

**Community Action Agency
of St. Louis County, Inc.**

Financial Statements
and Supplementary Information
and Single Audit Reports and Schedules

September 30, 2023



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INDEPENDENT AUDITOR'S REPORT

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

Opinion

We have audited the accompanying financial statements of Community Action Agency of St. Louis County, Inc. (the "Agency"), which comprise the statement of financial position as of September 30, 2023, and the related statements of activities, functional expenses, and cash flows for the year then ended, and the related notes to the financial statements.

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, 2023, 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 of America.

Basis for Opinion

We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Community Action Agency of St. Louis County, Inc. and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management 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 of America, and for 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.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Community Action Agency of St. Louis County, Inc.'s ability to continue as a going concern within one year after the date that the financial statements are available to be issued.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards and *Government Auditing Standards* will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements, including omissions, are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards and *Government Auditing Standards*, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit 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 Community Action Agency of St. Louis County, Inc.'s internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Community Action Agency of St. Louis County, Inc.'s ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control related matters that we identified during the audit.

Supplementary Information

Our audit was conducted for the purpose of forming an opinion on the financial statements as a whole. The supplementary information on pages 18 - 33 is presented for purposes of additional analysis and is not a required part of the financial statements. Additionally, the accompanying schedule of expenditures of federal awards, as required by Title 2 U.S. *Code of Federal Regulations* (CFR) Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* is presented for purposes of additional analysis and is 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. The 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 of America. In our opinion, the information is fairly stated in all material respects in relation to the 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 June 26, 2024, on our consideration of the Agency'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 effectiveness of the Agency'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 the Agency's internal control over financial reporting and compliance.



Armanino^{LLP}
St. Louis, Missouri

June 26, 2024

Community Action Agency of St. Louis County, Inc.
Statement of Financial Position
September 30, 2023

ASSETS

Current assets	
Cash and cash equivalents	\$ 11,859,384
Grants receivable	1,856,452
Contract receivable	670,505
Loans receivable	60,080
Prepaid and other assets	<u>88,076</u>
Total current assets	<u>14,534,497</u>
Long-term assets	
Property and equipment, net	890,144
Other assets	<u>43,630</u>
Total long-term assets	<u>933,774</u>
Total assets	<u><u>\$ 15,468,271</u></u>

LIABILITIES AND NET ASSETS

Current liabilities	
Accounts payable and accrued expenses	\$ 1,398,851
Contract payable	670,505
Accrued payroll and related expenses	242,701
Refundable advances	<u>10,133,088</u>
Total current liabilities	<u>12,445,145</u>
Net assets	
Without donor restrictions	3,007,126
With donor restrictions	<u>16,000</u>
Total net assets	<u>3,023,126</u>
Total liabilities and net assets	<u><u>\$ 15,468,271</u></u>

The accompanying notes are an integral part of these financial statements.

Community Action Agency of St. Louis County, Inc.
Statement of Activities
For the Year Ended September 30, 2023

	Without Donor Restrictions	With Donor Restrictions	Total
Public support and revenue			
Grant revenue	\$ 12,028,563	\$ -	\$ 12,028,563
In-kind donations	598,713	-	598,713
Donations	94,171	-	94,171
Interest income	6,109	-	6,109
Other income	11,270	-	11,270
Total public support and revenue	12,738,826	-	12,738,826
Functional expenses			
Program services	12,106,690	-	12,106,690
Management and general	790,671	-	790,671
Fundraising	15,090	-	15,090
Total functional expenses	12,912,451	-	12,912,451
Change in net assets	(173,625)	-	(173,625)
Net assets, beginning of year	3,180,751	16,000	3,196,751
Net assets, end of year	\$ 3,007,126	\$ 16,000	\$ 3,023,126

The accompanying notes are an integral part of these financial statements.

Community Action Agency of St. Louis County, Inc.
Statement of Functional Expenses
For the Year Ended September 30, 2023

	<u>Program Services</u>	<u>Management and General</u>	<u>Fundraising</u>	<u>Total</u>
Personnel expenses				
Personnel	\$ 2,459,799	\$ 561,091	\$ 753	\$ 3,021,643
Fringe benefits and taxes	415,415	172,760	76	588,251
Other employee costs	<u>47,603</u>	<u>9,020</u>	<u>3,074</u>	<u>59,697</u>
Total personnel expenses	2,922,817	742,871	3,903	3,669,591
Outside professional services	207,353	15,617	-	222,970
Public relations	25,920	-	-	25,920
Travel	53,804	3,237	-	57,041
Supplies	245,119	8,868	10,889	264,876
Communications	65,808	4,007	5	69,820
Occupancy costs	169,314	-	-	169,314
Vehicle costs	19,007	145	-	19,152
Insurance	105,744	-	-	105,744
Equipment repairs and maintenance	160,463	769	293	161,525
Client assistance	8,118,531	-	-	8,118,531
Other expenses	<u>12,810</u>	<u>15,157</u>	<u>-</u>	<u>27,967</u>
	<u>\$ 12,106,690</u>	<u>\$ 790,671</u>	<u>\$ 15,090</u>	<u>\$ 12,912,451</u>

The accompanying notes are an integral part of these financial statements.

Community Action Agency of St. Louis County, Inc.
Statement of Cash Flows
For the Year Ended September 30, 2023

Cash flows from operating activities	
Change in net assets	\$ (173,625)
Adjustments to reconcile change in net assets to net cash used in operating activities	
Depreciation	117,971
Changes in operating assets and liabilities	
Grants receivable	(385,783)
Prepaid expenses and other assets	(28,600)
Accounts payable	436,992
Accrued payroll and related expenses	4,796
Refundable advances	(4,340,894)
Other assets	<u>27,639</u>
Net cash used in operating activities	<u>(4,341,504)</u>
Cash flows from investing activities	
Proceeds from repayments of loans receivable	67,592
Issuance of loans receivable	<u>(87,555)</u>
Net cash used in investing activities	<u>(19,963)</u>
Net decrease in cash and cash equivalents	(4,361,467)
Cash and cash equivalents, beginning of year	<u>16,220,851</u>
Cash and cash equivalents, end of year	<u>\$ 11,859,384</u>

The accompanying notes are an integral part of these financial statements.

Community Action Agency of St. Louis County, Inc.
Notes to Financial Statements
September 30, 2023

1. NATURE OF OPERATIONS

Community Action Agency of St. Louis County, Inc. ("CAASTLC" or the "Agency") 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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of presentation and classification of net assets

These financial statements are prepared using the accrual basis of accounting in accordance with accounting principles generally accepted in the United States. 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. The Agency had no net assets with donor restrictions that were perpetual in nature as of September 30, 2023.

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.

Community Action Agency of St. Louis County, Inc.
Notes to Financial Statements
September 30, 2023

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

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.

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, 2023.

Contract receivable and payable

Contract payables, included in accounts payable and accrued expenses on the statement of financial position, are expenses incurred with various contractors on qualifying houses, under the weatherization program, where work is still being performed. The Agency does not invoice the funding source for the expenses incurred until the work on the houses is completed. Upon reimbursement, the Agency pays the contractors for expenses incurred. Until the work on the houses is completed, the Agency accrues the invoices received from contractors for the work performed and records a corresponding contract receivable, which is included in grants receivable on the statement of financial position. These contracts receivable and payable were \$670,505 in total as of September 30, 2023.

Contract payables, as of September 30, 2023, also include an accrual made for expenses incurred as part of the Low Income Home Energy Assistance Program ("LIHEAP") where the client has received the service but payments to the service provider have not been made. The Agency does not invoice the funding source for the allowable expenses incurred until the client application is approved and processed. Upon reimbursement, the Agency pays the contractors for expenses incurred. Until the fulfillment of the transaction, the Agency accrues for the various expenses, based upon invoices received from service providers for the costs incurred, and records a corresponding contract receivable, which is included in grants receivable on the statement of financial position. These contracts receivable and payable were \$960,884 in total as of September 30, 2023.

Community Action Agency of St. Louis County, Inc.
Notes to Financial Statements
September 30, 2023

2. 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. CAASTLC capitalizes property and equipment purchased with an individual cost per unit greater than \$5,000 and a useful life of more than one year. Repairs on property and equipment shall be expensed as incurred. If repairs significantly add to the value of the property or prolong the estimated useful life of the property, they will be capitalized and depreciated over the remaining useful life of the asset.

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 \$462,869. These assets are included in the property and equipment shown on the statement of financial position.

Depreciation and amortization of property and equipment is computed using the straight-line method over the following estimated useful lives:

Land improvements	5-40 years
Buildings	20-40 years
Automobiles	5 years
Computer equipment	3-7 years
Furniture and fixtures	3-7 years

Revenue recognition

Contributions, including promises to give, are considered conditional or unconditional, depending on the nature and existence of any donor or grantor conditions. A contribution or promise to give contains a donor or grantor condition when both of the following are present:

- An explicit identifying of a barrier, that is more than trivial, that must be overcome before the revenue can be earned and recognized, and
- An implicit right of return of assets transferred or a right of release of a donor or grantor's obligation to transfer assets promised, if the condition is not met.

Conditional contributions are recognized when the barrier(s) to entitlement are overcome. When the satisfaction of the barrier(s) are accomplished in the same period that the contribution is made, conditional contributions are recorded as unconditional. Unconditional contributions are recognized as revenue when the promise is made.

Community Action Agency of St. Louis County, Inc.
Notes to Financial Statements
September 30, 2023

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Revenue recognition (continued)

Unconditional contributions or conditional contributions in which the barriers are overcome or explicitly waived by the donor are recorded as support 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 to net assets without donor restrictions and reported in the statement of activities as net assets 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 year in which the contributions are recognized.

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

- Grant awards that are 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 refundable advances.
- Grant awards that are exchange transactions reimburse a predetermined amount based on services performed without regard to expenses. Revenue is recognized when CAASTLC satisfies its performance obligations which typically occurs at the point in time when the services are rendered.

Donated goods and services

The Agency receives donations of various goods and services from outside parties. These donations are used to support and further the Agency's objectives and do not have donor restrictions. Donated goods and services, meeting recognition criteria under U.S. GAAP, are reflected in the accompanying financial statements at estimated fair market value on the date of the donation. The Agency did not monetize any donated goods and services and unless otherwise noted, donated goods and services did not have donor restrictions as of September 30, 2023.

Donated services are recognized as contributions if the services create or enhance nonfinancial assets or require specialized skills, are performed by people with those skills, and would otherwise be purchased by the Agency. There were no donated services recognized in the financial statements as of September 30, 2023.

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 cost, such as occupancy expense, insurance, communications, outside professional services, and depreciation, are allocated based on utilization of space (square footage) or personnel in a specific department.

Community Action Agency of St. Louis County, Inc.
Notes to Financial Statements
September 30, 2023

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Income taxes

CAASTLC has been granted exemption from federal income taxes under Section 501(c)(3) of the Internal Revenue Code. However, the Agency could be subject to federal income tax on any unrelated business taxable income; CAASTLC does not have unrelated business taxable income as of September 30, 2023.

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.

Subsequent events

Subsequent events have been evaluated through June 26, 2024, which is the date the financial statements were available to be issued.

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, are comprised of the following as of September 30, 2022:

Cash and cash equivalents	\$ 11,859,384
Grants receivable	1,856,452
Contract receivable	670,505
Loans receivable	<u>60,080</u>
	14,446,421
Accounts payable and accrued expenses	(1,398,851)
Contract payable	(670,505)
Accrued payroll and related expenses	(242,701)
Refundable advances	(10,133,088)
Net assets with donor restrictions	<u>(16,000)</u>
	<u>\$ 1,985,276</u>

CAASTLC does not have a formal liquidity policy but generally maintains financial assets in liquid form such as cash and money market accounts. In addition, CAASTLC has a line of credit available as described in Note 7.

Community Action Agency of St. Louis County, Inc.
Notes to Financial Statements
September 30, 2023

3. LIQUIDITY AND AVAILABILITY (continued)

CAASTLC is primarily funded with government grants. Some grants are cost reimbursement that require qualifying expenses to be incurred before the Agency can request reimbursement from the funding source. Other grants require cash to be received in advance and recognized as refundable advances on the statement of financial position, however these funds are available and can be utilized for qualifying expenses over the next 12 months. These refundable advances total \$10,118,000 as of September 30, 2023. CAASTLC has other grant commitments for future expenses of approximately \$2,810,000 as further described in Note 8. Total grant commitments and refundable advances for expenditures over the next 12 months total approximately \$12,928,000 as of September 30, 2023. If funding is not available from these grants then the associated expenses would not be incurred.

4. GRANTS RECEIVABLE

The following summarizes CAASTLC's grants receivable at September 30, 2023:

Federal programs	\$ 2,327,296
State and local programs	<u>199,661</u>
	<u>\$ 2,526,957</u>

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.

Revolving loan classifications at September 30, 2023 consist of the following:

Consumer loans - CAASTLC employees	\$ 3,254
Consumer loans - Partner organizations	<u>56,826</u>
	<u>\$ 60,080</u>

Detailed analysis of loans evaluated for impairment as of September 30, 2023, is as follows:

Related allowance for loan losses:	
Individually evaluated for impairment	\$ 60,080

Community Action Agency of St. Louis County, Inc.
Notes to Financial Statements
September 30, 2023

5. LOANS RECEIVABLE (continued)

Information regarding the credit quality indicators most closely monitored by class of loan as of September 30, 2023, is as follows:

	<u>Performing</u>	<u>Nonperforming</u>	<u>Total</u>
Consumer loans - CAASTLC employees	\$ 3,254	\$ -	\$ 3,254
Consumer loans - Partner organizations	<u>56,826</u>	<u>-</u>	<u>56,826</u>
	<u>\$ 60,080</u>	<u>\$ -</u>	<u>\$ 60,080</u>

CAASTLC regularly evaluates attributes of loans to determine the appropriateness of the allowance for loan losses. No allowance for loan losses was considered necessary as of September 30, 2023. Loans are generally evaluated based on whether or not the loan is performing according to the contractual terms of the loan. No loans were collectively evaluated for impairment or considered non-performing as of September 30, 2023.

6. PROPERTY AND EQUIPMENT

The following summarizes CAASTLC's property and equipment at September 30, 2023:

Land	\$ 131,000
Land improvements	61,932
Buildings	802,160
Automobiles	713,754
Computer equipment	84,767
Furniture and fixtures	<u>32,937</u>
	1,826,550
Accumulated depreciation	<u>(936,406)</u>
	<u>\$ 890,144</u>

Depreciation expense for the year ended September 30, 2023 was \$117,971, included in equipment repairs and maintenance on the statement of functional expenses.

7. LINE OF CREDIT

CAASTLC has a \$750,000 line of credit agreement with Simmons Bank, which is secured by a reserve account established with the bank and matured on January 5, 2024. There was an interest rate of 8.0% as of September 30, 2023. There was no activity in the line of credit during the year ended September 30, 2023. The line of credit was extended to a maturity date of July 5, 2025.

Community Action Agency of St. Louis County, Inc.
Notes to Financial Statements
September 30, 2023

8. REFUNDABLE ADVANCES

The following summarizes the sources of CAASTLC's refundable advances at September 30, 2023:

Low Income Home Energy Assistance Program (LIHEAP)	\$ 9,741,528
H2O Missouri American water program	201,270
Low Income Household Water Assistance Program (LIHWAP)	121,815
Spire home repair	40,865
Other programs	12,310
Other deferred revenue-fundraising/special event	<u>15,300</u>
	<u>\$ 10,133,088</u>

Refundable advances related to government grants are considered conditional promises to give as the grants require measurable barriers, such as incurring qualified expenses, to be overcome to recognize the cash received in advance as grant revenue. These amounts totaled approximately \$10,118,000 included in the above as of September 30, 2023.

As of September 30, 2023, CAASTLC had received commitments for future funding under various grant awards or government contracts of approximately \$2,810,000. These commitments are not recognized in the accompanying financial statements as they are conditional awards.

9. NET ASSETS WITH DONOR RESTRICTIONS

Net assets with donor restrictions, as of September 30, 2023, consist of an Individual Development Accounts (IDA) donation that was received in previous years in the amount of \$16,000. 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.

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, 2023, approximately 83% of its total revenue and 78% of total receivables 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.

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 \$22,391 for the year ended September 30, 2023.

Community Action Agency of St. Louis County, Inc.
Notes to Financial Statements
September 30, 2023

12. DONATED GOODS AND SERVICES

The in-kind donations of \$598,713 received during the year ended September 30, 2023, on the statement of activities, consisted only of food donations received from outside parties and immediately provided to members of the community. Donated food includes the following main categories: proteins, produce, dairy, bread, and beverages as well as a minimal amount of essential household and personal product.

CAASTLC reports the fair value of donated food as in-kind donations, without donor restrictions, on the statement of activities and as client assistance on the statement of functional expenses at the estimated average fair value of one pound of donated food product at the national level of \$1.93 for the fiscal year ended September 30, 2023. These values were determined based upon calendar year 2022 studies performed by Feeding America. Each of the annual studies involves a review of 31 product categories and wholesale prices using a national wholesaler's pricing catalogs. Other independent sources may also be used as necessary for items not included in the catalogs. The average value of one pound of donated product will vary from year-to-year based on the mix of product items donated. As part of the study, Feeding America analyzes and reviews the results to determine the accuracy and understand the key components of the valuation and the year-over-year changes.

SUPPLEMENTARY INFORMATION

Community Action Agency of St. Louis County, Inc.

Schedule A-1
 Schedule of Program Activity
 Year Ended September 30, 2023

	FEDERAL PROGRAMS						
	10.569	HUD	HUD	HUD	Weatherization	Weatherization	81.042
	Emergency Food Assistance (1)	14.218	14.218	14.218	G-23-EE0009912-2-11 (4)	G-22-EE0009912-11 (5)	Subtotal
TOTAL	CDBG Florissant (2)	St Louis County CDBG (3)	St Louis County CDBG (3)	Weatherization G-23-EE0009912-2-11 (4)	Weatherization G-22-EE0009912-11 (5)	81.042 Subtotal	
REVENUE							
Grant revenue	\$ 12,028,563	\$ -	\$ 69,115	\$ (3,129)	\$ 369,448	\$ 655,400	\$ 1,024,848
Donations	692,884	-	-	-	-	-	-
Interest income	6,109	-	-	-	-	-	-
Other income	11,270	-	-	-	-	-	-
Total Revenue	12,738,826	69,115	(3,129)	(3,129)	369,448	655,400	1,024,848
EXPENSES							
Personnel	3,021,643	-	-	(2,490)	45,147	95,255	140,402
Fringe benefits	588,251	-	-	(2,635)	17,516	23,626	41,142
Other employee costs	59,697	-	-	(1,743)	4,698	5,836	10,534
Outside professional services	222,970	-	-	(3,493)	3,062	12,778	15,840
Public relations	25,920	-	-	(325)	4,615	2,736	7,351
Travel	57,041	-	-	(1,051)	10,879	9,379	20,258
Supplies	264,876	-	-	(1,731)	39,222	10,462	49,684
Communications	69,820	-	-	(244)	1,486	2,916	4,402
Occupancy costs	169,314	-	-	(1,584)	3,256	10,232	13,488
Vehicle costs	19,152	-	-	(4)	1,834	934	2,768
Insurance	105,744	-	-	-	2,931	9,951	12,882
Equipment repair and maintenance	161,524	-	-	(487)	10,102	965	11,067
Client assistance	8,118,531	62,832	14,185	14,185	191,050	410,128	601,178
Other costs	30,518	-	(1,243)	(284)	68	602	670
Administrative allocation	-	5,983	-	-	33,582	59,601	93,183
Transfers	(2,550)	300	-	-	-	(1)	(1)
Total Expenses	12,912,451	69,115	(3,129)	(3,129)	369,448	655,400	1,024,848
Change in Net Assets	(173,625)	-	-	-	-	-	-
Net assets - Beginning of year	3,196,751	-	-	-	-	-	-
NET ASSETS - End of year	\$ 3,023,126	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Community Action Agency of St. Louis County, Inc.

Schedule A-2
 Schedule of Program Activity
 Year Ended September 30, 2023

Dept of Health and Human Services						
93.568						
	LIHEAP Weatherization G-23-LIHEAP-23-11 (6)	LIHEAP WX-ARPA G-22-LIHEAP-ARPA-11 (7)	LIHWAP 2022 #ER11022W010 (8)	LIHEAP 2022 #ER11020010 (9)	LIHEAP ARPA (10)	93.568 Subtotal
REVENUE						
Grant revenue	\$ 586,343	\$ 369,457	\$ 151,981	\$ 512,186	\$ 5,924,021	\$ 7,543,988
Donations	-	-	-	-	-	-
Interest income	-	-	-	-	-	-
Other income	-	-	-	-	-	-
Total Revenue	586,343	369,457	151,981	512,186	5,924,021	7,543,988
EXPENSES						
Personnel	112,151	59,411	86,411	329,675	376,660	964,308
Fringe benefits	20,661	12,583	7,069	47,806	44,343	132,462
Other employee costs	843	420	2,062	6,198	1,582	11,105
Outside professional services	6,548	6,193	18,278	12,884	34,319	78,222
Public relations	4,714	213	437	122	1,086	6,572
Travel	1,470	(29)	2,864	5,816	117	10,238
Supplies	5,907	2,892	8,748	18,747	23,987	60,281
Communications	2,947	1,460	4,086	13,322	10,836	32,651
Occupancy costs	7,234	5,687	6,969	13,142	16,123	49,155
Vehicle costs	613	302	7	-	42	964
Insurance	7,593	5,369	-	7,245	5,011	25,218
Equipment repair and maintenance	1,468	401	537	10,545	3,917	16,868
Client assistance	360,714	240,433	-	(1,775)	5,352,206	5,951,578
Other costs	146	547	786	270	2,264	4,013
Administrative allocation	53,337	33,576	13,727	46,239	587,221	734,100
Transfers	(3)	(1)	-	1,950	(535,693)	(533,747)
Total Expenses	586,343	369,457	151,981	512,186	5,924,021	7,543,988
Change in Net Assets						
Net assets - Beginning of year	-	-	-	-	-	-
NET ASSETS - End of year	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Community Action Agency of St. Louis County, Inc.

Schedule A-3
 Schedule of Program Activity
 Year Ended September 30, 2023

	FEDERAL PROGRAMS			STATE AND LOCAL PROGRAMS		
	DHHS 93,569	DHS 97,024	Total Federal Programs	MO American Water COVID (13)	MO American Water Help (14)	21-22 AMEREN State Funding (15)
	PG282000003 (11)	Emergency Food and Shelter (12)				
REVENUE						
Grant revenue	\$ 1,946,880	\$ 119,229	\$ 10,700,931	\$ 48,514	\$ 14,650	\$ 496,718
Donations	-	-	598,713	-	-	-
Interest income	-	-	-	-	-	-
Other income	-	-	-	-	-	-
Total Revenue	1,946,880	119,229	11,299,644	48,514	14,650	496,718
EXPENSES						
Personnel	1,061,419	-	2,163,639	158	-	98,094
Fringe benefits	181,231	-	352,200	16	-	19,459
Other employee costs	26,444	-	46,340	-	-	-
Outside professional services	104,021	-	194,590	-	-	20
Public relations	2,801	-	16,399	-	-	4,595
Travel	22,108	-	51,553	-	-	-
Supplies	105,423	-	213,657	-	-	3,252
Communications	24,558	-	61,367	-	-	988
Occupancy costs	83,371	-	144,430	-	-	10,696
Vehicle costs	13,644	-	17,372	-	-	631
Insurance	50,131	-	88,231	-	-	8,260
Equipment repair and maintenance	11,937	-	39,385	-	-	1,515
Client assistance	77,088	119,229	7,424,803	43,930	13,318	292,034
Other costs	6,713	-	10,153	-	-	-
Administrative allocation	175,989	11,923	1,080,765	4,410	1,332	57,174
Transfers	2	(11,923)	(605,240)	-	-	-
Total Expenses	1,946,880	119,229	11,299,644	48,514	14,650	496,718
Change in Net Assets						
Net assets - Beginning of year	-	-	-	-	-	-
NET ASSETS - End of year	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Community Action Agency of St. Louis County, Inc.

Schedule A-4
 Schedule of Program Activity
 Year Ended September 30, 2023

	STATE AND LOCAL PROGRAMS					SPIRE RED TAG (20)
	IDA Donations (16)	21-22 Spire Home Repair (17)	United Way Digital Divide Grant (18)	United Way Reentry Program (19)		
REVENUE						
Grant revenue	-	\$ 556,068	\$ 9,400	\$ 98,169	\$ 31,105	
Donations	-	-	-	-	-	
Interest income	-	-	-	-	-	
Other income	-	-	-	-	-	
Total Revenue	-	556,068	9,400	98,169	31,105	
EXPENSES						
Personnel	-	117,288	-	51,119	-	
Fringe benefits	-	26,995	-	12,475	-	
Other employee costs	-	1,262	-	-	-	
Outside professional services	-	12,742	-	-	-	
Public relations	-	4,926	-	-	-	
Travel	-	1,440	-	299	-	
Supplies	-	8,799	8,545	(874)	-	
Communications	-	3,459	-	-	-	
Occupancy costs	-	12,910	-	-	-	
Vehicle costs	-	829	-	-	-	
Insurance	-	9,253	-	-	-	
Equipment repair and maintenance	-	1,869	-	-	-	
Client assistance	-	289,816	-	26,225	28,405	
Other costs	-	693	-	-	-	
Administrative allocation	-	64,029	855	8,925	2,841	
Transfers	-	(242)	-	-	(141)	
Total Expenses	-	556,068	9,400	98,169	31,105	
Change in Net Assets						
Net assets - Beginning of year	16,000	-	-	-	-	
NET ASSETS - End of year	\$ 16,000	\$ -	\$ -	\$ -	\$ -	

Community Action Agency of St. Louis County, Inc.

Schedule A-5
 Schedule of Program Activity
 Year Ended September 30, 2023

	STATE AND LOCAL PROGRAMS					
	Utilicare (21)	HEAT UP STL (22)	Live Stories (23)	Community Loan Center (24)	Total State and Local Programs	
REVENUE						
Grant revenue	-	-	70,404	-	-	\$ 1,325,028
Donations	-	1,000	-	35	-	1,035
Interest income	-	-	-	-	-	-
Other income	-	1,268	-	8,723	-	9,991
Total Revenue	-	2,268	70,404	8,758	-	1,336,054
EXPENSES						
Personnel	-	-	28,890	610	-	296,159
Fringe benefits	1,075	-	3,065	130	-	63,215
Other employee costs	-	-	-	-	-	1,262
Outside professional services	-	-	-	-	-	12,762
Public relations	-	-	-	-	-	9,521
Travel	-	-	-	513	-	2,252
Supplies	-	-	-	4,704	-	24,426
Communications	-	-	-	-	-	4,447
Occupancy costs	-	-	-	-	-	23,606
Vehicle costs	-	-	-	-	-	1,460
Insurance	-	-	-	-	-	17,513
Equipment repair and maintenance	-	-	-	-	-	3,384
Client assistance	-	-	-	-	-	693,728
Other costs	-	-	-	300	-	993
Administrative allocation	85	23	3,195	693	-	143,562
Transfers	(1,160)	2,245	35,254	1,808	-	37,764
Total Expenses	-	2,268	70,404	8,758	-	1,336,054
Change in Net Assets						
Net assets - Beginning of year	-	-	-	-	-	-
NET ASSETS - End of year	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

See Independent Auditor's Report.

Community Action Agency of St. Louis County, Inc.

Schedule A-6
 Schedule of Program Activity
 Year Ended September 30, 2023

AGENCY ADMINISTRATION						
	Agency Administration and Finance (25)	Fund- Raising (26)	Warehouse (27)	Grant Funded Equipment (28)	Corporate (29)	Total Agency Administration
REVENUE						
Grant revenue	\$ 1,082	\$ -	\$ -	\$ -	\$ 1,522	\$ 2,604
Donations	23,878	69,203	-	-	55	93,136
Interest income	6,099	10	-	-	-	6,109
Other income	659	-	-	-	620	1,279
Total Revenue	31,718	69,213	-	-	2,197	103,128
EXPENSES						
Personnel	561,091	754	-	-	-	561,845
Fringe benefits	172,760	76	-	-	-	172,836
Other employee costs	9,020	3,075	-	-	-	12,095
Outside professional services	9,222	-	-	-	6,396	15,618
Public relations	-	-	-	-	-	-
Travel	3,236	-	-	-	-	3,236
Supplies	8,867	10,890	-	-	7,036	26,793
Communications	4,006	-	-	-	-	4,006
Occupancy costs	-	-	1,278	-	-	1,278
Vehicle costs	145	-	-	-	175	320
Insurance	-	-	-	-	-	-
Equipment repair and maintenance	767	-	-	117,971	17	118,755
Client assistance	-	-	-	-	-	-
Other costs	17,744	257	-	-	1,371	19,372
Administrative allocation	(1,224,327)	-	-	-	-	(1,224,327)
Transfers	564,926	-	-	-	-	564,926
Total Expenses	127,457	15,052	1,278	117,971	14,995	276,753
Change in Net Assets	(95,739)	54,161	(1,278)	(117,971)	(12,798)	(173,625)
Net assets - Beginning of year	2,215,448	227,052	(63,315)	706,730	(69,567)	3,016,348
NET ASSETS - End of year	\$ 2,119,709	\$ 281,213	\$ (64,593)	\$ 588,759	\$ (82,365)	\$ 2,842,723

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, 2023

Federal Grantor/Program Title	AL Number	Funding Source/ Pass-Through Entity	Program Period	Federal Expenditures
Food Distribution Cluster				
(1) Emergency Food Assistance Program	10.569	St. Louis Area Foodbank	10/01/2022-9/30/2023	<u>598,713</u>
Total Expenditures Food Distribution Cluster				<u>598,713</u>
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)				
Entitlement Grants Cluster				
(2) CDBG Florissant	14.218	City of Florissant	10/01/22 - 09/30/23	<u>69,115</u>
(3) St Louis County CDBG	14.218	St. Louis County CDBG		<u>-</u>
Total Expenditures Entitlement Grants Cluster				<u>69,115</u>
DEPARTMENT OF ENERGY (DOE)				
(4) Weatherization Assistance for Low-Income Persons G-23-EE0009912-2-11	81.042	Missouri Dept. of Natural Resources	07/01/23- 06/30/24	<u>369,448</u>
(5) Weatherization Assistance for Low-Income Persons G-22-EE0009912-11	81.042	Missouri Dept. of Natural Resources	07/01/22 - 06/30/23	<u>655,400</u>
Total Expenditures AL 81.042				<u>1,024,848</u>
DEPARTMENT OF HEALTH AND HUMAN SERVICES (DHHS)				
(6) LIHEAP Weatherization G-23-LIHEAP-23-11	93.568	Missouri Dept. of Social Services	10/01/22 - 09/30/23	<u>586,343</u>
(7) LIHEAP ARPA WEATHERIZATION G-22-LIHEAP-ARPA-11	93.568	Missouri Dept. of Social Services	04/01/22-06/30/25	<u>369,457</u>
(8) LIHWAP WATER ASSISTANCE #ER11022W010	93.568	Missouri Dept. of Social Services	10/01/2022-09/30/23	<u>151,981</u>
(9) LIHEAP Energy Crisis Intervention Program (ECIP) 2019 #ERS11017010	93.568	Missouri Dept. of Social Services	10/01/22 - 09/30/23	<u>512,186</u>
(10) LIHEAP ARPA ECIP	93.568	Missouri Dept. of Social Services	10/1/22-9/30/24	<u>5,924,021</u>
Total Expenditures AL 93.568				<u>7,543,988</u>
(11) Community Services Block Grant PG282000003	93.569	Missouri Dept. of Social Services	10/01/21 - 09/30/23	<u>1,946,880</u>
DEPARTMENT OF HOMELAND SECURITY (DHS)				
(12) Emergency Food and Shelter Cares	97.024	United Way of Greater St. Louis	10/1/22 - 9/30/23	<u>119,229</u>
TOTAL FEDERAL EXPENDITURES				<u><u>\$ 11,302,773</u></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, 2023

Federal Grantor/Program Title	CFDA	Funding Source/	Program Period
STATE AND LOCAL PROGRAMS			
(13) MO American Water Help COVID		Missouri American Water	10/01/22 - 09/30/23
(14) MO American Water Help			
(15) Ameren Weatherization G-19-14-0258-4-11		Missouri Dept. of Natural Resources	10/01/22 - 09/30/23
(16) IDA Donations		Private Donations	10/01/22 - 09/30/23
(17) 18-19 Spire Home Repair		Spire Inc. Natural Gas	10/01/22 - 09/30/23
(23) Housing		St Louis County	10/01/22 - 09/30/23
(24) Community Loan Center		Misc. Income Activities	10/01/22 - 09/30/23
AGENCY ADMINISTRATION			
(25) Agency Administration and Finance		Discretionary Interest, Misc. Income Activities	10/01/22 - 09/30/23
(26) Fund-Raising		Corporate Fund-Raising	10/01/22 - 09/30/23
(27) Warehouse		Misc. Income Activities	10/01/22 - 09/30/23
(28) Grant Funded Equipment		Various Agencies	10/01/22 - 09/30/23
(29) Corporate		Misc. Income Activities	10/01/22 - 09/30/23

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, 2023. 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, 2023.

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. PG282000003 CSBG

Schedule C-1
Supplemental CSBG Program Schedule
Year Ended September 30, 2023

Beginning net assets	\$	-
Revenue		1,946,880
Expenses		1,946,880
Subtotal		-
Unexpended balance		-
Ending net assets	\$	-

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.

Community Action Agency of St. Louis County, Inc.

DNR Subgrant No. G-22-EE0009912-11 Weatherization

Schedule D-1

Reconciliation of Revenue and Expenses

Period of July 1, 2022 to June 30, 2023

	Energy Center - MO DNR	Subgrantee - CAASTLC
Beginning agency fund balance	\$ -	\$ -
Revenue:		
Grant income	697,663	697,663
Total revenue	697,663	697,663
Expenses:		
Administration	47,583	47,583
Program operations	632,318	632,318
Insurance	6,569	6,569
Financial Audit	2,303	2,303
T&TA	8,890	8,890
Total expenses	697,663	697,663
Ending agency fund balance	\$ -	\$ -

Note to the Reconciliation of Revenue and Expenses

The information in this schedule is presented in accordance with the requirements the Missouri Department of Natural Resources. Therefore, some amounts presented in, or used in the preparation of, the basic financial statements may differ from amounts on this schedule.

Community Action Agency of St. Louis County, Inc.

DNR Subgrant No. G-23-EE0009912-2-11 Weatherization

Schedule D-2

Reconciliation of Revenue and Expenses

Period of July 1, 2023 to June 30, 2024

	Energy Center - MO DNR	Subgrantee - CAASTLC
Beginning agency fund balance	\$ -	\$ -
Revenue:		
Grant income	369,448	369,448
Total revenue	369,448	369,448
Expenses:		
Administration	25,190	25,190
Program operations	332,912	332,912
Insurance	1,734	1,734
Financial Audit	80	80
T&TA	9,532	9,532
Total expenses	369,448	369,448
Ending agency fund balance	\$ -	\$ -

Note to the Reconciliation of Revenue and Expenses

The information in this schedule is presented in accordance with the requirements the Missouri Department of Natural Resources. Therefore, some amounts presented in, or used in the preparation of, the basic financial statements may differ from amounts on this schedule.

Community Action Agency of St. Louis County, Inc.

DNR Subgrant No. G-23-LIHEAP-23-11 LIHEAP Weatherization

Schedule D-3

Reconciliation of Revenue and Expenses

Period of Oct. 1, 2022 to Sept 30, 2024

	Energy Center - MO DNR	Subgrantee - CAASTLC
Beginning agency fund balance	\$ -	\$ -
Revenue:		
Grant income	586,343	586,343
Total revenue	586,343	586,343
Expenses:		
Administration	40,040	40,040
Program operations	540,485	540,485
Insurance	4,246	4,246
T&TA	-	-
Financial audit	1,572	1,572
Total expenses	586,343	586,343
Ending agency fund balance	\$ -	\$ -

Note to the Reconciliation of Revenue and Expenses

The information in this schedule is presented in accordance with the requirements the Missouri Department of Natural Resources. Therefore, some amounts presented in, or used in the preparation of, the basic financial statements may differ from amounts on this schedule.

Community Action Agency of St. Louis County, Inc.

DNR Subgrant No. G-22-LIHEAP-ARPA-11 LIHEAP Weatherization

Schedule D-4

Reconciliation of Revenue and Expenses

Period of Oct. 1, 2021 to Sept 30, 2025

	Energy Center - MO DNR	Subgrantee - CAASTLC
Beginning agency fund balance	\$ -	\$ -
Revenue:		
Grant income	422,640	422,640
Total revenue	422,640	422,640
Expenses:		
Administration	28,654	28,654
Program operations	390,079	390,079
Insurance	3,149	3,149
T&TA	-	-
Financial audit	758	758
Total expenses	422,640	422,640
Ending agency fund balance	\$ -	\$ -

Note to the Reconciliation of Revenue and Expenses

The information in this schedule is presented in accordance with the requirements the Missouri Department of Natural Resources. Therefore, some amounts presented in, or used in the preparation of, the basic financial statements may differ from amounts on this schedule.

Community Action Agency of St. Louis County, Inc.

Schedule E-1

Schedule of Revenue and Expenses - Audited

Low Income Home Energy Assistance Program - ECIP (#ER11020010)

For the Period October 1, 2022 to September 30, 2023

Revenue/Contracted Amount	Budget	Actuals Per	Actuals Per
Allocated Award Amount - LIHEAP	Amount	Program Grant	Audited Statements
			GAAP Basis
Special Start-up	\$ 2,068,900	\$ 512,186	\$ 512,186
Current (initial + amendments)	-	-	-
Interest/Donations	-	-	-
Other-Carryovers	5,479,625	-	-
Total Revenue	7,548,525	512,186	512,186
Expenditures			
Administrative/Program Services			
Indirect costs	90,954	46,239	46,239
Personnel	688,211	377,481	329,675
Employee benefits	-	-	54,004
Program expenses	-	-	-
Contract and consulting	76,124	29,870	13,006
Travel and Training	6,025	5,816	5,816
	-	-	-
Rent/Space	5,157	1,608	13,142
Utilities	-	-	-
Insurance	-	-	7,245
Office supplies (under 5,000)	84,278	32,526	18,747
Communications	-	-	13,322
Repair & maintenance	-	-	10,545
Other	54,900	18,468	270
Total Administrative/Program Services	1,005,649	512,008	512,011
ECIP Direct Services			
Winter	6,195,926	-	-
Summer	318,038	(1,775)	(1,775)
Emergency services allocation	28,912	-	-
Total ECIP Direct Services	6,542,876	(1,775)	(1,775)
Outreach & Education			
Other	-	-	-
Total Outreach & Education	-	-	-
Total Expenditures	7,548,525	510,233	510,236
Revenue over (under) Expenditures	-	1,953	1,950
Transfer	-	(1,953)	(1,950)
Ending Program Balance	\$ -	\$ -	\$ -

Community Action Agency of St. Louis County, Inc.

Schedule E-2

Schedule of Revenue and Expenses - Audited

Low Income Home Energy Assistance Program - ARPA

For the Period October 1, 2022 to September 30, 2023

Revenue/Contracted Amount	Budget	Actuals Per	Actuals Per
Allocated Award Amount - LIHEAP	Amount	Program Grant	Audited Statements
			GAAP Basis
Special Start-up	\$ 8,628,407	\$ 5,925,740	\$ 5,924,021
Current (initial + amendments)	-	-	-
Interest/Donations	-	-	-
Other-Carryovers	-	-	-
Total Revenue	8,628,407	5,925,740	5,924,021
Expenditures			
Administrative/Program Services			
Indirect costs	95,517	51,834	587,221
Personnel	636,169	421,003	376,660
Employee benefits	-	-	45,925
Program expenses	-	-	-
Contract and consulting	155,000	46,395	35,405
Travel and Training	4,000	765	117
Rent/Space	4,000	1,951	16,123
Utilities	-	-	-
Insurance	-	-	5,011
Office supplies (under 5,000)	115,000	37,263	23,987
Communications	-	-	10,836
Repair & maintenance	-	-	3,959
Other	45,000	14,629	2,264
Total Administrative/Program Services	1,054,686	573,840	1,107,508
ECIP Direct Services			
Winter	5,907,502	2,747,011	2,747,011
Summer	1,666,219	2,604,889	2,605,195
Emergency services allocation	-	-	-
Total ECIP Direct Services	7,573,721	5,351,900	5,352,206
Outreach & Education			
Other	-	-	-
Total Outreach & Education	-	-	-
Total Expenditures	8,628,407	5,925,740	6,459,714
Revenue over (under) Expenditures	-	0	(535,693)
Transfer	-	-	535,693
Ending Program Balance	\$ -	\$ 0	\$ -

Community Action Agency of St. Louis County, Inc.

Schedule F-1

Schedule of Revenue and Expenses - Audited

Low Income Household Water Assistance Program (LIHWAP)

For the Period October 1, 2022 to September 30, 2023

Revenue/Contracted Amount	Budget	Actuals Per	Actuals Per
Allocated Award Amount - LIHEAP	Amount	Program Grant	Audited Statements
			GAAP Basis
Special Start-up	\$ 273,800	\$ 151,981	\$ 151,981
Current (initial + amendments)	-	-	-
Interest/Donations	-	-	-
Other-Carryovers	-	-	-
Total Revenue	273,800	151,981	151,981
Expenditures			
Administrative/Program Services			
Indirect costs	24,800	13,727	13,727
Personnel	204,060	93,480	86,411
Employee benefits	0	-	9,131
Program expenses	0	0	0
Contract and consulting	12,500	23,427	18,715
Travel and Training	2,500	2,864	2,864
	0	-	0
Rent/Space	3,500	981	6,969
Utilities	0	-	0
Insurance	0	-	0
Office supplies (under 5,000)	10,000	10,821	8,748
Communications	0	-	4,086
Repair & maintenance	0	0	544
Other	16,440	6,681	786
Total Administrative/Program Services	273,800	151,981	151,981
ECIP Direct Services			
Winter	0	0	0
Summer	0	0	0
Emergency services allocation	0	0	0
Total ECIP Direct Services	-	-	-
Outreach & Education			
Other	0	0	0
Total Outreach & Education	0	0	0
Total Expenditures	273,800	151,981	151,981
Revenue over (under) Expenditures	0	(0)	0
Transfer	0		0
Ending Program Balance	\$ 0	(\$ 0)	\$ 0

SINGLE AUDIT REPORTS AND SCHEDULES



INDEPENDENT AUDITOR'S REPORT ON INTERNAL CONTROL OVER
FINANCIAL REPORTING AND ON COMPLIANCE AND OTHER MATTERS
BASED ON AN AUDIT OF FINANCIAL STATEMENTS PERFORMED IN
ACCORDANCE WITH *GOVERNMENT AUDITING STANDARDS*

To the Board of Directors of
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 of America 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. (the "Agency"), which comprise the statement of financial position as of September 30, 2023, 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 June 26, 2024.

Report on Internal Control over Financial Reporting

In planning and performing our audit of the financial statements, we considered the Agency's internal control over financial reporting (internal control) as a basis for designing 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 the Agency's internal control. Accordingly, we do not express an opinion on the effectiveness of the Agency's internal control.

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

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies.

Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses or significant deficiencies may exist that were not identified.

Report on Compliance and Other Matters

As part of obtaining reasonable assurance about whether the Agency'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 financial statements. 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 Agency's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Agency's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.



Armanino^{LLP}
St. Louis, Missouri

June 26, 2024



INDEPENDENT AUDITOR'S REPORT ON COMPLIANCE FOR EACH MAJOR
PROGRAM AND ON INTERNAL CONTROL OVER COMPLIANCE REQUIRED BY
THE UNIFORM GUIDANCE

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

Report on Compliance for Each Major Federal Program

Opinion on Each Major Federal Program

We have audited Community Action Agency of St. Louis County, Inc. (the "Agency")'s compliance with the types of compliance requirements identified as subject to audit in the OMB *Compliance Supplement* that could have a direct and material effect on each of the Agency's major federal programs for the year ended September 30, 2023. The Agency's major federal programs are identified in the summary of auditor's results section of the accompanying schedule of findings and questioned costs.

In our opinion, the Agency 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, 2023.

Basis for Opinion on Each Major Federal Program

We conducted our audit of compliance in accordance with auditing standards generally accepted in the United States of America; 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). Our responsibilities under those standards and the Uniform Guidance are further described in the Auditor's Responsibilities for the Audit of Compliance section of our report.

We are required to be independent of the Agency and to meet our other ethical responsibilities, in accordance with relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on compliance for each major federal program. Our audit does not provide a legal determination of the Agency's compliance with the compliance requirements referred to above.

Responsibilities of Management for Compliance

Management is responsible for compliance with the requirements referred to above and for the design, implementation, and maintenance of effective internal control over compliance with the requirements of laws, statutes, regulations, rules, and provisions of contracts or grant agreements applicable to the Agency's federal programs.

Auditor's Responsibilities for the Audit of Compliance

Our objectives are to obtain reasonable assurance about whether material noncompliance with the compliance requirements referred to above occurred, whether due to fraud or error, and express an opinion on the Agency's compliance based on our audit. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards, *Government Auditing Standards*, and the Uniform Guidance will always detect material noncompliance when it exists. The risk of not detecting material noncompliance resulting from fraud is higher than for that resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Noncompliance with the compliance requirements referred to above is considered material if there is a substantial likelihood that, individually or in the aggregate, it would influence the judgment made by a reasonable user of the report on compliance about the Agency's compliance with the requirements of each major federal program as a whole.

In performing an audit in accordance with generally accepted auditing standards, *Government Auditing Standards*, and the Uniform Guidance, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material noncompliance, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the Agency's compliance with the compliance requirements referred to above and performing such other procedures as we considered necessary in the circumstances.
- Obtain an understanding of the Agency's internal control over compliance relevant to the audit in order to design audit procedures that are appropriate in the circumstances 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 the Agency's internal control over compliance. Accordingly, no such opinion is expressed.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and any significant deficiencies and material weaknesses in internal control over compliance that we identified during the audit.

Report on Internal Control Over Compliance

A deficiency in internal control over compliance exists when the design or operation of a control over compliance does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, noncompliance with a type of compliance requirement of a federal program on a timely basis. *A material weakness in internal control over compliance* is a deficiency, or combination of deficiencies, in internal control over compliance, such that there is a reasonable possibility that material noncompliance with a type of compliance requirement of a federal program will not be prevented, or detected and corrected, on a timely basis. *A significant deficiency 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 Auditor's Responsibilities for the Audit of Compliance section above and was not designed to identify all deficiencies in internal control over compliance that might be material weakness or significant deficiencies in internal control over compliance. Given these limitations, during our audit we did not identify any deficiencies in internal control over compliance that we consider to be material weaknesses, as defined above. However, material weaknesses or significant deficiencies in internal control over compliance may exist that were not identified.

Our audit was not designed for the purpose of expressing an opinion on the effectiveness of internal control over compliance. Accordingly, no such opinion is expressed.

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.

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

Armanino^{LLP}
St. Louis, Missouri

June 26, 2024

Community Action Agency of St. Louis County, Inc.
 Schedule of Findings and Questioned Costs
 For the Year Ended September 30, 2023

SECTION I - SUMMARY OF AUDITOR'S RESULTS

Financial Statements

Type of auditor's report issued:	Unmodified
Internal control over financial reporting:	
Material weakness(es) identified?	No
Significant deficiency(ies) identified that are not considered to be material weaknesses?	None reported
Noncompliance material to financial statements noted?	No

Federal Awards

Internal control over major programs:	
Material weakness(es) identified?	No
Significant deficiency(ies) identified that are not considered to be material weaknesses?	None reported
Type of auditor's report issued on compliance for major programs:	Unmodified
Any audit findings disclosed that are required to be reported in accordance with 2 CFR 200.516(a)?	No

Identification of major programs:

<u>Name of Federal Program or Cluster</u>	<u>AL Number</u>
Community Service Block Grant	93.569
Food Distribution Cluster	10.569

Dollar threshold used to distinguish between Type A and Type B programs	\$750,000
Auditee qualified as low-risk auditee?	Yes

Community Action Agency of St. Louis County, Inc.
Schedule of Findings and Questioned Costs
For the Year Ended September 30, 2023

SECTION II - SUMMARY OF FINANCIAL STATEMENT FINDINGS

There are no financial statement findings to be reported.

SECTION III - SUMMARY OF FEDERAL AWARD FINDINGS AND QUESTIONED COSTS

There are no federal award findings to be reported.

Community Action Agency of St. Louis County, Inc.
Summary Schedule of Prior Audit Findings
For the Year Ended September 30, 2023

There were no prior year findings.