0	11,032	20,955	116,142
Change in Net Assets	(43,237)	36,137	0	(11,032)	(20,955)	(39,087)
Net assets - Beginning of year	2,119,391	47,276	(61,084)	229,730	(5,392)	2,329,921
NET ASSETS - End of year	\$ 2,076,154	\$ 83,413	(\$ 61,084)	\$ 218,698	(\$ 26,347)	\$ 2,290,834

Community Action Agency of St. Louis County, Inc.

Schedule B-1

Schedule of Expenditures of Federal Awards and List of Programs

Year Ended September 30, 2019

Federal Grantor/Program Title	CFDA Number	Funding Source/ Pass-Through Entity	Program Period	Federal Expenditures
DEPARTMENT OF AGRICULTURE (USDA)				
(1) Specialty Crop Block Grant Program	10.170	Missouri Dept. of Agriculture	11/01/18 - 06/20/20	<u>15,315</u>
Food Distribution Cluster				
(2) Emergency Food Assistance Program	10.569	St. Louis Area Foodbank	10/01/18 - 09/30/19	<u>226,714</u>
Total Expenditures Food Distribution Cluster				<u>226,714</u>
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)				
Entitlement Grants Cluster				
(3) CDBG Florissant	14.218	City of Florissant	10/01/18 - 09/30/19	<u>10,136</u>
Total Expenditures Entitlement Grants Cluster				<u>10,136</u>
DEPARTMENT OF ENERGY (DOE)				
(4) State Energy Thermostat Program	81.041	Missouri Dept. of Natural Resources	10/01/18 - 09/30/19	<u>9,000</u>
(5) Weatherization Assistance for Low-Income Persons G-19-EE0007930-3-11	81.042	Missouri Dept. of Natural Resources	07/01/19 - 06/30/20	<u>126,935</u>
(6) Weatherization Assistance for Low-Income Persons G-18-EE0007930-2-11		Missouri Dept. of Natural Resources	07/01/18 - 06/30/19	<u>371,118</u>
Total Expenditures CFDA 81.042				<u>498,053</u>
DEPARTMENT OF HEALTH AND HUMAN SERVICES (DHHS)				
(7) LIHEAP Weatherization G-19-LIHEAP-19-11	93.568	Missouri Dept. of Social Services	10/01/18 - 09/30/19	<u>831,150</u>
(8) LIHEAP Energy Crisis Intervention Program (ECIP) 2019 #ERS11017010		Missouri Dept. of Social Services	10/01/18 - 09/30/19	<u>3,896,724</u>
Total Expenditures CFDA 93.568				<u>4,727,874</u>
(9) Community Services Block Grant PG2818000003	93.569	Missouri Dept. of Social Services	10/01/18 - 09/30/19	<u>1,610,073</u>
DEPARTMENT OF HOMELAND SECURITY (DHS)				
(10) Emergency Food and Shelter	97.024	United Way of Greater St. Louis	08/16/18 - 05/31/19	<u>53,210</u>
TOTAL FEDERAL EXPENDITURES				<u>\$ 7,150,375</u>

Community Action Agency of St. Louis County, Inc.

Schedule B-2

Schedule of Expenditures of Federal Awards and List of Programs

Year Ended September 30, 2019

Federal Grantor/Program Title	CFDA Number	Funding Source/ Pass-Through Entity	Program Period
STATE AND LOCAL PROGRAMS			
(11) MO American Water Help		Missouri American Water	10/01/18 - 09/30/19
(12) Laclede Gas Weatherization G-19-17-0215-11		Missouri Dept. of Natural Resources	11/01/18 - 10/31/19
(13) Ameren Weatherization G-19-14-0258-4-11		Missouri Dept. of Natural Resources	11/01/18 - 10/31/19
(14) 18-19 Spire Home Repair		Spire Inc. Natural Gas	08/18/19 - 09/30/19
(15) 18-19 Ameren Home Repair		Ameren Electric Services	01/01/19 - 12/31/20
(16) IDA Donations		Private Donations	10/01/18 - 09/30/19
(17) CAASTLC Greenivity		Administrative Prog - Going Green General Revenue	10/01/18 - 09/30/19
(18) MHDC Disaster Relief Program		Missouri Housing Development Commission	10/01/18 - 09/30/19
(19) Emergency Food Program		St. Louis Area Food Bank	10/01/18 - 09/30/19
(20) Other Energy Programs		Misc. Income Activities	10/01/18 - 09/30/19
(21) Daughters of Charity Home Repair		Daughter of Charity Foundation Commission	11/01/17 - 12/31/18
(22) Housing		St Louis County	10/01/18 - 09/30/19
(23) MFH-CAC 18-0117-COV-18		Missouri Foundation for Health	08/01/18 - 07/31/19
(24) St. Louis County		St. Louis County	10/01/18 - 09/30/19
(25) Community Loan Center		Misc. Income Activities	10/01/18 - 09/30/19
AGENCY ADMINISTRATION			
(26) Agency Administration and Finance		Discretionary Interest, Misc. Income Activities	10/01/18 - 09/30/19
(27) Fund-Raising		Corporate Fund-Raising	10/01/18 - 09/30/19
(28) Warehouse		Misc. Income Activities	10/01/18 - 09/30/19
(29) Grant Funded Equipment		Various Agencies	10/01/18 - 09/30/19
(30) Corporate		Misc. Income Activities	10/01/18 - 09/30/19

Notes to Schedule of Expenditures of Federal Awards and List of Programs

Note 1 - Basis of Presentation

The Schedule of Expenditures of Federal Awards and List of Programs (the "Schedule") includes the federal grant activity of Community Action Agency of St. Louis County, Inc. under programs of the federal government for the year ended September 30, 2019. The information in this schedule is presented in accordance with the requirements of Title 2 U.S. Code of Federal Regulations Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance). Because the schedule presents only a selected portion of the operations of Community Action Agency of St. Louis County, Inc., it is not intended to and does not present the financial position, changes in net assets or cash flows of Community Action Agency of St. Louis County, Inc.

Note 2 - Summary of Significant Accounting Policies

Expenditures reported on the Schedule are reported on the accrual basis of accounting. Such expenditures are recognized following the cost principles contained in the Uniform Guidance, wherein certain types of expenditures are not allowable or are limited as to reimbursement.

Note 3 - Subrecipients

No federal grant awards were passed through to subrecipients during the year ended September 30, 2019.

Note 4 - Indirect Cost Rate

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

Community Action Agency of St. Louis County, Inc.

DSS Subgrant No. PG281800003 CSBG

Schedule C-1
Supplemental CSBG Program Schedule
Year Ended September 30, 2019

Beginning net assets	\$	0
Revenue		1,610,073
Expenses		1,610,073
Subtotal		0
Unexpended balance		0
Ending net assets	\$	0

Note to the Reconciliation of Revenue and Expenses

The information in this schedule is presented in accordance with the requirements the Missouri Department of Social Services. Therefore, some amounts presented in, or used in the preparation of, the basic financial statements may differ from amounts on this schedule. The net assets are classified as without donor restrictions for financial reporting purposes.

Subgrantee Name CAASTLC

Subgrant Number G-18-EE0007930-2-11

RECONCILIATION OF REVENUES AND EXPENSES

FOR THE PERIOD OF July 1, 2018 TO June 30, 2019

(NOTE: Use the appropriate dates for beginning and ending grant periods if the grant did not begin July 1 or if the grant did not end June 30.)

Provide the following information for the WAP Program Year (July 1 to June 30 or applicable grant start and end dates. For multi-year grants the end date should be the agency fiscal year end date if the grant period had not ended during the agency audit period.)

DIVISION OF ENERGY

SUBGRANTEE

Beginning Fund Balance (funds that have been reimbursed but not expensed from the previous grant) 0

Beginning Fund Balance 0

Revenue

Revenue

Grant Income (funds that have been reimbursed to the agency from DED/DE) 605,589

Grant Income 605,589

Program Income 0

Program Income 0

Total Revenue 605,589

Total Revenue 605,589

Expenditures

Expenditures

Administration 30,279

Administration 30,279

Insurance 4,866

Insurance 4,866

Financial Audit 3,986

Financial Audit 3,986

Leveraging 0

Leveraging 0

T&TA 0

T&TA 0

Program Operations 566,458

Program Operations 566,458

Total Expenditures 605,589

Total Expenditures 605,589

Ending Fund Balance (this is the sum of the Beginning Fund Balance + Grant Income + Program Income – minus total Expenditures) 0

Ending Fund Balance 0

Ending Cash on Hand 0

Ending Inventory 0

Note: The Division of Energy and Subgrantee figures must be in agreement. If not, the difference must be corrected before the schedule can be accepted.

Subgrantee Name CAASTLC

Subgrant Number G-19-EE0007930-3-11

RECONCILIATION OF REVENUES AND EXPENSES

FOR THE PERIOD OF July 1, 2019 TO September 30, 2019

(NOTE: Use the appropriate dates for beginning and ending grant periods if the grant did not begin July 1 or if the grant did not end June 30.)

Provide the following information for the WAP Program Year (July 1 to June 30 or applicable grant start and end dates. For multi-year grants the end date should be the agency fiscal year end date if the grant period had not ended during the agency audit period.)

DIVISION OF ENERGY

Beginning Fund Balance (funds that have been reimbursed but not expensed from the previous grant) _____ 0

Revenue

Grant Income (funds that have been reimbursed to the agency from DED/DE) _____ 127,236

Program Income _____ 0

Total Revenue _____ 127,236

Expenditures

Administration _____ 6,362

Insurance _____ 469

Financial Audit _____ 194

Leveraging _____ 0

T&TA _____ 0

Program Operations _____ 120,211

Total Expenditures _____ 127,236

Ending Fund Balance (this is the sum of the Beginning Fund Balance + Grant Income + Program Income – minus total Expenditures) _____ 0

Note: The grant period is ongoing as of September 30, 2019. Accordingly, the Division of Energy and subgrantee columns do not agree as a result of subsequent year-end adjustments done after the September expenditures were reported to the Division of Energy.

SUBGRANTEE

Beginning Fund Balance _____ 0

Revenue

Grant Income _____ 126,935

Program Income _____ 0

Total Revenue _____ 126,935

Expenditures

Administration _____ 6,061

Insurance _____ 469

Financial Audit _____ 194

Leveraging _____ 0

T&TA _____ 0

Program Operations _____ 120,211

Total Expenditures _____ 126,935

Ending Fund Balance _____ 0

Ending Cash on Hand _____ 0

Ending Inventory _____ 0

Note: The Division of Energy and Subgrantee figures must be in agreement. If not, the difference must be corrected before the schedule can be accepted.

Subgrantee Name CAASTLC
 Subgrant Number G-19-17-0215-11

RECONCILIATION OF REVENUES AND EXPENSES

FOR THE PERIOD OF November 1, 2018 TO September 30, 2019

(NOTE: Use the appropriate dates for beginning and ending grant periods if the grant did not begin July 1 or if the grant did not end June 30.)

Provide the following information for the WAP Program Year (July 1 to June 30 or applicable grant start and end dates. For multi-year grants the end date should be the agency fiscal year end date if the grant period had not ended during the agency audit period.)

DIVISION OF ENERGY

Beginning Fund Balance (funds that have been reimbursed but not expensed from the previous grant) 0

Revenue

Grant Income (funds that have been reimbursed to the agency from DED/DE) 193,814
 Program Income 0
 Total Revenue 193,814

Expenditures

Administration 19,381
 Insurance 1,076
 Financial Audit 2,430
 Leveraging 0
 T&TA 0
 Program Operations 170,927
 Total Expenditures 193,814

Ending Fund Balance (this is the sum of the Beginning Fund Balance + Grant Income + Program Income – minus total Expenditures) 0

SUBGRANTEE

Beginning Fund Balance 0

Revenue

Grant Income 193,814
 Program Income 0
 Total Revenue 193,814

Expenditures

Administration 19,381
 Insurance 1,076
 Financial Audit 2,430
 Leveraging 0
 T&TA 0
 Program Operations 170,927
 Total Expenditures 193,814

Ending Fund Balance 0
 Ending Cash on Hand 0
 Ending Inventory 0

Note: The Division of Energy and Subgrantee figures must be in agreement. If not, the difference must be corrected before the schedule can be accepted.

Subgrantee Name CAASTLC

Subgrant Number G-19-14-0258-4-11

RECONCILIATION OF REVENUES AND EXPENSES

FOR THE PERIOD OF November 1, 2018 TO September 30, 2019

(NOTE: Use the appropriate dates for beginning and ending grant periods if the grant did not begin July 1 or if the grant did not end June 30.)

Provide the following information for the WAP Program Year (July 1 to June 30 or applicable grant start and end dates. For multi-year grants the end date should be the agency fiscal year end date if the grant period had not ended during the agency audit period.)

DIVISION OF ENERGY

SUBGRANTEE

Beginning Fund Balance (funds that have been reimbursed but not expensed from the previous grant) 0

Beginning Fund Balance 0

Revenue

Revenue

Grant Income (funds that have been reimbursed to the agency from DED/DE) 370,082

Grant Income 370,082

Program Income 0

Program Income 0

Total Revenue 370,082

Total Revenue 370,082

Expenditures

Expenditures

Administration 18,504

Administration 18,504

Insurance 1,840

Insurance 1,840

Financial Audit 2,887

Financial Audit 2,887

Leveraging 0

Leveraging 0

T&TA 0

T&TA 0

Program Operations 346,851

Program Operations 346,851

Total Expenditures 370,082

Total Expenditures 370,082

Ending Fund Balance (this is the sum of the Beginning Fund Balance + Grant Income + Program Income – minus total Expenditures) 0

Ending Fund Balance 0

Ending Cash on Hand 0

Ending Inventory 0

Note: The Division of Energy and Subgrantee figures must be in agreement. If not, the difference must be corrected before the schedule can be accepted.

Subgrantee Name CAASTLC
 Subgrant Number G-19-LIHEAP-19-11

RECONCILIATION OF REVENUES AND EXPENSES

FOR THE PERIOD OF October 1, 2018 TO September 30, 2019

(NOTE: Use the appropriate dates for beginning and ending grant periods if the grant did not begin July 1 or if the grant did not end June 30.)

Provide the following information for the WAP Program Year (July 1 to June 30 or applicable grant start and end dates. For multi-year grants the end date should be the agency fiscal year end date if the grant period had not ended during the agency audit period.)

DIVISION OF ENERGY

Beginning Fund Balance (funds that have been reimbursed but not expensed from the previous grant) _____ 0

Revenue

Grant Income (funds that have been reimbursed to the agency from DED/DE) _____ 831,150
 Program Income _____ 0
 Total Revenue _____ 831,150

Expenditures

Administration _____ 41,558
 Insurance _____ 6,638
 Financial Audit _____ 3,460
 Leveraging _____ 0
 T&TA _____ 0
 Program Operations _____ 779,494
 Total Expenditures _____ 831,150

Ending Fund Balance (this is the sum of the Beginning Fund Balance + Grant Income + Program Income – minus total Expenditures) _____ 0

SUBGRANTEE

Beginning Fund Balance _____ 0

Revenue

Grant Income _____ 831,150
 Program Income _____ 0
 Total Revenue _____ 831,150

Expenditures

Administration _____ 41,558
 Insurance _____ 6,638
 Financial Audit _____ 3,460
 Leveraging _____ 0
 T&TA _____ 0
 Program Operations _____ 779,494
 Total Expenditures _____ 831,150

Ending Fund Balance _____ 0
 Ending Cash on Hand _____ 0
 Ending Inventory _____ 0

Note: The Division of Energy and Subgrantee figures must be in agreement. If not, the difference must be corrected before the schedule can be accepted.

Community Action Agency of St. Louis County, Inc.

Schedule E

Schedule of Revenue and Expenses - Audited

Low Income Home Energy Assistance Program - ECIP

For the Period October 1, 2018 to September 30, 2019

Revenue/Contracted Amount	Budget	Actuals Per	Actuals Per
Allocated Award Amount - LIHEAP	Amount	Program Grant	Audited Statements
			GAAP Basis
Special Start-up	\$ 4,100,277	\$ 3,896,650	\$ 3,896,724
Current (initial + amendments)	0	0	0
Interest/Donations	0	0	0
Other-Carryovers	0	0	0
Total Revenue	4,100,277	3,896,650	3,896,724
Expenditures			
Administrative/Program Services			
Indirect costs	53,953	53,953	383,866
Personnel	355,902	345,305	348,726
Employee benefits	54,193	74,372	74,361
Program expenses	0	0	237
Contract and consulting	40,000	39,555	16,425
Travel	2,750	2,095	2,095
Training	1,550	1,779	0
Rent/Space	6,300	3,672	0
Occupancy	7,700	6,710	29,452
Insurance	7,250	6,418	6,418
Office supplies (under 5,000)	45,500	50,080	12,330
Communications	15,500	7,458	15,795
Repair & maintenance	0	0	31,701
Other	2,881	2,082	1,975
Total Administrative/Program Services	593,479	593,479	923,381
ECIP Direct Services			
Winter	2,735,302	2,121,898	2,117,701
Summer	771,496	1,172,550	1,172,269
Emergency services allocation	0	8,723	9,173
Total ECIP Direct Services	3,506,798	3,303,171	3,299,143
Outreach & Education			
Other	0	0	0
Total Outreach & Education	0	0	0
Total Expenditures	4,100,277	3,896,650	4,222,524
Revenue over (under) Expenditures	0	0	(325,800)
Transfer	0	0	325,800
Ending Program Balance	\$ 0	\$ 0	\$ 0



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

Board of Directors
Community Action Agency of St. Louis County, Inc.
St. Louis, Missouri

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 financial statements of Community Action Agency of St. Louis County, Inc., which comprise the statement of financial position as of September 30, 2019, and the related statements of activities, functional expenses, and cash flows for the year then ended, and the related notes to the financial statements, and have issued our report thereon dated April 13, 2020.

Internal Control Over Financial Reporting

In planning and performing our audit of the financial statements, we considered Community Action Agency of St. Louis County, 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 Community Action Agency of St. Louis County, Inc.’s internal control. Accordingly, we do not express an opinion on the effectiveness of Community Action Agency of St. Louis County, Inc.’s internal control.

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

Our consideration of 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 Community Action Agency of St. Louis County, 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 Community Action Agency of St. Louis County, Inc.'s internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering Community Action Agency of St. Louis County, Inc.'s internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

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

Wipfli LLP

April 13, 2020
Madison, Wisconsin



Independent Auditor's Report on Compliance for the Major Federal Program and on Internal Control Over Compliance

Board of Directors
Community Action Agency of St. Louis County, Inc.
St. Louis, Missouri

Report on Compliance for the Major Federal Program

We have audited Community Action Agency of St. Louis County, Inc.'s compliance with the types of compliance requirements described in the *U.S. Office of Management and Budget (OMB) Compliance Supplement* that could have a direct and material effect on its major federal program for the year ended September 30, 2019. Community Action Agency of St. Louis County, Inc.'s major federal program is identified in the summary of auditor's results section of the accompanying schedule of findings and questioned costs.

Management's Responsibility for Compliance

Management is responsible for compliance with federal statutes, regulations, and the terms and conditions of its federal awards applicable to its federal programs.

Auditor's Responsibility

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

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

Opinion

In our opinion, Community Action Agency of St. Louis County, Inc. complied, in all material respects, with the types of compliance requirements referred to above that could have a direct and material effect on its major federal program for the year ended September 30, 2019.

Other Matter

The results of our auditing procedures disclosed an instance of noncompliance which is required to be reported in accordance with Uniform Guidance and which is described in the accompanying schedule of findings and questioned costs as item 2019-001. Our opinion on the major federal program is not modified with respect to this matter.

Community Action Agency of St. Louis County, Inc.'s response to the noncompliance finding identified in our audit is described in the accompanying schedule of findings and questioned costs. Community Action Agency of St. Louis County, Inc.'s response was not subjected to the auditing procedures applied in the audit of compliance, and, accordingly, we express no opinion on the response.

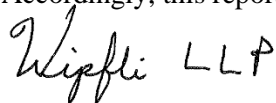
Report on Internal Control Over Compliance

Management of Community Action Agency of St. Louis County, 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 Community Action Agency of St. Louis County, Inc.'s internal control over compliance with the types of requirements that could have a direct and material effect on the major federal program to determine the auditing procedures that are appropriate in the circumstances for the purpose of expressing an opinion on compliance for the major federal program and to test and report on internal control over compliance in accordance with the Uniform Guidance, but not for the purpose of expressing an opinion on the effectiveness of internal control over compliance. Accordingly, we do not express an opinion on the effectiveness of Community Action Agency of St. Louis County, Inc.'s internal control over compliance.

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

Our consideration of internal control over compliance was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control over compliance that might be material weaknesses or significant deficiencies and therefore, material weaknesses or significant deficiencies may exist that have not been identified. We did not identify any deficiencies in internal control over compliance that we consider to be material weaknesses. However, we did identify a certain deficiency in internal control over compliance, described in the accompanying schedule of findings and questioned costs as item 2019-001, that we consider to be a significant deficiency.

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



Wipfli LLP

April 13, 2020
Madison, Wisconsin

Community Action Agency of St. Louis County, Inc.

Schedule of Findings and Questioned Costs
Year Ended September 30, 2019

Section I - Summary of Auditor's Results

Financial Statements

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

Federal Awards

Internal control over major federal program:	
Material weaknesses identified?	No
Significant deficiencies identified?	Yes
Type of auditor's report issued on compliance for major program	Unmodified
Any audit findings disclosed that are required to be reported in accordance with the Uniform Guidance [2 CFR 200.516(a)]?	Yes
Identification of major federal program:	
<u>Name of Federal Major Program or Cluster</u>	<u>CFDA No.</u>
Low Income Home Energy Assistance Program	93.568
Dollar threshold used to distinguish between Type A and Type B programs:	\$750,000
Auditee qualified as low-risk auditee?	Yes

Section II - Financial Statement Findings

None

Community Action Agency of St. Louis County, Inc.

Schedule of Findings and Questioned Costs
Year Ended September 30, 2019

Section III - Federal Award Findings and Questioned Costs

Finding 2019-001: Timely Payments to Vendors

<u>Grant</u>	<u>Funding Source</u>	<u>Grant Period</u>
Department of Health and Human Services - CFDA #93.568		
Low Income Home Energy Assistance Program	Missouri Department Of Social Services	10/01/18-09/30/19

Questioned Costs: None

Condition: During our audit, Wipfli tested 25 participant files and their associated disbursements related to this grant award. Of the 25 disbursements, one was not paid within 45 days of the date of crisis. All transactions tested were for services provided that are allowable to be charged to the grant award.

Criteria: A requirement of the LIHEAP manual from the State of Missouri Department of Social Services Family Support Division indicates that payments must be issued no later than 45 calendar days after an eligible household applied for assistance or 45 days from the date of crisis if it differs from and occurs later than the application date.

Cause: CAASTLC lacked adequate fiscal oversight to ensure all vendors were paid consistently within 45 days.

Effect: As a result of the compliance matter identified in the condition paragraph, a significant deficiency exists in CAASTLC's compliance of the major program.

Recommendation: We recommend that CAASTLC review their procedures for monitoring outstanding invoices so that vendors can be consistently paid within 45 days of the date of crisis or application date.

View of responsible officials: Management agrees with the assessment and has committed to a corrective action plan.

Section IV - Summary Schedule of Prior Year Findings

Finding 2018-001: Timely Payments to Vendors

Current year status: When testing this compliance requirement in accordance with the LIHEAP manual it was noted that there was an instance of a payment occurring outside 45 days of the date of crisis. Repeat finding.

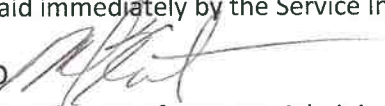


Corrective Action Plan for Current Year Findings

Finding 2019-001: Timely Payments to Vendors

Corrective Action Plan

Pledges will be monitored from the utility websites monthly, to verify for MIS entry/processing/payment. This additional procedure will be completed monthly by reviewing line by line verification of the report from the utility companies to the MIS report. Any discrepancies will be verified and paid immediately to stay within the 45 day time frame. The results of the monthly review will be reported to the Director of Program Administration and the Chief Financial Officer. Any missed pledges from MIS will be batched and paid immediately by the Service Integration Coordinator.

Person(s) Responsible: Mark Kurtz, CFO 
Georgie Donahue, Director of Program Administration
Pat Bulejski, Service integration Coordinator
Karen Wilson, Energy Assistance Coordinator

Timing for Implementation: Immediate, ongoing.