

Community Action Agency of St. Louis County, Inc.

Financial Statements
and Supplementary Information
and Single Audit Reports and Schedules

September 30, 2024



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INDEPENDENT AUDITOR'S REPORT

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

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, 2024, 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, 2024, 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 19 - 36 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 April 21, 2025, 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.



St. Louis, Missouri

April 21, 2025

Community Action Agency of St. Louis County, Inc.
Statement of Financial Position
September 30, 2024

ASSETS

Current assets	
Cash and cash equivalents	\$ 4,631,893
Grants receivable	2,220,594
Contract receivable	592,721
Loans receivable	64,138
Prepaid and other assets	<u>101,680</u>
Total current assets	<u>7,611,026</u>
Long-term assets	
Property and equipment, net	852,469
Other assets	<u>43,630</u>
Total long-term assets	<u>896,099</u>
Total assets	<u><u>\$ 8,507,125</u></u>

LIABILITIES AND NET ASSETS

Current liabilities	
Accounts payable and accrued expenses	\$ 969,377
Accrued payroll and related expenses	275,718
Contract payable	592,721
Refundable advances	<u>3,625,237</u>
Total current liabilities	<u>5,463,053</u>
Net assets	
Without donor restrictions	3,028,072
With donor restrictions	<u>16,000</u>
Total net assets	<u>3,044,072</u>
Total liabilities and net assets	<u><u>\$ 8,507,125</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, 2024

	<u>Without Donor Restrictions</u>	<u>With Donor Restrictions</u>	<u>Total</u>
Public support and revenue			
Grant revenue	\$ 15,034,419	\$ -	\$ 15,034,419
In-kind donations	396,131	-	396,131
Donations	71,978	-	71,978
Interest income	7,672	-	7,672
Other income	45,553	-	45,553
Total public support and revenue	<u>15,555,753</u>	<u>-</u>	<u>15,555,753</u>
Functional expenses			
Program services	14,673,723	-	14,673,723
Management and general	840,852	-	840,852
Fundraising	20,232	-	20,232
Total functional expenses	<u>15,534,807</u>	<u>-</u>	<u>15,534,807</u>
Change in net assets	20,946	-	20,946
Net assets, beginning of year	<u>3,007,126</u>	<u>16,000</u>	<u>3,023,126</u>
Net assets, end of year	<u><u>\$ 3,028,072</u></u>	<u><u>\$ 16,000</u></u>	<u><u>\$ 3,044,072</u></u>

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, 2024

	Program Services	Management and General	Fundraising	Total
Personnel expenses				
Personnel	\$ 2,588,462	\$ 554,296	\$ 951	\$ 3,143,709
Fringe benefits and taxes	535,239	222,268	93	757,600
Other employee costs	69,586	12,162	850	82,598
Total personnel expenses	3,193,287	788,726	1,894	3,983,907
Outside professional services	291,404	10,578	84	302,066
Public relations	13,943	75	2,185	16,203
Travel	74,515	2,892	-	77,407
Supplies	194,184	14,144	15,503	223,831
Communications	46,168	398	5	46,571
Occupancy costs	165,423	3,653	-	169,076
Vehicle costs	33,854	17	-	33,871
Insurance	128,781	-	-	128,781
Equipment repairs and maintenance	208,098	2,893	-	210,991
Client assistance	10,308,336	-	-	10,308,336
Other expenses	15,730	17,476	561	33,767
	<u>\$ 14,673,723</u>	<u>\$ 840,852</u>	<u>\$ 20,232</u>	<u>\$ 15,534,807</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, 2024

Cash flows from operating activities	
Change in net assets	\$ 20,946
Adjustments to reconcile change in net assets to net cash used in operating activities	
Depreciation	134,335
Bad debt expense	3,948
Changes in operating assets and liabilities	
Grants receivable	(368,090)
Contract receivable	77,784
Prepaid expenses and other assets	(13,604)
Accounts payable	(429,474)
Accrued payroll and related expenses	33,017
Contract payable	(77,784)
Refundable advances	<u>(6,507,851)</u>
Net cash used in operating activities	<u>(7,126,773)</u>
Cash flows from investing activities	
Proceeds from repayments of loans receivable	98,106
Purchase of property and equipment	(96,660)
Issuance of loans receivable	<u>(102,164)</u>
Net cash used in investing activities	<u>(100,718)</u>
Net decrease in cash and cash equivalents	(7,227,491)
Cash and cash equivalents, beginning of year	<u>11,859,384</u>
Cash and cash equivalents, end of year	<u><u>\$ 4,631,893</u></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, 2024

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. The primary revenue sources include grants and contributions for services provided to clients.

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, 2024.

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, 2024

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 it, is to be repaid over a time of up to 12 months and has 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.

The Agency determines whether an allowance for credit losses should be provided for loans receivable. The allowance for credit losses is a valuation account that is deducted from the amortized cost basis to present the net amount expected to be collected on the loans. Receivables are charged off against the allowance when management believes the uncollectibility of a balance is confirmed. Expected recoveries do not exceed the aggregate of amounts previously charged-off and expected to be charged-off. Accrued interest receivable is excluded from the estimate of credit losses for loans receivable.

The allowance for credit losses represents management's estimate of lifetime credit losses inherent in receivables as of the statement of financial position date. The allowance for credit losses is estimated by management using relevant available information, from both internal and external sources, relating to past events, the aged basis of the receivables, current economic conditions, creditworthiness of its tenants, debtors and governmental funding sources, and reasonable and supportable forecasts. The Agency measures expected credit losses for receivables on a pooled basis when similar risk characteristics exist.

Additionally, the allowance for credit losses calculation for loans receivable includes subjective adjustments for qualitative risk factors that are likely to cause estimated credit losses to differ from historical experience. These qualitative adjustments may increase or reduce reserve levels and include adjustments for lending management experience and risk tolerance, loan review and audit results, asset quality and portfolio trends, loan portfolio growth, industry concentrations, trends in underlying collateral, external factors and economic conditions not already captured. Loans that do not share risk characteristics are evaluated on an individual basis.

Community Action Agency of St. Louis County, Inc.
Notes to Financial Statements
September 30, 2024

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Loans receivable (continued)

CAASTLC has determined an allowance for credit losses is not necessary as of September 30, 2024.

Contract receivable and payable

Contract payables 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 on the statement of financial position. These contracts receivable and payable were \$592,721 in total as of September 30, 2024.

Accounts payable and accrued expenses

Accounts payable and accrued expenses, as of September 30, 2024, 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 receivable, which is included in grants receivable on the statement of financial position. These amounts, included in accounts payable and accrued expenses, were \$794,539 as of September 30, 2024.

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 \$451,116. These assets are included in the property and equipment shown on the statement of financial position.

Community Action Agency of St. Louis County, Inc.
Notes to Financial Statements
September 30, 2024

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Property and equipment (continued)

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.

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.

Community Action Agency of St. Louis County, Inc.
Notes to Financial Statements
September 30, 2024

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Revenue recognition (continued)

- 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 over 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, 2024.

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, 2024. See Note 12 for donated goods information.

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.

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, 2024.

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
September 30, 2024

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Change in accounting principle

On October 1, 2023, the Agency adopted ASU 2016-13 Financial Instruments - Credit Losses (Topic 326): Measurement of Credit Losses on Financial Instruments (ASC 326). This standard replaced the incurred loss methodology with an expected loss methodology that is referred to as the current expected credit loss ("CECL") methodology. CECL requires an estimate of credit losses for the remaining estimated life of the financial asset using historical experience, current conditions, and reasonable and supportable forecasts and generally applies to financial assets that are not measured at fair value through the change in net assets. Under the standard, disclosures are required to provide users of the financial statements with information in analyzing the Agency's exposure to credit risk and the measurement of credit losses. Financial assets held by the Agency that are subject to the guidance in FASB ASC 326 are loans receivable and are shown net of the allowance for credit losses on the statement of financial position.

The Agency adopted ASC 326 and all related amendments thereto effective October 1, 2023, using the modified retrospective approach for all financial assets measured at amortized cost and off balance sheet credit exposures. The adoption of CECL did not result in a cumulative adjustment to net assets. Results for reporting periods beginning after October 1, 2023, are presented under CECL while prior period amounts continue to be reported in accordance with previously applicable accounting standards ("Incurred Loss").

Subsequent events

In preparing these financial statements, the Agency has evaluated events and transactions for potential recognition or disclosure through April 21, 2025, 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, 2024:

Cash and cash equivalents	\$ 4,631,893
Grants receivable	2,220,594
Contract receivable	592,721
Loans receivable	<u>64,138</u>
	7,509,346
Accounts payable and accrued expenses	(969,377)
Contract payable	(592,721)
Accrued payroll and related expenses	(275,718)
Refundable advances	(3,625,237)
Net assets with donor restrictions	<u>(16,000)</u>
	<u><u>\$ 2,030,293</u></u>

Community Action Agency of St. Louis County, Inc.
Notes to Financial Statements
September 30, 2024

3. LIQUIDITY AND AVAILABILITY (continued)

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.

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 \$3,584,000 as of September 30, 2024. CAASTLC has other grant commitments for future expenses of approximately \$1,540,000 as further described in Note 8. Grant commitments and refundable advances for expenditures over the next 12 months total approximately \$5,124,000 as of September 30, 2024. 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, 2024:

Federal programs	\$ 2,208,048
State and local programs	<u>12,546</u>
	<u><u>\$ 2,220,594</u></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, 2024 consist of the following:

Consumer loans - CAASTLC employees	\$ 3,616
Consumer loans - Partner organizations	<u>60,522</u>
	<u><u>\$ 64,138</u></u>

Detailed analysis of loans evaluated for impairment as of September 30, 2024, is as follows:

Related allowance for loan losses:	
Individually evaluated for impairment	\$ 64,138

Community Action Agency of St. Louis County, Inc.
Notes to Financial Statements
September 30, 2024

5. LOANS RECEIVABLE (continued)

Information regarding the credit quality indicators most closely monitored by class of loan as of September 30, 2024, is as follows:

	<u>Performing</u>	<u>Nonperforming</u>	<u>Total</u>
Consumer loans - CAASTLC employees	\$ 3,616	\$ -	\$ 3,616
Consumer loans - Partner organizations	<u>60,522</u>	<u>-</u>	<u>60,522</u>
	<u>\$ 64,138</u>	<u>\$ -</u>	<u>\$ 64,138</u>

CAASTLC regularly evaluates attributes of loans to determine the appropriateness of the allowance for credit losses. No allowance for credit losses was considered necessary as of September 30, 2024. 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, 2024.

6. PROPERTY AND EQUIPMENT

The following summarizes CAASTLC's property and equipment at September 30, 2024:

Land	\$ 131,000
Land improvements	61,932
Buildings	802,160
Automobiles	810,414
Computer equipment	84,767
Furniture and fixtures	<u>32,937</u>
	1,923,210
Accumulated depreciation	<u>(1,070,741)</u>
	<u>\$ 852,469</u>

Depreciation expense for the year ended September 30, 2024 was \$134,335, included in equipment repairs and maintenance on the statement of functional expenses.

7. LINE OF CREDIT

CAASTLC has a \$500,000 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, 2024. The line of credit was extended to a maturity date of July 5, 2025. There was no activity in the line of credit during the year ended September 30, 2024.

Community Action Agency of St. Louis County, Inc.
Notes to Financial Statements
September 30, 2024

8. REFUNDABLE ADVANCES

The following summarizes the sources of CAASTLC's refundable advances at September 30, 2024:

Low Income Home Energy Assistance Program (LIHEAP)	\$ 3,069,374
H2O Missouri American water program	118,094
Spire home repair	32,161
Other programs	364,651
Other deferred revenue-fundraising/special event	<u>40,957</u>
	<u><u>\$ 3,625,237</u></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 \$3,584,000 included in the above as of September 30, 2024.

As of September 30, 2024, CAASTLC had received commitments for future funding under various grant awards or government contracts of approximately \$1,540,000. These commitments are not recognized in the accompanying financial statements as they are conditional awards.

The Organization operates in heavily regulated environments subject to the administrative directives, rules, and regulations of federal, state, and local regulatory agencies. Such administrative directives, rules and regulations are subject to change by an act of Congress, or an administrative change mandated by other government departments. These changes may occur with little notice or inadequate funding to pay for the related cost, including the additional administrative burden, to comply with a change.

9. NET ASSETS WITH DONOR RESTRICTIONS

Net assets with donor restrictions, as of September 30, 2024, 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, 2024, approximately 82% of its total revenue and 97% 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.

Community Action Agency of St. Louis County, Inc.
Notes to Financial Statements
September 30, 2024

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 \$16,864 for the year ended September 30, 2024.

12. DONATED GOODS AND SERVICES

The in-kind donations of \$396,131 received during the year ended September 30, 2024, 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 \$1.74 for the fiscal year ended September 30, 2024. These values were determined based upon calendar year 2023 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, 2024

	FEDERAL PROGRAMS					
	HUD		Dept. of Treasury		Department of Energy	
	10,569		21,027		81,042	
	Emergency Food Assistance (1)	CDBG Florissant (2)	St. Louis County ARPA (3)	Weatherization G-23-EE0009912-11 (4)	Weatherization G-24-EE0009912-3-11 (5)	
TOTAL						
REVENUE						
Grant revenue	\$ 15,034,419	\$ -	\$ 876,356	\$ -	\$ -	\$ 197,101
Donations	468,109	396,131	-	-	-	-
Interest income	7,672	-	-	-	-	-
Other income	45,553	-	-	-	-	-
Total Revenue	15,555,753	396,131	876,356	469,670	197,101	197,101
EXPENSES						
Personnel	3,143,709	-	-	87,371	-	32,463
Fringe benefits	757,600	-	24,272	25,837	-	8,189
Other employee costs	82,598	-	2,425	8,552	-	2,133
Outside professional services	302,066	-	-	9,105	-	2,510
Public relations	16,203	-	-	41	-	909
Travel	77,407	-	-	28,384	-	1,962
Supplies	223,831	-	-	55,561	-	1,204
Communications	46,571	-	-	1,020	-	584
Occupancy costs	169,076	-	-	19,181	-	1,186
Vehicle costs	33,871	-	-	824	-	431
Insurance	128,781	-	-	5,954	-	4,398
Equipment repair and maintenance	210,991	-	-	8,805	-	390
Client assistance	10,308,336	396,131	769,990	169,826	-	122,741
Other costs	33,767	-	-	415	-	28
Administrative allocation	-	-	10	48,787	-	17,973
Transfers	-	-	-	7	-	-
Total Expenses	15,534,807	396,131	876,356	469,670	197,101	197,101
Change in Net Assets	20,946	-	-	-	-	-
Net assets - Beginning of year	3,023,126	-	-	-	-	-
NET ASSETS - End of year	\$ 3,044,072	\$ -	\$ -	\$ -	\$ -	\$ -

Community Action Agency of St. Louis County, Inc.

Schedule A-2
Schedule of Program Activity
Year Ended September 30, 2024

	FEDERAL PROGRAMS									
	Department of Energy		Dept of Health and Human Services							
	81.042		93.568							
	BIL	81.042	LIHEAP		LIHEAP		LIHEAP		LIHEAP	
	Weatherization	Subtotal	Weatherization	Weatherization	Weatherization	Weatherization	WX-ARPA	WX-ARPA	WX-EMERGENCY	WX-EMERGENCY
	G-22-EE0009997-11		G-23-LIHEAP-23-11	G-24-LIHEAP-24-11	G-24-LIHEAP-24-11	G-22-LIHEAP-ARPA-11	G-23-LIHEAP-EMER-11			
	(6)		(7)	(8)	(9)	(10)				
REVENUE										
Grant revenue	\$ 167,992	\$ 834,763	\$ 411,718	\$ 539,477	\$ 794,029	\$ 489,596				
Donations	-	-	-	-	-	-				
Interest income	-	-	-	-	-	-				
Other income	-	-	-	-	-	-				
Total Revenue	167,992	834,763	411,718	539,477	794,029	489,596				
EXPENSES										
Personnel	21,569	141,403	55,267	102,581	128,894	77,203				
Fringe benefits	4,392	38,418	15,869	24,430	36,718	15,850				
Other employee costs	1,042	11,727	86	434	10,378	1,049				
Outside professional services	688	12,303	3,706	5,868	17,099	4,487				
Public relations	3	953	20	5,750	851	27				
Travel	1,037	31,383	-	1,482	562	113				
Supplies	1,623	58,388	1,053	4,148	12,991	1,025				
Communications	199	1,803	1,125	1,819	2,322	535				
Occupancy costs	530	20,897	2,778	4,318	10,935	3,844				
Vehicle costs	85	1,340	452	1,157	2,266	431				
Insurance	-	10,352	4,962	13,193	14,648	6,867				
Equipment repair and maintenance	36	9,231	852	913	1,853	397				
Client assistance	121,492	414,059	279,196	324,373	470,312	328,419				
Other costs	24	467	268	22	672	387				
Administrative allocation	15,272	82,032	46,088	48,989	83,528	48,962				
Transfers	-	7	(4)	-	-	-				
Total Expenses	167,992	834,763	411,718	539,477	794,029	489,596				
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, 2024

	FEDERAL PROGRAMS									
	Dept of Health and Human Services				DHHS			DHHS		USDA
	93.568				93.558			93.558		10.561
	LIHEAP		LIHEAP		LIHWAP		CSBG		Skillup	
	#ER11020010	2023	ARPA	2023	#ER11022W010	2023	PG282000003	2023	24-25	23-24
	(11)		(12)	(13)		(14)		(15)	FNS	
REVENUE					Subtotal					(16)
Grant revenue	\$	4,784,031	\$	2,704,386	\$	120,000	\$	9,843,237	\$	136,770
Donations		-		-		-		-		-
Interest income		-		-		-		-		-
Other income		-		-		-		-		-
Total Revenue		4,784,031		2,704,386		120,000		9,843,237		136,770
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Community Action Agency of St. Louis County, Inc.

Schedule A-4
Schedule of Program Activity
Year Ended September 30, 2024

	FEDERAL PROGRAMS		STATE AND LOCAL PROGRAMS					
	DHS							
	Emergency Food and Shelter (17)	Total Federal Programs	MO American Water Help (18)	23-24 AMEREN (19)	23-24 SPIRE Home Repair Readiness (20)	23-24 Spire Home Repair (21)	United Way Digital Divide Grant (22)	
REVENUE								
Grant revenue	\$ 82,687	\$ 13,871,776	\$ 143,176	\$ 340,655	\$ 47,839	\$ 462,534	\$ 3,000	
Donations	-	396,131	-	-	-	-	-	
Interest income	-	-	-	-	-	-	-	
Other income	-	-	-	-	-	-	-	
Total Revenue	82,687	14,267,907	143,176	340,655	47,839	462,534	3,000	
EXPENSES								
Personnel	-	2,465,766	-	16,127	-	35,715	-	
Fringe benefits	-	504,419	-	6,900	-	13,439	-	
Other employee costs	-	66,392	-	62	-	190	-	
Outside professional services	-	259,959	-	970	-	6,562	-	
Public relations	-	11,850	-	914	-	942	-	
Travel	-	69,882	-	-	-	315	-	
Supplies	5,000	184,137	-	127	-	2,032	-	
Communications	-	44,308	-	341	-	1,337	-	
Occupancy costs	-	149,248	-	1,988	-	4,845	-	
Vehicle costs	-	33,089	-	215	-	551	-	
Insurance	-	125,804	-	992	-	1,985	-	
Equipment repair and maintenance	-	168,743	-	151	-	1,350	-	
Client assistance	77,687	9,481,796	130,160	272,629	42,335	339,903	3,000	
Other costs	-	10,744	-	27	-	160	-	
Administrative allocation	8,269	1,335,138	13,016	39,213	5,504	53,212	300	
Transfers	(8,269)	(643,368)	-	(1)	-	(4)	(300)	
Total Expenses	82,687	14,267,907	143,176	340,655	47,839	462,534	3,000	
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-5
Schedule of Program Activity
Year Ended September 30, 2024

	STATE AND LOCAL PROGRAMS				
	United Way Reentry Program (23)	SPIRE RED TAG (24)	Live Stories (25)	Community Loan Center (26)	Total State and Local Programs
REVENUE					
Grant revenue	\$ 93,486	\$ 36,953	\$ 35,000	\$ -	\$ 1,162,643
Donations	-	-	-	-	-
Interest income	-	-	-	(5)	(5)
Other income	-	-	-	12,431	12,431
Total Revenue	93,486	36,953	35,000	12,426	1,175,069
EXPENSES					
Personnel	61,280	-	6,454	3,120	122,696
Fringe benefits	9,487	-	680	313	30,819
Other employee costs	1,752	-	-	1,190	3,194
Outside professional services	3,395	-	-	612	11,539
Public relations	137	-	-	-	1,993
Travel	2,370	-	-	1,947	4,632
Supplies	984	-	-	3,068	6,211
Communications	187	-	-	-	1,865
Occupancy costs	4,416	-	-	-	11,249
Vehicle costs	-	-	-	-	766
Insurance	-	-	-	-	2,977
Equipment repair and maintenance	178	-	-	-	1,679
Client assistance	560	36,953	-	-	825,540
Other costs	241	-	-	-	428
Administrative allocation	8,499	3,695	713	1,025	125,177
Transfers	-	(3,695)	27,153	1,151	24,304
Total Expenses	93,486	36,953	35,000	12,426	1,175,069
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, 2024

	AGENCY ADMINISTRATION					
	Agency Administration and Finance (27)	Fund- Raising (28)	Warehouse (29)	Grant Funded Equipment (30)	Corporate (31)	Total Agency Administration
REVENUE						
Grant revenue	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Donations	18,456	53,522	-	-	-	71,978
Interest income	7,677	-	-	-	-	7,677
Other income	30,400	-	-	-	2,722	33,122
Total Revenue	56,533	53,522	-	-	2,722	112,777
EXPENSES						
Personnel	554,296	951	-	-	-	555,247
Fringe benefits	222,268	94	-	-	-	222,362
Other employee costs	12,162	850	-	-	-	13,012
Outside professional services	10,578	83	-	-	19,907	30,568
Public relations	75	2,185	-	-	100	2,360
Travel	2,893	-	-	-	-	2,893
Supplies	14,142	15,503	-	-	3,838	33,483
Communications	398	-	-	-	-	398
Occupancy costs	3,653	-	1,484	-	3,442	8,579
Vehicle costs	16	-	-	-	-	16
Insurance	-	-	-	-	-	-
Equipment repair and maintenance	2,894	-	-	37,675	-	40,569
Client assistance	-	-	-	-	1,000	1,000
Other costs	17,380	561	-	-	4,654	22,595
Administrative allocation	(1,460,315)	-	-	-	-	(1,460,315)
Transfers	619,064	-	-	-	-	619,064
Total Expenses	(496)	20,227	1,484	37,675	32,941	91,831
Change in Net Assets	57,029	33,295	(1,484)	(37,675)	(30,219)	20,946
Net assets - Beginning of year	2,119,711	281,213	(64,593)	588,759	(82,365)	2,842,725
NET ASSETS - End of year	\$ 2,176,740	\$ 314,508	\$ (66,077)	\$ 551,084	\$ (112,584)	\$ 2,863,671

See Independent Auditor's Report.

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, 2024

Federal Grantor/Program Title	AL Number	Funding Source/ Pass-Through Entity	Program Period	Federal Expenditures
DEPARTMENT OF AGRICULTURE (USDA)				
Food Distribution Cluster				
(1) Emergency Food Assistance Program	10.569	St. Louis Area Foodbank	10/01/2023-9/30/24	<u>396,131</u>
Total Expenditures Food Distribution Cluster				<u>396,131</u>
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)				
Entitlement Grants Cluster				
(2) Community Development Block Grants (CDBG) - Florissant	14.218	City of Florissant	10/01/23-09/30/24	<u>117</u>
Total Expenditures Entitlement Grants Cluster				<u>117</u>
DEPARTMENT OF TREASURY				
(3) COVID - 19: Coronavirus State and Local Fiscal Recovery Funds - St. Louis County ARPA	21.027	St. Louis County Dept. of Human Services	03/01/21-09/30/26	<u>876,356</u>
Total Expenditures for AL# 21.027				<u>876,356</u>
DEPARTMENT OF ENERGY (DOE)				
(4) Weatherization Assistance for Low-Income Persons (WAP) G-23-EE0009912-11	81.042	Missouri Dept. of Natural Resources	07/01/23-06/30/24	<u>469,670</u>
(5) Weatherization Assistance for Low-Income Persons G-24-EE0009912-3-11	81.042	Missouri Dept. of Natural Resources	07/01/24-06/30/25	<u>197,101</u>
(6) WX BIL DE G-22-EE0009997-11	81.042	Missouri Dept. of Natural Resources	09/01/22-06/30/27	<u>167,992</u>
Total Expenditures AL# 81.042				<u>834,763</u>
DEPARTMENT OF HEALTH AND HUMAN SERVICES (DHHS)				
(7) Low-Income Home Energy Assistance (LIHEAP) - Weatherization G-23-LIHEAP-23-11	93.568	Missouri Dept. of Social Services	10/01/23-09/30/24	<u>411,718</u>
(8) LIHEAP Weatherization G-24-LIHEAP-24-11	93.568	Missouri Dept. of Social Services	10/01/23-09/30/24	<u>539,477</u>
(9) LIHEAP ARPA WEATHERIZATION G-22-LIHEAP-ARPA-11	93.568	Missouri Dept. of Social Services	04/01/22-06/30/25	<u>794,029</u>
(10) LIHEAP Weatherization Emergency G-23-LIHEAP-EMER-11	93.568	Missouri Dept. of Social Services	10/01/23-09/30/24	<u>489,596</u>
(11) LIHEAP Energy Crisis Intervention Program (ECIP) 2019 #ERS11017010	93.568	Missouri Dept. of Social Services	10/01/23-09/30/24	<u>4,784,031</u>
(12) LIHEAP ARPA ECIP	93.568	Missouri Dept. of Social Services	10/01/22-09/30/24	<u>2,704,386</u>
(13) LIHWAP WATER ASSISTANCE #ER11022W010	93.568	Missouri Dept. of Social Services	10/01/22-03/31/24	<u>120,000</u>
Total Expenditures AL# 93.568				<u>9,843,237</u>
(14) Community Services Block Grant PG282000003	93.569	Missouri Dept. of Social Services	10/01/22-09/30/24	<u>2,075,754</u>
Total Expenditures AL# 93.569				<u>2,075,754</u>
(15) Temporary Assistance for Needy Families (TANF) - SKILLUP SKILLUPFY23-CAASTLC	93.558	Missouri Dept. Of Social Services	10/01/23-09/30/24	<u>136,770</u>
Total Expenditures AL# 93.558				<u>136,770</u>
DEPARTMENT OF AGRICULTURE (USDA)				
Supplemental Nutrition Assistance Program (SNAP) Cluster				
(16) State Administrative Matching Grants - SNAP Skillup - FNS SKILLUPFY23-CAASTLC	10.561	Missouri Dept. Of Social Services	10/01/23-09/30/24	<u>22,092</u>
Total Expenditures SNAP Cluster				<u>22,092</u>
DEPARTMENT OF HOMELAND SECURITY (DHS)				
(17) Emergency Food and Shelter National Board Program (EFSP)	97.024	United Way of Greater St. Louis	10/01/23-09/30/24	<u>82,687</u>
Total Expenditures AL# 97.024				<u>82,687</u>
TOTAL FEDERAL EXPENDITURES				<u><u>\$ 14,267,907</u></u>

See Independent Auditor's Report.

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, 2024

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

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, 2024. 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, 2024.

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, 2024

Beginning net assets	\$	-
Revenue		2,075,754
Expenses		2,075,754
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-23-EE0009912-11 Weatherization

Schedule D-1

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	839,117	839,117
Total revenue	839,117	839,117
Expenses:		
Administration	62,183	62,183
Program operations	731,884	731,884
Insurance	5,298	5,298
Financial Audit	1,920	1,920
T&TA	37,832	37,832
Total expenses	839,117	839,117
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-24-EE0009912-2-11 Weatherization

Schedule D-2

Reconciliation of Revenue and Expenses

Period of July 1, 2024 to June 30th 2025

	Energy Center - MO DNR	Subgrantee - CAASTLC
Beginning agency fund balance	\$ -	\$ -
Revenue:		
Grant income	197,101	197,101
Total revenue	197,101	197,101
Expenses:		
Administration	13,480	13,480
Program operations	178,782	178,782
Insurance	2,640	2,640
Finanicial Audit	236	236
T&TA	1,963	1,963
Total expenses	197,101	197,101
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-4

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	998,062	998,062
Total revenue	998,062	998,062
Expenses:		
Administration	74,855	74,855
Program operations	914,144	914,144
Insurance	7,215	7,215
T&TA	-	-
Financial audit	1,848	1,848
Total expenses	998,062	998,062
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-24-LIHEAP-24-11 LIHEAP Weatherization

Schedule D-4

Reconciliation of Revenue and Expenses

Period of Oct. 1, 2023 to Sept 30, 2025

	Energy Center - MO DNR	Subgrantee - CAASTLC
Beginning agency fund balance	\$ -	\$ -
Revenue:		
Grant income	539,477	539,477
Total revenue	539,477	539,477
Expenses:		
Administration	36,741	36,741
Program operations	493,253	493,253
Insurance	7,918	7,918
T&TA	869	869
Financial audit	696	696
Total expenses	539,477	539,477
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	1,216,669	1,216,669
Total revenue	1,216,669	1,216,669
Expenses:		
Administration	91,250	91,250
Program operations	1,109,049	1,109,049
Insurance	11,570	11,570
T&TA	-	-
Financial audit	4,800	4,800
Total expenses	1,216,669	1,216,669
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-EMER-11 LIHEAP Weatherization

Schedule D-4

Reconciliation of Revenue and Expenses

Period of Oct. 1, 2023 to Sept 30, 2024

	Energy Center - MO DNR	Subgrantee - CAASTLC
Beginning agency fund balance	\$ -	\$ -
Revenue:		
Grant income	489,596	489,596
Total revenue	489,596	489,596
Expenses:		
Administration	36,719	36,719
Program operations	447,306	447,306
Insurance	3,995	3,995
T&TA	-	-
Financial audit	1,576	1,576
Total expenses	489,596	489,596
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-2

Schedule of Revenue and Expenses - Audited

Low Income Home Energy Assistance Program - ECIP

For the Period October 1, 2023 to September 30, 2024

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	\$ 5,296,217	\$ 4,784,031
Current (initial + amendments)	-	-	-
Interest/Donations	-	-	-
Other-Carryovers	5,784,504	-	-
Total Revenue	7,853,404	5,296,217	4,784,031
Expenditures			
Administrative/Program Services			
Indirect costs	118,816	105,210	472,524
Personnel	834,096	953,536	511,766
Employee benefits	-	-	63,820
Program expenses	-	-	-
Contract and consulting	121,254	34,123	8,598
Travel and Training	5,210	8,085	2,270
Rent/Space	3,549	1,759	10,216
Utilities	-	-	-
Insurance	-	-	9,456
Office supplies (under 5,000)	141,801	10,631	(14,020)
Communications	-	-	2,062
Repair & maintenance	-	-	(8,084)
Other	85,802	45,728	2,008
Total Administrative/Program Services	1,310,528	1,159,072	1,060,616
ECIP Direct Services			
Winter	6,195,926	1,690,427	1,690,427
Summer	318,038	2,446,718	2,446,718
Emergency services allocation	28,912	-	-
Total ECIP Direct Services	6,542,876	4,137,145	4,137,145
Outreach & Education			
Other	-	-	-
Total Outreach & Education	-	-	-
Total Expenditures	7,853,404	5,296,217	5,197,761
Revenue over (under) Expenditures	-	-	(413,730)
Transfer	-	-	413,730
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, 2023 to September 30, 2024

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	\$ 8,628,407	\$ 2,704,386
Current (initial + amendments)	-	-	-
Interest/Donations	-	-	-
Other-Carryovers	-	-	-
Total Revenue	8,628,407	8,628,407	2,704,386
Expenditures			
Administrative/Program Services			
Indirect costs	95,517	95,517	266,004
Personnel	636,169	658,048	194,986
Employee benefits	-	-	50,560
Program expenses	-	-	-
Contract and consulting	155,000	155,000	56,584
Travel and Training	4,000	9,604	6,669
Rent/Space	4,000	4,000	34,902
Utilities	-	-	-
Insurance	-	-	2,129
Office supplies (under 5,000)	115,000	115,000	36,212
Communications	-	-	17,979
Repair & maintenance	-	-	37,927
Other	45,000	17,517	294
Total Administrative/Program Services	1,054,686	1,054,686	704,246
ECIP Direct Services			
Winter	5,907,502	3,415,218	668,207
Summer	1,666,219	4,158,503	1,553,308
Emergency services allocation	-	-	-
Total ECIP Direct Services	7,573,721	7,573,721	2,221,515
Outreach & Education			
Other	-	-	-
Total Outreach & Education	-	-	-
Total Expenditures	8,628,407	8,628,407	2,925,761
Revenue over (under) Expenditures	-	-	(221,375)
Transfer	-	-	221,375
Ending Program Balance	\$ -	\$ -	\$ -

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, 2023 to September 30, 2024

Revenue/Contracted Amount	Budget	Actuals Per	Actuals Per
Allocated Award Amount - LIHEAP	Amount	Program Grant	Audited Statements
			GAAP Basis
Special Start-up	\$ 120,000	\$ 120,000	\$ 120,000
Current (initial + amendments)	-	-	-
Interest/Donations	-	-	-
Other-Carryovers	-	-	-
Total Revenue	120,000	120,000	120,000
Expenditures			
Administrative/Program Services			
Indirect costs	10,909	10,909	10,909
Personnel	79,854	77,574	77,574
Employee benefits	23,961	7,273	7,273
Program expenses	-	-	-
Contract and consulting	2,000	13,067	9,413
Travel and Training	-	1,916	235
Rent/Space	-	100	8,073
Utilities	750	3,470	-
Insurance	1,276	-	-
Office supplies (under 5,000)	1,250	4,872	3,600
Communications	-	-	1,487
Repair & maintenance	-	-	617
Other	-	819	819
Total Administrative/Program Services	120,000	120,000	120,000
ECIP Direct Services			
Winter	-	-	-
Summer	-	-	-
Emergency services allocation	-	-	-
Total ECIP Direct Services	-	-	-
Outreach & Education			
Other	-	-	-
Total Outreach & Education	-	-	-
Total Expenditures	120,000	120,000	120,000
Revenue over (under) Expenditures	-	-	-
Transfer	-	-	-
Ending Program Balance	\$ -	\$ -	\$ -

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.

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, 2024, 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 21, 2025.

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 instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards* and which are described in the accompanying schedule of findings and questioned costs as items 2024-01.

Community Action Agency of St. Louis County, Inc.'s Response to Findings

Government Auditing Standards requires the auditor to perform limited procedures on the Agency's response to the findings identified in our audit and described in the accompanying schedule of findings and questioned costs. The Agency response was not subjected to the other auditing procedures applied in the audit of the financial statements and, accordingly, we express no opinion on the response.

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.

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

St. Louis, Missouri

April 21, 2025



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.

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, 2024. 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, 2024.

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.

Other Matters

The results of our auditing procedures disclosed instances of noncompliance which are required to be reported in accordance with the Uniform Guidance and which are described in the accompanying schedule of findings and questioned costs as items 2024-01. Our opinion on each major federal program is not modified with respect to these matters.

Government Auditing Standards requires the auditor to perform limited procedures on The Agency's response to the noncompliance findings identified in our audit described in the accompanying schedules of findings and questioned costs. The Agency's response was not subjected to the other auditing procedures applied in the audit of compliance and, accordingly, we express no opinion on the response.

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.

We consider the deficiencies in internal control over compliance described in the accompanying schedule of findings and questioned costs as items 2024-01 to be significant deficiencies.

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.

Government Auditing Standards requires the auditor to perform limited procedures on The Agency's response to the internal control over compliance findings identified in our audit is described in the accompanying schedule of findings and questioned costs. The Agency's response was not subjected to the auditing procedures applied in the audit of compliance and, accordingly, we express no opinion on the response.

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.



St. Louis, Missouri

April 21, 2025

Community Action Agency of St. Louis County, Inc.
Schedule of Findings and Questioned Costs
For the Year Ended September 30, 2024

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?	Yes
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
Weatherization Assistance for Low-Income Persons	81.042
Coronavirus State and Local Fiscal Recovery Funds	21.027
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, 2024

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

Finding number:	2014-001 - <i>Lack of Operating Effectiveness on Internal Control Over Compliance for Eligibility</i>
Major Program:	Community Service Block Grant AL #93.569
Compliance Requirement:	Eligibility
Questioned Costs:	None
Type of Finding:	Significant Deficiency in Internal Control over Compliance of Major Programs
Criteria:	The Community Action Agency must establish and maintain effective internal control over federal awards that provides reasonable assurance of compliance with applicable federal statutes, regulations, and the terms and conditions of the award, in accordance with 2 CFR §200.303. For the eligibility compliance requirement, documentation must clearly demonstrate that eligibility was determined prior to the provision of benefits, and that all required approvals were contemporaneously documented.
Condition:	During eligibility testing, it was identified that one intake form out of a sample of 40 exhibited a discrepancy in the timing of documentation completion and staff review. Specifically, for a client who received food pantry services on January 25, 2024, the client received and signed the Food Pantry Service Sheet on that same day, confirming eligibility determination. However, the CAASTLC staff member did not sign the form until January 31, 2024, several days after the client had received services. The MIS intake report reflects a date of February 2, 2024, which corresponds to when the data was entered into the system, rather than the date eligibility was actually determine.
Cause:	The procedures in place prioritized maintaining traffic flow during drive-through food pantry operations over contemporaneous documentation practices. As a result, the staff review and signature confirming eligibility were delayed and not completed on the date of service.
Effect:	Although eligibility was assessed and determined prior to the provision of services, the absence of timely staff signatures weakens the audit trail. This increases the risk that services may be provided without proper approval or that documentation may not adequately support compliance with eligibility requirements during an audit or program review.

Community Action Agency of St. Louis County, Inc.
Schedule of Findings and Questioned Costs
For the Year Ended September 30, 2024

SECTION III - SUMMARY OF FEDERAL AWARD FINDINGS AND QUESTIONED COSTS (continued)

Recommendation: The Organization should strengthen internal controls and provide additional staff training to ensure all eligibility documentation—including staff review and signatures—is completed contemporaneously with client service. Where operational constraints exist, the Organization should consider implementing procedures to document eligibility determinations in real-time, or adopt digital tools to capture staff approval at the point of intake.

View of Responsible Officials: See Corrective Action Plan.

Corrective Action Plan
For the Year Ended September 30, 2024

Finding 2024-001: Lack of Internal Control Over Compliance for Food Distributions

Corrective Action Plan:

CAASTLC acknowledges the timing discrepancy in the documentation of staff review and signature during the drive-through food pantry operations in early 2024. Although eligibility was appropriately determined prior to the distribution of food, we recognize the importance of ensuring that all related documentation is contemporaneously completed and appropriately approved to maintain a strong internal control environment.

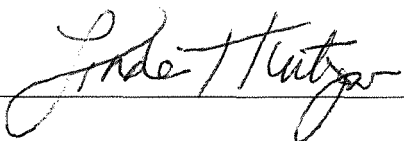
The current intake and eligibility verification procedures was revised to include explicit language requiring staff signatures and approval of eligibility documentation on the date of service. These updated procedures will reflect both in-office and drive-through (if resumed) operations.

All relevant staff members will receive updated training on intake documentation requirements, including the importance of contemporaneous staff review and approval. Training materials will be revised to emphasize compliance with federal requirements related to eligibility documentation.

While data entry into MIS may still occur post-service, staff will be required to document and date eligibility approvals on the intake forms at the time of service. Intake forms will now include a section for immediate staff verification with date stamps to reflect real-time approval.

Name of Responsible Person: Linda Huntspon, Chief Executive Officer

Anticipated Completion Date: Implemented in January 31, 2025

Name: 

Date: 4/21/2025

Community Action Agency of St. Louis County, Inc.
Summary Schedule of Prior Audit Findings
For the Year Ended September 30, 2024

There were no prior year findings.