

Community Action Agency of St. Louis County, Inc.

St. Louis, Missouri

Financial Statements and
Supplementary Information

Year Ended September 30, 2020

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

Community Action Agency of St. Louis County, Inc.

Financial Statements and Supplementary Information
Year Ended September 30, 2020

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Independent Auditor's Report

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

Report on the Financial Statements

We have audited the accompanying financial statements of Community Action Agency of St. Louis County, Inc., which comprise the statement of financial position as of September 30, 2020, and the related statements of activities, functional expenses, and cash flows for the year then ended and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Community Action Agency of St. Louis County, Inc. as of September 30, 2020, 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.

Other Matters

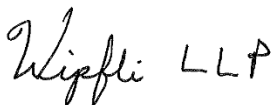
Supplementary Information

Our audit was conducted for the purpose of forming an opinion on the financial statements as a whole. The accompanying schedule of program activity, Schedules A-1 to A-6, schedule of expenditures of federal awards and list of programs, Schedules B-1 to B-2, as required by Title 2 *U.S. Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards*, Schedule C-1, D-1 to D-4, and E-1 to E-2 are presented for purposes of additional analysis, and are not a required part of the financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. 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. In our opinion, the information is fairly stated in all material respects in relation to the financial statements as a whole.

We also have previously audited, in accordance with auditing standards generally accepted in the United States, the statement of financial position of Community Action Agency of St. Louis County, Inc. as of September 30, 2019, and the related statements of activities and cash flows for the year then ended (not presented herein), and we expressed an unmodified opinion on those financial statements. That audit was conducted for purposes of forming an opinion on the financial statements as a whole. The prior year expenses on the supplementary schedule D-1 and E-1, are presented for purposes of additional analysis. Such information is the responsibility of management and the prior year expenses were derived from and relate directly to the underlying accounting and other records used to prepare the September 30, 2019, financial statements. The information has been subjected to the auditing procedures applied in the audit of those financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States. In our opinion, the prior year expenses included on the supplementary schedule D-1 and E-1 are fairly stated, in all material respects, in relation to the financial statements from which it has been derived.

Other Reporting Required by *Government Auditing Standards*

In accordance with *Government Auditing Standards*, we have also issued our report dated June 14, 2021, on our consideration of Community Action Agency of St. Louis County, Inc.'s internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of Community Action Agency of St. Louis County, Inc.'s internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering Community Action Agency of St. Louis County, Inc.'s internal control over financial reporting and compliance.



Wipfli LLP

June 14, 2021
Madison, Wisconsin

Community Action Agency of St. Louis County, Inc.

Statement of Financial Position

September 30, 2020

<i>Assets</i>	
Current assets:	
Cash and cash equivalents	\$ 4,774,645
Grants receivable	572,679
Loans receivable	38,444
Prepaid expenses and other assets	126,298
<hr/>	
Total current assets	5,512,066
<hr/>	
Property and equipment, net	535,425
<hr/>	
TOTAL ASSETS	\$ 6,047,491

<i>Liabilities and Net Assets</i>	
Current liabilities:	
Accounts payable	\$ 478,558
Accrued payroll and related expenses	271,522
Refundable advances	2,712,349
<hr/>	
Total current liabilities	3,462,429
<hr/>	
Net assets:	
Without donor restrictions	2,445,000
With donor restrictions	140,062
<hr/>	
Total net assets	2,585,062
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TOTAL LIABILITIES AND NET ASSETS	\$ 6,047,491

Community Action Agency of St. Louis County, Inc.

Statement of Activities

Year Ended September 30, 2020

	Without Donor Restrictions	With Donor Restrictions	Total
Public support and revenue:			
Grant revenue	\$ 8,739,443	\$ 0	\$ 8,739,443
Donations	155,582	0	155,582
Interest income	3,595	0	3,595
Other income	7,446	0	7,446
Total public support and revenue	8,906,066	0	8,906,066
Expenses:			
Program services:			
Weatherization	1,309,617	0	1,309,617
Energy assistance	4,268,527	0	4,268,527
Community services	2,554,921	0	2,554,921
Housing/rental assistance	45,795	0	45,795
Total program services	8,178,860	0	8,178,860
Supporting services:			
Management and general	558,578	0	558,578
Fund raising	16,156	0	16,156
Total supporting services	574,734	0	574,734
Total expenses	8,753,594	0	8,753,594
Change in net assets	152,472	0	152,472
Net assets - Beginning of year	2,292,528	140,062	2,432,590
Net assets - End of year	\$ 2,445,000	\$ 140,062	\$ 2,585,062

Community Action Agency of St. Louis County, Inc.

Statement of Functional Expenses

Year Ended September 30, 2020

	Program Services	Management & General Expenses	Fundraising Expenses	Total
Personnel	\$ 1,853,903	\$ 422,152	\$ 707	\$ 2,276,762
Fringe benefits	433,435	67,885	79	501,399
Other employee costs	24,083	0	0	24,083
Outside professional services	63,290	28,299	0	91,589
Public relations	14,748	0	0	14,748
Travel	8,800	0	0	8,800
Supplies	166,198	0	14,679	180,877
Communications	71,973	0	0	71,973
Occupancy costs	161,867	20,994	0	182,861
Vehicle costs	21,515	0	0	21,515
Insurance	23,442	16,040	0	39,482
Equipment repair and maintenance	107,984	0	0	107,984
Client assistance	5,208,984	0	0	5,208,984
Other costs	18,638	3,208	691	22,537
Total expenses	\$ 8,178,860	\$ 558,578	\$ 16,156	\$ 8,753,594

Community Action Agency of St. Louis County, Inc.

Statement of Cash Flows

Year Ended September 30, 2020

Increase (decrease) in cash and cash equivalents:	
Cash flows from operating activities:	
Change in net assets	\$ 152,472
<hr/>	
Adjustments to reconcile change in net assets to to net cash provided by operating activities:	
Depreciation	26,412
Bad debt expense	9,389
Gain on sale of property and equipment	(4,500)
Changes in operating assets and liabilities:	
Grants receivable	(243,483)
Prepaid expenses and other assets	(35,731)
Accounts payable	238,636
Accrued payroll and related expenses	37,983
Refundable advances	2,097,152
<hr/>	
Net cash provided by operating activities	2,278,330
<hr/>	
Cash flows from investing activities:	
Proceeds from repayments of loans receivable	80,395
Purchase of property and equipment	(26,909)
Issuance of loans receivable	(69,143)
Proceeds from sale of property and equipment	4,500
<hr/>	
Net cash used in investing activities	(11,157)
<hr/>	
Net change in cash and cash equivalents	2,267,173
Cash and cash equivalents - Beginning of year	2,507,472
<hr/>	
Cash and cash equivalents - End of year	\$ 4,774,645

See accompanying notes to financial statements.

Community Action Agency of St. Louis County, Inc.

Notes to Financial Statements

Note 1: Summary of Significant Accounting Policies

Nature of Operations

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

Basis of Presentation

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

Classification of Net Assets

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

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

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

Use of Estimates

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

Cash and Cash Equivalents

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

Loans Receivable

CAASTLC operates a loan program that provides loans up to \$1,000 to its employees and employees of partner organizations. Each loan has a \$20 administrative fee associated with them, are to be repaid over a time of up to 12 months and have an interest rate of 18%. Loans are reviewed monthly to determine their risk, and loans that have become riskier over time through delinquency or external factors have their loan loss reserve elevated above its current level. If an amount becomes delinquent after all collection efforts have failed, the account will be written off against the loan loss reserve. CAASTLC has determined an allowance for loan losses is not necessary as of September 30, 2020.

Community Action Agency of St. Louis County, Inc.

Notes to Financial Statements

Note 1: Summary of Significant Accounting Policies (Continued)

Property and Equipment

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

Property and equipment purchased with grant funds are owned by CAASTLC while used in the program for which they were purchased or in other future authorized programs. However, the various funding sources have a reversionary interest in the property and equipment purchased with grant funds. Its disposition, as well as the ownership of any proceeds therefrom, is subject to funding source regulations. The net book value of property and equipment purchased with grant funds is \$234,872. These assets are included in the property and equipment shown on the statement of financial position.

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
- 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. Unconditional contributions are recognized as revenue when received.

Unconditional contributions or conditional contributions in which the conditions have been substantially met 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.

A. Grant Awards That Are Contributions

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

Community Action Agency of St. Louis County, Inc.

Notes to Financial Statements

Note 1: Summary of Significant Accounting Policies (Continued)

Revenue Recognition (Continued)

B. Grant Awards That Are Exchange Transactions

Grant awards that qualify as an exchange transaction 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.

Functional Allocation

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

Change in Accounting Policies

In May 2014, the FASB issued ASU 2014-09 *Revenue from Contracts with Customers* (Topic 606). The amendments in this ASU, along with numerous clarifications and modifications, require an entity to recognize revenue to depict the transfer of promised goods or services to customers in an amount that reflects the consideration to which the entity expects to be entitled in exchange for those goods or services. CAASTLC's primary sources of revenue are government grants which are classified as contributions, which is explicitly excluded from the scope of the new guidance. The adoption of this update did not have an impact on the CAASTLC's financial statements.

On June 21, 2018, the FASB issued ASU 2018-08 *Clarifying the Scope and the Accounting Guidance for Contributions Received and Contributions Made*. The amendments in this ASU assist in (1) evaluating whether transactions should be accounted for as contributions (nonreciprocal transactions) subject to Subtopic 958-605 or as exchange (reciprocal) transactions subject to Accounting Standards Codification 606 and (2) determining whether a contribution is conditional. The contribution guidance in Subtopic 958-605 requires an entity to determine whether a transaction is conditional, which affects the timing of the revenue recognized. CAASTLC applied the amendments in this ASU on a modified prospective basis. There was no change on opening balances of net assets and no prior period results were restated. The amendments in this ASU also apply to both resources received by a recipient and resources given by a resource provider. CAASTLC applied the amendments in this ASU on a modified prospective basis. There was no change in opening balances of net assets and no prior period results were restated.

Income Taxes

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

Community Action Agency of St. Louis County, Inc.

Notes to Financial Statements

Note 1: Summary of Significant Accounting Policies (Continued)

Income Taxes (Continued)

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 14, 2021, which is the date the financial statements were available to be issued.

Note 2: Concentration of Credit Risk

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

Note 3: Liquidity and Availability

Financial assets available for general expenditure, that is, without donor or other restrictions or designations limiting their use, within twelve months of the statement of financial position date, are comprised of the following as of September 30, 2020:

Cash and cash equivalents	\$ 4,774,645
Grants receivable	572,679
Loans receivable	38,444
Subtotal financial assets	5,385,768
Less: Accounts payable	(478,558)
Less: Accrued payroll and related expenses	(271,522)
Less: Refundable advances	(2,712,349)
Less: Net assets with donor restrictions	(140,062)
<u>Totals</u>	<u>\$ 1,783,277</u>

CAASTLC does not have a formal liquidity policy but generally maintains financial assets in liquid form such as cash and money market accounts. CAASTLC is primarily funded with cost reimbursement grants and once grant expenses are incurred, CAASTLC can request reimbursement from the funding source. CAASTLC has grant commitments for future expenses of \$3,286,000 as further described in Note 12. In addition, CAASTLC has a line of credit available as described in Note 6.

Community Action Agency of St. Louis County, Inc.

Notes to Financial Statements

Note 4: Grants Receivable

The following summarizes CAASTLC's grants receivable at September 30, 2020:

Federal programs	\$	346,582
State and local programs		226,097
<u>Total</u>	<u>\$</u>	<u>572,679</u>

Note 5: Loans Receivable

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

Community Loan Center	\$	38,444
<u>Less: Allowance for loans receivable</u>	<u>(</u>	<u>0)</u>

<u>Total loans receivable</u>	<u>\$</u>	<u>38,444</u>
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Loans receivable – Current	\$	38,444
<u>Loans receivable – Long-term</u>	<u></u>	<u>0</u>

<u>Total loans receivable</u>	<u>\$</u>	<u>38,444</u>
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Revolving loan classifications at September 30, 2020 consist of the following:

Consumer loans – CAASTLC employees	\$	4,058
<u>Consumer loans – Partner organizations</u>	<u></u>	<u>34,386</u>

<u>Allowance for loan losses – Consumer loans</u>	<u>(</u>	<u>0)</u>
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<u>Loans receivable, net</u>	<u>\$</u>	<u>38,444</u>
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Detailed analysis of loans evaluated for impairment as of September 30, 2020, is as follows:

	Consumer Loans	Totals
Related Allowance for Loan Losses:		
Individually evaluated for impairment	\$ 38,444	\$ 38,444
<u>Collectively evaluated for impairment</u>	<u>0</u>	<u>0</u>
<u>Totals</u>	<u>\$ 38,444</u>	<u>\$ 38,444</u>

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

Community Action Agency of St. Louis County, Inc.

Notes to Financial Statements

Note 5: Loans Receivable (Continued)

Information regarding the credit quality indicators most closely monitored by class of loan as of September 30, 2020, is as follows:

	Performing	Nonperforming	Totals
Business development and consumer loans credit exposure:			
Consumer loans – CAASTLC employees	\$ 4,058	\$ 0	\$ 4,058
Consumer loans – Partner organizations	34,386	0	34,386
<u>Totals</u>	<u>\$ 38,444</u>	<u>\$ 0</u>	<u>\$ 38,444</u>

Note 6: Line of Credit

CAASTLC has a \$1,250,000 line of credit agreement with Simmons Bank, which is secured by a reserve account established with the bank. There is an interest rate of 3.25% as of September 30, 2020. There was no activity in the line of credit during the year ended September 30, 2020. Subsequent to year end, the line of credit was reduced to \$750,000 and extended to a maturity date of January 5, 2022.

Note 7: Property and Equipment

The following summarizes CAASTLC's property and equipment at September 30, 2020:

Land	\$ 131,000
Buildings	802,160
Land improvements	61,932
Furniture and equipment	122,859
Vehicles	259,316
Computers, software and equipment	116,068
Subtotal	1,493,335
Accumulated depreciation	(957,910)
<u>Property and equipment, net</u>	<u>\$ 535,425</u>

Depreciation expense for the year ended September 30, 2020 of \$26,412 is reported in equipment repair and maintenance expense on the statement of functional expenses.

Note 8: Refundable Advances

The following summarizes the sources of CAASTLC's refundable advances at September 30, 2020:

Low Income Home Energy Assistance Program	\$ 1,748,579
Ameren weatherization	404,810
Ameren home repair program	115,498
St Louis County homeless prevention	368,461
Paycheck Protection Program	22,589
Other programs	52,412
<u>Total</u>	<u>\$ 2,712,349</u>

Community Action Agency of St. Louis County, Inc.

Notes to Financial Statements

Note 9: Net Assets With Donor Restrictions

Net assets with donor restrictions consist of an Individual Development Accounts (IDA) donation in the amount of \$16,000 and other energy program funds of \$124,062 for the year ending September 30, 2020. The IDA donation is a gift restricted for use in matching CAASTLC's clients' contributions to their own IDA accounts with a goal of acquiring assets. The other energy funds are restricted for use in energy programs.

Note 10: Concentrations

CAASTLC is heavily dependent upon the funding it receives from the Missouri Department of Social Services and the Missouri Department of Natural Resources for operation of three main programs. For the year ended September 30, 2020, approximately 75% of its total revenue came from these sources. If these funds were to be discontinued, CAASTLC's activities would be severely curtailed and would require an elimination of services.

Note 11: Retirement Plan

CAASTLC has a defined contribution retirement savings plan under Section 401(k) of the Internal Revenue Code. The plan covers all employees who meet certain eligibility requirements. The employer's contribution is up to 25% of the first 6% of compensation deposited as elective contributions. CAASTLC's contribution to the plan was \$11,802 for the year ended September 30, 2020.

Note 12: Grant Awards

As of September 30, 2020, CAASTLC had received commitments for future funding under various grant awards of approximately \$3,286,000. These commitments are not recognized in the accompanying financial statements as they are conditional awards.

Note 13: Business Conditions

Beginning in March 2020, the United States economy began suffering adverse effects from the Covid 19 virus crisis ("CV19 Crisis"). As of the date of issuance of the financial statements CAASTLC has not yet suffered material adverse impact from the CV19 Crisis. The future impact of the CV19 Crisis on CAASTLC cannot be reasonably estimated at this time.

Note 14: Paycheck Protection Program Forgiveness

During 2020, a Paycheck Protection Program (PPP) award was received for \$433,500. This amount represents the receipt of an award from the Small Business Administration (SBA) as a result of legislation passed to assist businesses in navigating the Coronavirus Pandemic. CAASTLC has determined that the award is a conditional grant and has applied the policy as described in Note 1. CAASTLC has interpreted the condition of the award to be the incurrence of eligible expenditures, adjusted for any decrease in full time equivalents and or salary/wage limitations, during a covered period of either 8 or 24 weeks. During the year ended September 30, 2020, \$410,911 of grant revenue was recognized on the statement of activities from PPP forgiveness based on the amount of allowable expenses incurred, as the award condition was overcome for this portion of the PPP award. CAASTLC applied for forgiveness subsequent to the year ended September 30, 2020 and has not received forgiveness as of the report date.

Supplementary Information

Community Action Agency of St. Louis County, Inc.

Schedule A-1
 Schedule of Program Activity
 Year Ended September 30, 2020

	FEDERAL PROGRAMS						
	TOTAL	USDA		HUD	Dept of the Treasury		
		10.170	10.569	14.218	21.019		21.019 Subtotal
		Specialty Crop Block Grant Program (1)	Emergency Food Assistance (2)	CDBG Florissant (3)	St. Louis County Homeless prev (4)	St Louis County Housing Stab (5)	
REVENUE							
Grant revenue	\$ 8,739,443	\$ 2,484	\$ 509,173	\$ 4,650	\$ 89,101	\$ 12,438	\$ 101,539
Donations	155,582	0	0	0	0	0	0
Interest income	3,595	0	0	0	0	0	0
Other income	7,446	0	0	0	0	0	0
Total Revenue	8,906,066	2,484	509,173	4,650	89,101	12,438	101,539
EXPENSES							
Personnel	2,276,762	0	0	0	6,683	1,202	7,885
Fringe benefits	501,399	0	0	0	720	74	794
Other employee costs	24,083	0	0	0	1	1	2
Outside professional services	91,589	0	0	0	280	14	294
Public relations	14,748	0	0	0	0	0	0
Travel	8,800	0	0	0	0	0	0
Supplies	180,877	773	0	0	415	127	542
Communications	71,973	0	0	0	5	5	10
Occupancy costs	182,861	0	0	0	117	117	234
Vehicle costs	21,515	0	0	0	0	0	0
Insurance	39,482	0	0	0	0	0	0
Equipment repair and maintenance	107,984	0	0	0	515	451	966
Client assistance	5,208,984	1,881	509,173	4,463	72,266	9,317	81,583
Other costs	22,537	0	0	0	0	0	0
Administrative allocation	0	251	50,917	446	8,099	1,130	9,229
Transfers	0	(421)	(50,917)	(259)	0	0	0
Total Expenses	8,753,594	2,484	509,173	4,650	89,101	12,438	101,539
Change in Net Assets	152,472	0	0	0	0	0	0
Net assets - Beginning of year	2,432,590	0	0	0	0	0	0
NET ASSETS - End of year	\$ 2,585,062	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Community Action Agency of St. Louis County, Inc.

Schedule A-2
 Schedule of Program Activity
 Year Ended September 30, 2020

	FEDERAL PROGRAMS						
	Department of Energy			Dept of Health and Human Services			
	81.042			93.568			
	Weatherization G-20-EE0007930-4-11 (6)	Weatherization G-19-EE0007930-3-11 (7)	81.042 Subtotal	LIHEAP Weatherization G-19-LIHEAP-20-11 (8)	LIHEAP 2020 #ER11020010 (9)	LIHEAP 2019 #ERS11017010 (10)	93.568 Subtotal
REVENUE							
Grant revenue	\$ 64,816	\$ 300,175	\$ 364,991	\$ 777,754	\$ 3,576,955	\$ 54,991	\$ 4,409,700
Donations	0	0	0	0	0	0	0
Interest income	0	0	0	0	0	0	0
Other income	0	0	0	0	0	0	0
Total Revenue	64,816	300,175	364,991	777,754	3,576,955	54,991	4,409,700
EXPENSES							
Personnel	36,316	122,507	158,823	184,698	289,495	0	474,193
Fringe benefits	5,253	26,902	32,155	45,029	75,071	0	120,100
Other employee costs	775	1,638	2,413	3,291	5,132	0	8,423
Outside professional services	1,493	5,838	7,331	12,570	26,008	0	38,578
Public relations	45	972	1,017	888	1,834	0	2,722
Travel	0	372	372	930	344	0	1,274
Supplies	3,583	7,006	10,589	11,520	20,710	0	32,230
Communications	658	3,970	4,628	6,773	20,285	0	27,058
Occupancy costs	3,354	8,331	11,685	17,577	36,570	0	54,147
Vehicle costs	(979)	3,597	2,618	5,657	543	0	6,200
Insurance	1,043	2,497	3,540	5,829	3,740	0	9,569
Equipment repair and maintenance	2,069	4,892	6,961	7,378	15,657	0	23,035
Client assistance	5,300	78,711	84,011	404,414	3,030,037	54,991	3,489,442
Other costs	15	446	461	497	840	0	1,337
Administrative allocation	5,891	25,628	31,519	70,703	352,441	5,499	428,643
Transfers	0	6,868	6,868	0	(301,752)	(5,499)	(307,251)
Total Expenses	64,816	300,175	364,991	777,754	3,576,955	54,991	4,409,700
Change in Net Assets	0	0	0	0	0	0	0
Net assets - Beginning of year	0	0	0	0	0	0	0
NET ASSETS - End of year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

See Independent Auditor's Report.

Community Action Agency of St. Louis County, Inc.

Schedule A-3

Schedule of Program Activity

Year Ended September 30, 2020

	FEDERAL PROGRAMS			STATE AND LOCAL PROGRAMS			
	DHHS 93.569	DHS 97.024	Total Federal Programs	SBA PPP Loan (13)	MO American Water Help (14)	19-20 Ameren UE - WX G-20-14-0258-5-11 (15)	19-20 Spire Home Repair (16)
	CSBG PG282000003 (11)	Emergency Food and Shelter (12)					
REVENUE							
Grant revenue	\$ 1,551,202	\$ 34,401	\$ 6,978,140	\$ 410,911	\$ 58,758	\$ 342,063	\$ 711,196
Donations	77,810	0	77,810	0	0	0	0
Interest income	0	0	0	0	0	0	0
Other income	0	0	0	0	0	0	0
Total Revenue	1,629,012	34,401	7,055,950	410,911	58,758	342,063	711,196
EXPENSES							
Personnel	904,390	0	1,545,291	336,716	0	28,420	66,297
Fringe benefits	238,365	0	391,414	30,622	0	5,278	20,267
Other employee costs	10,325	0	21,163	0	0	1,079	1,841
Outside professional services	30,953	0	77,156	1,335	0	2,922	6,905
Public relations	1,503	0	5,242	0	0	820	1,170
Travel	7,225	0	8,871	0	0	(587)	321
Supplies	94,080	5,000	143,214	0	0	4,680	9,280
Communications	20,722	0	52,418	14,313	0	349	3,946
Occupancy costs	73,266	0	139,332	27,925	0	1,205	12,208
Vehicle costs	7,128	0	15,946	0	0	315	3,880
Insurance	19,536	0	32,645	0	0	3,705	3,132
Equipment repair and maintenance	65,950	0	96,912	0	0	3,546	6,519
Client assistance	9,656	29,401	4,209,610	0	53,416	259,108	493,228
Other costs	1,532	0	3,330	0	0	125	463
Administrative allocation	144,381	3,440	668,826	41,091	5,342	31,100	81,913
Transfers	0	(3,440)	(355,420)	(41,091)	0	(2)	(174)
Total Expenses	1,629,012	34,401	7,055,950	410,911	58,758	342,063	711,196
Change in Net Assets	0	0	0	0	0	0	0
Net assets - Beginning of year	0	0	0	0	0	0	0
NET ASSETS - End of year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Community Action Agency of St. Louis County, Inc.

Schedule A-4
 Schedule of Program Activity
 Year Ended September 30, 2020

	STATE AND LOCAL PROGRAMS					
	18-20 Ameren Home Repair (17)	IDA Donations (18)	CAASTLC Greenivty (19)	MHDC Disaster Relief Program (20)	Emergency Food Program (21)	Other Energy Programs (22)
REVENUE						
Grant revenue	\$ 122,154	\$ 0	\$ 0	\$ 29,330	\$ 0	\$ 0
Donations	0	0	0	0	12,569	0
Interest income	0	0	0	0	0	0
Other income	0	0	0	0	0	0
Total Revenue	122,154	0	0	29,330	12,569	0
EXPENSES						
Personnel	153	0	0	0	0	0
Fringe benefits	17	0	0	0	0	0
Other employee costs	0	0	0	0	0	0
Outside professional services	0	0	0	0	0	0
Public relations	0	0	0	0	0	0
Travel	0	0	0	0	0	0
Supplies	0	0	0	0	0	0
Communications	0	0	0	0	0	0
Occupancy costs	0	0	0	0	0	0
Vehicle costs	0	0	0	0	0	0
Insurance	0	0	0	0	0	0
Equipment repair and maintenance	0	0	0	0	0	0
Client assistance	110,879	0	0	27,174	12,569	0
Other costs	0	0	0	0	0	0
Administrative allocation	11,105	0	0	2,718	1,257	0
Transfers	0	0	0	(562)	(1,257)	0
Total Expenses	122,154	0	0	29,330	12,569	0
Change in Net Assets	0	0	0	0	0	0
Net assets - Beginning of year	0	16,000	1,694	0	0	124,062
NET ASSETS - End of year	\$ 0	\$ 16,000	\$ 1,694	\$ 0	\$ 0	\$ 124,062

See Independent Auditor's Report.

Community Action Agency of St. Louis County, Inc.

Schedule A-5
 Schedule of Program Activity
 Year Ended September 30, 2020

STATE AND LOCAL PROGRAMS

	Down Payment Assistance (23)	Housing (24)	MHDC COVID (25)	Census Grant STL COMM Foundation (26)	STL COMM Foundation COVID GRANT (27)	Community Loan Center (28)	Total State and Local Programs
REVENUE							
Grant revenue	\$ 0	\$ 0	\$ 22,000	\$ 30,000	\$ 25,000	\$ 9,891	\$ 1,761,303
Donations	0	0	0	0	0	0	12,569
Interest income	0	0	0	0	0	0	0
Other income	0	500	0	0	0	0	500
Total Revenue	0	500	22,000	30,000	25,000	9,891	1,774,372
EXPENSES							
Personnel	29	0	0	12,149	0	1,872	445,636
Fringe benefits	3	0	0	1,441	0	192	57,820
Other employee costs	0	0	0	0	0	0	2,920
Outside professional services	0	0	0	3,271	0	0	14,433
Public relations	0	0	0	7,516	0	0	9,506
Travel	0	0	0	0	0	0	(266)
Supplies	0	0	0	2,862	0	6,484	23,306
Communications	0	0	0	0	0	24	18,632
Occupancy costs	0	0	0	0	0	0	41,338
Vehicle costs	0	0	0	0	0	500	4,695
Insurance	0	0	0	0	0	0	6,837
Equipment repair and maintenance	0	29	0	37	0	0	10,131
Client assistance	0	0	20,000	0	22,500	0	998,874
Other costs	0	0	0	0	0	10,035	10,623
Administrative allocation	3	3	2,000	2,724	2,500	969	182,725
Transfers	(35)	468	0	0	0	(10,185)	(52,838)
Total Expenses	0	500	22,000	30,000	25,000	9,891	1,774,372
Change in Net Assets	0	0	0	0	0	0	0
Net assets - Beginning of year	0	0	0	0	0	0	141,756
NET ASSETS - End of year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 141,756

See Independent Auditor's Report.

Community Action Agency of St. Louis County, Inc.

Schedule A-6
 Schedule of Program Activity
 Year Ended September 30, 2020

AGENCY ADMINISTRATION

	Agency Administration and Finance (29)	Fund- Raising (30)	Warehouse (31)	Grant Funded Equipment (32)	Corporate (33)	Total Agency Administration
REVENUE						
Grant revenue	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	0
Donations	6,128	59,075	0	0	0	65,203
Interest income	3,595	0	0	0	0	3,595
Other income	2,446	0	0	4,500	0	6,946
Total Revenue	12,169	59,075	0	4,500	0	75,744
EXPENSES						
Personnel	285,128	707	0	0	0	285,835
Fringe benefits	52,087	78	0	0	0	52,165
Other employee costs	0	0	0	0	0	0
Outside professional services	0	0	0	0	0	0
Public relations	0	0	0	0	0	0
Travel	195	0	0	0	0	195
Supplies	(375)	14,679	0	0	53	14,357
Communications	923	0	0	0	0	923
Occupancy costs	1,433	0	758	0	0	2,191
Vehicle costs	0	0	0	874	0	874
Insurance	0	0	0	0	0	0
Equipment repair and maintenance	13,489	0	0	(12,548)	0	941
Client assistance	0	500	0	0	0	500
Other costs	5,323	192	0	0	3,069	8,584
Administrative allocation	(851,551)	0	0	0	0	(851,551)
Transfers	409,016	0	(758)	0	0	408,258
Total Expenses	(84,332)	16,156	0	(11,674)	3,122	(76,728)
Change in Net Assets	96,501	42,919	0	16,174	(3,122)	152,472
Net assets - Beginning of year	2,076,154	83,413	(61,084)	218,698	(26,347)	2,290,834
NET ASSETS - End of year	\$ 2,172,655	\$ 126,332	(\$ 61,084)	\$ 234,872	(\$ 29,469)	\$ 2,443,306

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, 2020

Federal Grantor/Program Title	CFDA Number	Funding Source/ Pass-Through Entity	Program Period	Federal Expenditures
DEPARTMENT OF AGRICULTURE (USDA)				
(1) Specialty Crop Block Grant Program	10.170	Missouri Dept. of Agriculture	11/01/18 - 06/20/21	<u>2,484</u>
Food Distribution Cluster				
(2) Emergency Food Assistance Program	10.569	St. Louis Area Foodbank	10/01/19 - 09/30/20	<u>509,173</u>
Total Expenditures Food Distribution Cluster				<u>509,173</u>
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)				
Entitlement Grants Cluster				
(3) CDBG Florissant	14.218	City of Florissant	10/01/19 - 09/30/20	<u>4,650</u>
Total Expenditures Entitlement Grants Cluster				<u>4,650</u>
DEPARTMENT OF THE TREASURY				
(4) COVID-19 - St Louis County Homeless Prevention 2020H-0000000073	21.019	St Louis County	03/01/20 - 12/31/20	89,101
(5) COVID-19 - St Louis County Housing Stabilization 2020H-0000000073		St Louis County	03/01/20 - 12/31/20	<u>12,438</u>
Total Expenditures CFDA 21.019				<u>101,539</u>
DEPARTMENT OF ENERGY (DOE)				
(6) Weatherization Assistance for Low-Income Persons G-20-EE0007930-4-11	81.042	Missouri Dept. of Natural Resources	07/01/20 - 06/30/21	64,816
(7) Weatherization Assistance for Low-Income Persons G-19-EE0007930-3-11		Missouri Dept. of Natural Resources	07/01/19 - 06/30/20	<u>300,175</u>
Total Expenditures CFDA 81.042				<u>364,991</u>
DEPARTMENT OF HEALTH AND HUMAN SERVICES (DHHS)				
(8) LIHEAP Weatherization G-19-LIHEAP-20-11	93.568	Missouri Dept. of Social Services	10/01/19 - 09/30/20	777,754
(9) LIHEAP Energy Crisis Intervention Program (ECIP) 2020 #ER11020010		Missouri Dept. of Social Services	10/01/19 - 09/30/20	3,576,955
(10) LIHEAP Energy Crisis Intervention Program (ECIP) 2019 #ERS11017010		Missouri Dept. of Social Services	10/01/18 - 09/30/20	<u>54,991</u>
Total Expenditures CFDA 93.568				<u>4,409,700</u>
(11) Community Services Block Grant PG282000003	93.569	Missouri Dept. of Social Services	10/01/19 - 09/30/21	<u>1,551,202</u>
DEPARTMENT OF HOMELAND SECURITY (DHS)				
(12) Emergency Food and Shelter	97.024	United Way of Greater St. Louis	07/22/19 - 03/31/20	<u>34,401</u>
TOTAL FEDERAL EXPENDITURES				<u><u>\$ 6,978,140</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, 2020

Federal Grantor/Program Title	CFDA Number	Funding Source/ Pass-Through Entity	Program Period
STATE AND LOCAL PROGRAMS			
(13) SBA PPP Loan		Small Business Administration	05/05/20 - 10/25/20
(14) MO American Water Help		Missouri American Water	10/01/19 - 09/30/20
(15) Ameren Weatherization G-20-14-0258-5-11		Missouri Dept. of Natural Resources	11/01/19 - 10/31/20
(16) 19-20 Spire Home Repair		Spire Inc. Natural Gas	10/01/19 - 09/30/20
(17) 18-20 Ameren Home Repair		Ameren Electric Services	01/01/19 - 12/31/20
(18) IDA Donations		Private Donations	10/01/19 - 09/30/20
(19) CAASTLC Greenivity		Administrative Prog - Going Green General Revenue	10/01/19 - 09/30/20
(20) MHDC Disaster Relief Program		Missouri Housing Development Commission	10/01/19 - 09/30/20
(21) Emergency Food Program		St. Louis Area Food Bank	10/01/19 - 09/30/20
(22) Other Energy Programs		Misc. Income Activities	10/01/19 - 09/30/20
(23) Down Payment Assistance		Misc. Income Activities	10/01/19 - 09/30/20
(24) Housing		St Louis County	10/01/19 - 09/30/20
(25) MHDC COVID		Missouri Housing Development Commission	04/28/20 - 09/30/20
(26) Census Grant		St. Louis Community Foundation	03/01/20 - 12/30/20
(27) COVID Grant		St. Louis Community Foundation	03/01/20 - 12/30/20
(28) Community Loan Center		Misc. Income Activities	10/01/19 - 09/30/20
AGENCY ADMINISTRATION			
(29) Agency Administration and Finance		Discretionary Interest, Misc. Income Activities	10/01/19 - 09/30/20
(30) Fund-Raising		Corporate Fund-Raising	10/01/19 - 09/30/20
(31) Warehouse		Misc. Income Activities	10/01/19 - 09/30/20
(32) Grant Funded Equipment		Various Agencies	10/01/19 - 09/30/20
(33) Corporate		Misc. Income Activities	10/01/19 - 09/30/20

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, 2020. 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, 2020.

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, 2020

Beginning net assets	\$	0
Revenue		1,551,202
Expenses		1,551,202
Subtotal		0
Unexpended balance		0
Ending net assets	\$	0

Note to the Reconciliation of Revenue and Expenses

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

Subgrantee Name CAASTLC

Subgrant Number G-19-EE0007930-3-11 Wx

RECONCILIATION OF REVENUES AND EXPENSES

FOR THE PERIOD OF July 1, 2019 TO June 30, 2020

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

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

DIVISION OF ENERGY

SUBGRANTEE

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

Beginning Fund Balance 0

Revenue

Revenue

Grant Income (funds that have been reimbursed to the agency from DED/DE) 427,110

Grant Income 427,110

Program Income 0

Program Income 0

Total Revenue 427,110

Total Revenue 427,110

Expenditures

Expenditures

Administration 38,555

Administration 38,555

Insurance 2,164

Insurance 2,164

Financial Audit 1,876

Financial Audit 1,876

Leveraging 0

Leveraging 0

T&TA 0

T&TA 0

Program Operations 384,515

Program Operations 384,515

Total Expenditures 427,110

Total Expenditures 427,110

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

Ending Fund Balance 0

Ending Cash on Hand 0

Ending Inventory 0

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

Subgrantee Name CAASTLC

Subgrant Number G-20-EE0007930-4-11

RECONCILIATION OF REVENUES AND EXPENSES

FOR THE PERIOD OF July 1, 2020 TO September 30, 2020

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

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

DIVISION OF ENERGY

SUBGRANTEE

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

Beginning Fund Balance 0

Revenue

Revenue

Grant Income (funds that have been reimbursed to the agency from DED/DE) 64,816

Grant Income 64,816

Program Income 0

Program Income 0

Total Revenue 64,816

Total Revenue 64,816

Expenditures

Expenditures

Administration 5,892

Administration 5,892

Insurance 722

Insurance 722

Financial Audit 0

Financial Audit 0

Leveraging 0

Leveraging 0

T&TA 0

T&TA 0

Program Operations 58,202

Program Operations 58,202

Total Expenditures 64,816

Total Expenditures 64,816

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

Ending Fund Balance 0

Ending Cash on Hand 0

Ending Inventory 0

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

Subgrantee Name CAASTLC

Subgrant Number G-20-14-0258-5-11 Ameren

RECONCILIATION OF REVENUES AND EXPENSES

FOR THE PERIOD OF November 1, 2019 TO September 30, 2020

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

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

DIVISION OF ENERGY

SUBGRANTEE

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

Beginning Fund Balance 0

Revenue

Revenue

Grant Income (funds that have been reimbursed to the agency from DED/DE) 342,063

Grant Income 342,063

Program Income 0

Program Income 0

Total Revenue 342,063

Total Revenue 342,063

Expenditures

Expenditures

Administration 20,280

Administration 20,280

Insurance 2,588

Insurance 2,588

Financial Audit 1,119

Financial Audit 1,119

Leveraging 0

Leveraging 0

T&TA 0

T&TA 0

Program Operations 318,076

Program Operations 318,076

Total Expenditures 342,063

Total Expenditures 342,063

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

Ending Fund Balance 0

Ending Cash on Hand 0

Ending Inventory 0

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

Subgrantee Name CAASTLC

Subgrant Number G-19-LIHEAP-20-11

RECONCILIATION OF REVENUES AND EXPENSES

FOR THE PERIOD OF October 1, 2019 TO September 30, 2020

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

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

DIVISION OF ENERGY

SUBGRANTEE

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

Beginning Fund Balance 0

Revenue

Revenue

Grant Income (funds that have been reimbursed to the agency from DED/DE) 777,754

Grant Income 777,754

Program Income 0

Program Income 0

Total Revenue 777,754

Total Revenue 777,754

Expenditures

Expenditures

Administration 38,888

Administration 38,888

Insurance 4,226

Insurance 4,226

Financial Audit 4,608

Financial Audit 4,608

Leveraging 0

Leveraging 0

T&TA 8,364

T&TA 8,364

Program Operations 721,668

Program Operations 721,668

Total Expenditures 777,754

Total Expenditures 777,754

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

Ending Fund Balance 0

Ending Cash on Hand 0

Ending Inventory 0

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

Community Action Agency of St. Louis County, Inc.

Schedule E-1

Schedule of Revenue and Expenses - Audited

Low Income Home Energy Assistance Program - ECIP

For the Period October 1, 2018 to September 30, 2020

Revenue/Contracted Amount	Budget Amount	2019	2020	Total	Actuals Per
		Actuals Per Program Grant	Actuals Per Program Grant	Actuals Per Program Grant	Audited Statements GAAP Basis
Allocated Award Amount - LIHEAP					
Special Start-up	\$ 4,100,277	\$ 3,896,650	\$ 49,216	\$ 3,945,866	\$ 3,951,641
Current (initial + amendments)	0	0	0	0	0
Interest/Donations	0	0	0	0	0
Other-Carryovers	0	0	0	0	0
Total Revenue	4,100,277	3,896,650	49,216	3,945,866	3,951,641
Expenditures					
Administrative/Program Services					
Indirect costs	53,953	53,953	0	53,953	383,866
Personnel	355,902	345,305	0	345,305	348,726
Employee benefits	54,193	74,372	0	74,372	74,361
Program expenses	0	0	0	0	237
Contract and consulting	40,000	39,555	0	39,555	16,425
Travel	2,750	2,095	0	2,095	2,095
Training	1,550	1,779	0	1,779	0
Rent/Space	6,300	3,672	0	3,672	0
Occupancy	7,700	6,710	0	6,710	29,452
Insurance	7,250	6,418	0	6,418	6,418
Office supplies (under 5,000)	45,500	50,080	0	50,080	12,330
Communications	15,500	7,458	0	7,458	15,795
Repair & maintenance	0	0	0	0	31,701
Other	2,881	2,082	0	2,082	1,901
Total Administrative/Program Services	593,479	593,479	0	593,479	923,307
ECIP Direct Services					
Winter	2,735,302	2,121,898	0	2,121,898	2,117,701
Summer	771,496	1,172,550	49,216	1,221,766	1,227,260
Emergency services allocation	0	8,723	0	8,723	9,173
Total ECIP Direct Services	3,506,798	3,303,171	49,216	3,352,387	3,354,134
Outreach & Education					
Other	0	0	0	0	0
Total Outreach & Education	0	0	0	0	0
Total Expenditures	4,100,277	3,896,650	54,991	3,951,641	4,277,441
Revenue over (under) Expenditures	0	0	(5,775)	(5,775)	(325,800)
Transfer	0	0	0	0	325,800
Ending Program Balance	\$ 0	\$ 0	(\$ 5,775)	(\$ 5,775)	\$ 0

Note to the Reconciliation of Revenue and Expenses

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

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, 2019 to September 30, 2020

Revenue/Contracted Amount	Budget	Actuals Per	Actuals Per
Allocated Award Amount - LIHEAP	Amount	Program Grant	Audited Statements
			GAAP Basis
Special Start-up	\$ 5,176,973	\$ 3,576,955	\$ 3,576,955
Current (initial + amendments)	1,748,778	0	0
Interest/Donations	0	0	0
Other-Carryovers	154,411	0	0
Total Revenue	7,080,162	3,576,955	3,576,955
Expenditures			
Administrative/Program Services			
Indirect costs	68,944	49,337	352,441
Personnel	448,726	289,495	289,495
Employee benefits	83,624	75,071	80,203
Program expenses	0	0	0
Contract and consulting	55,000	57,847	27,842
Travel and Training	4,000	4,353	344
	0	0	0
Rent/Space	4,000	2,853	36,570
Utilities	14,000	9,217	0
Insurance	7,500	3,740	3,740
Office supplies (under 5,000)	75,000	52,786	20,710
Communications	0	0	20,285
Repair & maintenance	0	0	16,200
Other	1,578	869	840
Total Administrative/Program Services	762,372	545,568	848,670
ECIP Direct Services			
Winter	3,843,481	1,693,039	1,693,039
Summer	2,474,309	1,332,968	1,331,618
Emergency services allocation	0	5,380	5,380
Total ECIP Direct Services	6,317,790	3,031,387	3,030,037
Outreach & Education			
Other	0	0	0
Total Outreach & Education	0	0	0
Total Expenditures	7,080,162	3,576,955	3,878,707
Revenue over (under) Expenditures	0	0	(301,752)
Transfer	0	0	301,752
Ending Program Balance	\$ 0	\$ 0	\$ 0

Note to the Reconciliation of Revenue and Expenses

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

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

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

We have audited, in accordance with the auditing standards generally accepted in the United States and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States, the financial statements of Community Action Agency of St. Louis County, Inc., which comprise the statement of financial position as of September 30, 2020, 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 14, 2021.

Internal Control Over Financial Reporting

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

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

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

Compliance and Other Matters

As part of obtaining reasonable assurance about whether Community Action Agency of St. Louis County, Inc.'s financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the 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 Community Action Agency of St. Louis County, Inc.'s internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering Community Action Agency of St. Louis County, Inc.'s internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

Handwritten signature of Wipfli LLP in black ink.

Wipfli LLP

June 14, 2021
Madison, Wisconsin

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

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

Report on Compliance for the Major Federal Programs

We have audited Community Action Agency of St. Louis County, Inc.'s compliance with the types of compliance requirements described in the *U.S. Office of Management and Budget (OMB) Compliance Supplement* that could have a direct and material effect on each of its major federal programs for the year ended September 30, 2020. Community Action Agency of St. Louis County, Inc.'s major federal programs are identified in the summary of auditor's results section of the accompanying schedule of findings and questioned costs.

Management's Responsibility for Compliance

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

Auditor's Responsibility

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

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

Opinion

In our opinion, Community Action Agency of St. Louis County, Inc. complied, in all material respects, with the types of compliance requirements referred to above that could have a direct and material effect on each of its major federal programs for the year ended September 30, 2020.

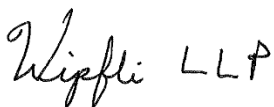
Report on Internal Control Over Compliance

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

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

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

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



Wipfli LLP

June 14, 2021
Madison, Wisconsin

Community Action Agency of St. Louis County, Inc.

Schedule of Findings and Questioned Costs
Year Ended September 30, 2020

Section I - Summary of Auditor's Results

Financial Statements

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

Federal Awards

Internal control over major federal program:	
Material weaknesses identified?	No
Significant deficiencies identified?	No

Type of auditor's report issued on compliance for major program Unmodified

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

Identification of major federal program:

<u>Name of Federal Major Program or Cluster</u>	<u>CFDA No.</u>
Low Income Home Energy Assistance Program	93.568
Community Service Block Grant	93.569

Dollar threshold used to distinguish between Type A and Type B programs: \$750,000

Auditee qualified as low-risk auditee? Yes

Section II - Financial Statement Findings

None

Section III - Federal Award Findings and Questioned Costs

None

Community Action Agency of St. Louis County, Inc.

Schedule of Findings and Questioned Costs
Year Ended September 30, 2020

Section IV - Summary Schedule of Prior Year Findings

Finding 2019-001: Timely Payments to Vendors

Current year status: When testing this compliance requirement in accordance with the LIHEAP manual it was noted that there were no instances of a payment occurring outside 45 days of the date of crisis. Finding resolved.