

**COMMUNITY ACTION PARTNERSHIP
OF GREATER ST. JOSEPH**

St. Joseph, Missouri

Independent Auditor's Report and
Consolidated Financial Statements with
Supplementary Information
For the Years Ended
February 28, 2025
and February 29, 2024

COMMUNITY ACTION PARTNERSHIP OF GREATER ST. JOSEPH
St. Joseph, Missouri

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JARRED, GILMORE & PHILLIPS, PA
CERTIFIED PUBLIC ACCOUNTANTS

INDEPENDENT AUDITOR'S REPORT

Board of Directors
Community Action Partnership of Greater St. Joseph
St. Joseph, Missouri

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying consolidated financial statements of Community Action Partnership of Greater St. Joseph (a nonprofit organization), which comprise the consolidated statements of financial position as of February 28, 2025 and February 29, 2024, and the related consolidated statements of activities, functional expenses, and cash flows for the years then ended, and the related notes to the consolidated financial statements.

In our opinion, the consolidated financial statements present fairly, in all material respects, the financial position of Community Action Partnership of Greater St. Joseph as of February 28, 2025 and February 29, 2024, and the changes in its net assets and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audits 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 Consolidated Financial Statements section of our report. We are required to be independent of Community Action Partnership of Greater St. Joseph and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the consolidated 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 consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Community Action Partnership of Greater St. Joseph's ability to continue as a going concern within one year after the date that the consolidated 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 consolidated 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 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 consolidated 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 consolidated 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 consolidated 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 Partnership of Greater St. Joseph'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 consolidated financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Community Action Partnership of Greater St. Joseph'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 consolidated financial statements as a whole. 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 consolidated financial statements. The combining schedule of activities (presented on pages 22-26) is prepared for additional analysis and is not a required part of the consolidated financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the consolidated financial statements. The information has been subjected to the auditing procedures applied in the audit of the consolidated financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the consolidated financial statements or to the consolidated financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated, in all material respects, in relation to the consolidated financial statements as a whole.

Our audit was conducted for the purpose of forming an opinion on the consolidated financial statements taken as a whole. The supplementary schedules (presented on pages 27-28) are presented for purposes of additional analysis as required by grantors and are not a required part of the consolidated financial statements. Such information has not been subjected to the auditing procedures applied in the audit of the consolidated financial statements, and, accordingly, we express no opinion on it.

Other Reporting Required by Government Auditing Standards

In accordance with *Government Auditing Standards*, we have also issued our report dated October 3, 2025, on our consideration of Community Action Partnership of Greater St. Joseph'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 Partnership of Greater St. Joseph'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 Partnership of Greater St. Joseph's internal control over financial reporting and compliance.



JARRED, GILMORE & PHILLIPS, PA
Certified Public Accountants

October 3, 2025
Chanute, Kansas

COMMUNITY ACTION PARTNERSHIP OF GREATER ST. JOSEPH

St. Joseph, Missouri

Consolidated Statements of Financial Position

February 28, 2025 and February 29, 2024

	2025	2024
ASSETS		
Current Assets:		
Cash and Cash Equivalents	\$ 1,431,038.15	\$ 1,988,442.42
Accounts Receivable, Net	1,304,606.55	1,491,720.35
Prepaid Expenses	93,323.20	67,261.84
Total Current Assets	<u>2,828,967.90</u>	<u>3,547,424.61</u>
Capital Assets, Net	7,810,336.80	6,973,975.95
Right to Use Assets, Net	287,050.25	373,967.71
Deposits	4,000.00	4,000.00
TOTAL ASSETS	<u>\$ 10,930,354.95</u>	<u>\$ 10,899,368.27</u>
LIABILITIES		
Current Liabilities:		
Accounts Payable	\$ 547,131.12	\$ 443,234.29
Accrued Payroll	71,701.83	548,855.19
Accrued Payroll Withholdings	98,532.48	182,135.85
Accrued Annual Leave	200,409.49	195,186.39
Tenant Security Deposits	8,193.34	7,438.34
Refundable Grant Advances	1,630,552.40	1,715,984.67
Current Portion of Notes Payable	51,562.39	9,540.35
Current Portion of Lease Payable	9,636.19	86,261.06
Total Current Liabilities	<u>2,617,719.24</u>	<u>3,188,636.14</u>
Long-Term Liabilities		
Notes Payable	198,685.93	208,226.36
Leases Payable	290,078.21	376,339.27
Less: Current Portion	(61,198.58)	(95,801.41)
Total Long-Term Liabilities	<u>427,565.56</u>	<u>488,764.22</u>
TOTAL LIABILITIES	<u>3,045,284.80</u>	<u>3,677,400.36</u>
NET ASSETS		
Without Donor Restrictions	7,494,173.50	6,539,870.79
With Donor Restrictions	390,896.65	682,097.12
TOTAL NET ASSETS	<u>7,885,070.15</u>	<u>7,221,967.91</u>
TOTAL LIABILITIES AND NET ASSETS	<u>\$ 10,930,354.95</u>	<u>\$ 10,899,368.27</u>

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

COMMUNITY ACTION PARTNERSHIP OF GREATER ST. JOSEPH

St. Joseph, Missouri

Consolidated Statements of Activities

For the Years Ended February 28, 2025 and February 29, 2024

CHANGES IN NET ASSETS	2025	2024
Changes in Net Assets without Donor Restrictions		
Support and Revenues		
Contributions	\$ 11,208,627.31	\$ 10,815,448.89
Contributions - Non-Cash	167,957.24	92,785.20
Program Income	104,317.99	120,225.85
Interest Income	5,517.04	5,595.77
Other Income	300.00	807.51
Gain (Loss) on Sale of Assets	-	(447,904.70)
Total Support and Revenues without Donor Restrictions	<u>11,486,719.58</u>	<u>10,586,958.52</u>
Expenses		
Program Services		
Early Childhood Development	7,418,065.61	8,223,193.27
Community Services	658,016.51	584,725.35
Housing Services	297,652.85	555,757.07
Energy Assistance	1,701,307.62	2,045,520.83
Supporting Activities		
General and Administration	840,584.50	853,312.67
Fundraising	45,990.27	41,423.21
Total Expenses	<u>10,961,617.36</u>	<u>12,303,932.40</u>
Net Assets Released From Restrictions through Satisfaction of Program Restrictions	<u>429,200.49</u>	<u>1,412,614.02</u>
Increase (Decrease) in Net Assets without Donor Restrictions	<u>954,302.71</u>	<u>(304,359.86)</u>
Changes in Net Assets with Donor Restrictions		
Support:		
Contributions	138,000.02	46,450.00
Program Income	-	1,353,670.00
Gain (Loss) on Sale of Assets	-	211,924.00
Net Assets Released From Restrictions Through Satisfaction of Program Restrictions	<u>(429,200.49)</u>	<u>(1,412,614.02)</u>
Increase (Decrease) in Net Assets with Donor Restrictions	<u>(291,200.47)</u>	<u>199,429.98</u>
Increase (Decrease) In Net Assets	663,102.24	(104,929.88)
Net Assets, Beginning of the Year	<u>7,221,967.91</u>	<u>7,326,897.79</u>
Net Assets, End of the Year	<u>\$ 7,885,070.15</u>	<u>\$ 7,221,967.91</u>

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

COMMUNITY ACTION PARTNERSHIP OF GREATER ST. JOSEPH

St. Joseph, Missouri

Consolidated Statement of Functional Expenses

For the Year Ended February 28, 2025

Expenses	Program Services				Total Program Services	Supporting Activities		Total Organization Services
	Early Childhood Development	Community Services	Housing Services	Energy Assistance		General and Administration	Fundraising	
Salaries	\$ 4,160,941.66	\$ 338,341.33	\$ 19,669.62	\$ 195,822.99	\$ 4,714,775.60	\$ 440,394.11	\$ 24,181.25	\$ 5,179,350.96
Fringe Benefits	1,222,813.72	107,545.94	6,906.52	55,520.46	1,392,786.64	101,059.74	5,549.01	1,499,395.39
Governance	-	4,966.93	-	-	4,966.93	-	-	4,966.93
Direct Client Services	66,961.98	140,057.10	19,303.96	1,413,741.00	1,640,064.04	3,000.00	-	1,643,064.04
Depreciation	438,053.73	5,938.70	155,146.42	-	599,138.85	15,307.70	840.52	615,287.07
Hiring Expense	7,000.93	752.80	974.75	-	8,728.48	19,705.83	1,082.01	29,516.32
Insurance	149,070.80	9,752.53	37,487.26	1,862.35	198,172.94	26,494.48	1,454.76	226,122.18
Interest Expense	-	-	-	-	-	622.23	34.17	656.40
Marketing and								
Advertising	19,216.10	2,738.68	551.08	-	22,505.86	10,144.90	557.04	33,207.80
Other	-	-	1,109.69	-	1,109.69	-	-	1,109.69
Professional Fees	12,980.71	-	263.75	-	13,244.46	108,308.95	5,947.05	127,500.46
Rent/Space	210,392.54	817.52	1,788.69	9,581.69	222,580.44	18,743.71	1,029.18	242,353.33
Repairs and								
Maintenance	225,275.83	6,298.91	33,711.70	7,150.95	272,437.39	14,052.34	771.59	287,261.32
Small Equipment	-	-	257.00	-	257.00	-	-	257.00
Special Events	154,805.39	1,489.22	77.64	702.52	157,074.77	6,928.59	380.44	164,383.80
Supplies	369,259.74	10,190.32	7,171.56	8,870.58	395,492.20	52,449.47	2,879.91	450,821.58
Training	101,067.37	5,996.76	1,811.26	1,543.99	110,419.38	6,225.09	341.81	116,986.28
Travel	108,786.38	8,514.88	357.81	1,810.45	119,469.52	7,475.84	410.48	127,355.84
Utilities	171,438.73	14,614.89	11,064.14	4,700.64	201,818.40	9,671.52	531.05	212,020.97
	<u>\$ 7,418,065.61</u>	<u>\$ 658,016.51</u>	<u>\$ 297,652.85</u>	<u>\$ 1,701,307.62</u>	<u>\$ 10,075,042.59</u>	<u>\$ 840,584.50</u>	<u>\$ 45,990.27</u>	<u>\$ 10,961,617.36</u>

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

COMMUNITY ACTION PARTNERSHIP OF GREATER ST. JOSEPH

St. Joseph, Missouri

Consolidated Statement of Functional Expenses

For the Year Ended February 29, 2024

Expenses	Program Services				Total Program Services	Supporting Activities		Total Organization Services
	Early Childhood Development	Community Services	Housing Services	Energy Assistance		General and Administration	Fundraising	
Salaries	\$ 4,713,020.93	\$ 352,737.17	\$ 63,054.06	\$ 215,559.17	\$ 5,344,371.33	\$ 539,016.09	\$ 26,250.28	\$ 5,909,637.70
Fringe Benefits	1,191,491.62	95,647.94	19,796.85	48,948.85	1,355,885.26	104,079.49	5,068.71	1,465,033.46
Governance	-	4,281.86	-	-	4,281.86	-	-	4,281.86
Direct Client Services	52,403.33	72,336.21	17,998.80	1,747,775.55	1,890,513.89	1,787.34	-	1,892,301.23
Depreciation	468,199.64	5,938.71	158,473.92	-	632,612.27	10,797.68	525.85	643,935.80
Hiring Expense	9,900.87	-	393.75	-	10,294.62	11,344.71	552.49	22,191.82
Insurance	134,810.94	8,048.11	45,723.74	2,139.56	190,722.35	32,384.92	1,577.16	224,684.43
Interest Expense	-	-	-	-	-	952.61	-	952.61
Marketing and								
Advertising	18,358.94	4,920.00	-	-	23,278.94	11,747.45	572.11	35,598.50
Other	-	200.00	11,765.23	-	11,965.23	5,778.61	281.42	18,025.26
Professional Fees	297,694.14	-	741.00	-	298,435.14	37,730.51	1,837.49	338,003.14
Rent/Space	169,392.72	2,176.72	2,021.45	9,982.23	183,573.12	17,913.58	872.40	202,359.10
Repairs and								
Maintenance	177,809.72	8,038.83	209,888.00	5,610.40	401,346.95	10,138.34	493.74	411,979.03
Small Equipment	1.00	-	5,772.30	-	5,773.30	-	-	5,773.30
Special Events	173,574.74	1,704.52	142.40	925.41	176,347.07	2,424.45	118.07	178,889.59
Supplies	330,310.93	5,337.85	4,613.87	8,910.73	349,173.38	45,740.76	2,227.59	397,141.73
Training	189,963.49	1,015.35	30.77	567.89	191,577.50	5,630.46	274.21	197,482.17
Travel	136,789.42	2,519.18	1,693.76	379.36	141,381.72	7,586.41	369.46	149,337.59
Utilities	159,470.84	19,822.90	13,647.17	4,721.68	197,662.59	8,259.26	402.23	206,324.08
	<u>\$ 8,223,193.27</u>	<u>\$ 584,725.35</u>	<u>\$ 555,757.07</u>	<u>\$ 2,045,520.83</u>	<u>\$ 11,409,196.52</u>	<u>\$ 853,312.67</u>	<u>\$ 41,423.21</u>	<u>\$ 12,303,932.40</u>

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

COMMUNITY ACTION PARTNERSHIP OF GREATER ST. JOSEPH

St. Joseph, Missouri

Consolidated Statements of Cash Flows

For the Years Ended February 28, 2025 and February 29, 2024

	2025	2024
CASH FLOWS FROM OPERATING ACTIVITIES		
Change in Net Assets	\$ 663,102.24	\$ (104,929.88)
Adjustments to Reconcile Change in Net Assets to Net Cash Used in Operating Activities		
Depreciation Expense	615,287.07	643,935.80
Lease Amortization	22,712.71	30,283.56
(Gain) Loss on Sale of Assets	-	235,980.70
(Increase) Decrease in Grant and Contracts Receivable	187,113.80	(789,857.35)
(Increase) Decrease in Prepaid Expense	(26,061.36)	9,756.34
(Increase) Decrease in Deposits	-	1,000.00
Increase (Decrease) in Accounts Payable	103,896.83	171,195.38
Increase (Decrease) in Accrued Payroll	(477,153.36)	383,448.85
Increase (Decrease) in Accrued Annual Leave	5,223.10	9,507.38
Increase (Decrease) in Accrued Payroll Taxes	(83,603.37)	(9,416.57)
Increase (Decrease) in Refundable Grant Advances	(85,432.27)	161,530.86
Increase (Decrease) in Security Deposits	755.00	199.00
Increase (Decrease) in Operating Lease Obligations	979.57	970.18
	<u>926,819.96</u>	<u>743,604.25</u>
CASH FLOWS FROM INVESTING ACTIVITIES		
Proceeds from the Sale of Capital Assets	-	211,924.00
Payments for Purchase of Capital Assets	(1,451,647.92)	(823,881.07)
Net Cash Provided by (Used in) Investing Activities	<u>(1,451,647.92)</u>	<u>(611,957.07)</u>
CASH FLOWS FROM FINANCING ACTIVITIES		
Principal Payments on Notes Payable	(9,540.43)	(9,445.54)
Principal Payments on Leases Payable	(23,035.88)	(30,301.13)
Net Cash Provided by (Used in) Financing Activities	<u>(32,576.31)</u>	<u>(39,746.67)</u>
Net Increase (Decrease) in Cash and Cash Equivalents	(557,404.27)	91,900.51
Cash and Cash Equivalents, Beginning of the Year	1,988,442.42	1,896,541.91
Cash and Cash Equivalents, End of the Year	<u>\$ 1,431,038.15</u>	<u>\$ 1,988,442.42</u>

Supplementary Information

Cash Paid During the Period for:

Interest Expense on Notes Payable	\$ 1,073.76	\$ 2,133.50
Interest Expense on Leases Payable	149.02	612.07

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

COMMUNITY ACTION PARTNERSHIP OF GREATER ST. JOSEPH

St. Joseph, Missouri

Notes to the Consolidated Financial Statements
February 28, 2025 and February 29, 2024

1. NATURE OF ACTIVITIES

Community Action Partnership of Greater St. Joseph (the “Organization”) is a nonprofit organization that serves economically and socially disadvantaged persons in Andrew, Buchanan, Clinton, and DeKalb counties in Missouri.

The consolidated financial statements include the accounts of the Organization and its affiliated entity, Northwest Missouri Community Development Corporation (“NWCDC”), which share the same year end. The consolidated financial statements also include the accounts of wholly owned affiliates holding affordable housing properties:

- Mid-Town Infill – two single-family homes in St. Joseph, Missouri
- Rural Infill – two single-family homes in Plattsburg, Missouri
- Urban Infill – one single-family home in St. Joseph, Missouri
- Applewood Estates – six single-family homes in St. Joseph, Missouri

The Organization is also the general partner in four limited partnerships formed to provide affordable housing for low-income individuals; however, these entities had no activity during the years ended February 28, 2025, and February 29, 2024. NWCDC is the general partner for six additional limited partnerships established for the same purpose. All significant intercompany transactions and balances have been eliminated in consolidation.

The Organization provides a range of services and activities designed to assist low-income individuals and families by promoting economic stability, enhancing educational opportunities, and improving housing and living conditions. The Organization administers federal, state, and local grant programs, including Head Start, Low-Income Home Energy Assistance Program (LIHEAP), Community Services Block Grant (CSBG), HOME Investment Partnerships, Weatherization Assistance, Employment and Training, and other related programs. Major program services include:

- Early Childhood Development – Provides comprehensive child and family development services through Head Start and Early Head Start programs. Services include education, health, nutrition, and family support for children from birth to age five, including children with disabilities, and their families who meet federal poverty guidelines.
- Energy Assistance – Provides emergency heating and cooling assistance to income-eligible households, generally those at or below 125% of federal poverty guidelines.
- Community Services – Administers a variety of direct client services and community development projects that promote family self-sufficiency, financial stability, and overall community well-being.
- Housing Services – Provides access to affordable housing opportunities through rental and homeownership options for income-eligible individuals and families, as well as persons with disabilities.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The Organization's policy is to prepare its financial statements on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America (US GAAP). Net assets and revenues, expenses, gains and losses are classified based on the existence or absence of donor imposed restrictions. Accordingly, the Organization's net assets and changes thereto are classified and reported as follows:

Net assets without donor restrictions – consists of amounts that are available for use in carrying out the activities of the Organization and are not subject to donor-imposed restrictions.

Net assets with donor restrictions – Net assets subject to donor or certain grantor imposed restrictions. 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 donor-imposed restrictions are perpetual in nature, where the donor stipulates that resources be maintained in perpetuity. We report contributions restricted by donors as increases in net assets without donor restrictions if the restrictions expire (that is, when a stipulated time restriction ends or purpose restriction is accomplished) in the reporting period in which the revenue is recognized. All other donor-restricted contributions are reported as increases in net assets with donor restrictions, depending on the nature of the restrictions. When a restriction expires, net assets with donor restrictions are reclassified to net assets without donor restrictions and reported in the statements of activities as net assets released from restrictions.

Principles of Consolidation

The consolidated financial statements include the accounts of Community Action Partnership of Greater St. Joseph and its wholly owned affiliates, as well as Northwest Missouri Community Development Corporation ("NWCDC"). All significant intercompany balances and transactions have been eliminated in consolidation.

Liquidity

Assets are presented in the accompanying statement of financial position according to their nearness of conversion to cash and liabilities according to the nearness of their maturity and resulting use of cash.

Accounting Estimates

The preparation of financial statements in conformity with U.S. GAAP requires management to make estimates and assumptions that affect certain reported amounts and disclosures. Actual results could differ from those estimates.

Cash and Cash Equivalents

The Organization considers all highly liquid investments with an original maturity of three months or less to be cash equivalents.

Allowance for Doubtful Accounts

Grants and accounts receivable are reported at net realizable value. An allowance for doubtful accounts is established when management determines collection is uncertain.

2. **SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES** (Continued)

Income Taxes

The Organization is exempt from Federal income taxes under IRS Code Section 501(c)3. In addition, the Organization qualifies for the charitable contribution deduction under Section 170(b)(1)(A) and has been classified as an organization that is not a private foundation under Section 509(a)(2). Accordingly, no provision for income taxes has been made in the accompanying financial statements. The Organization follows FASB ASC 740-10, Accounting for Uncertainty in Income Taxes, and management has determined there are no material uncertain tax positions.

Capital Assets

It is the Organization's policy to capitalize capital assets with a useful life of more than one year and a value over \$5,000.00. Capital assets are stated at cost, if purchased, and at fair value at the date of donation, if donated. Such items acquired under grants from Federal and state sources are considered to be owned by the Organization while used in the programs for which they are purchased or in programs authorized in the future. However, the funding source has a reversionary interest in the property. Capital assets purchased or donated to the corporate account are depreciated based on estimated useful lives using the straight-line method as follows:

Buildings and Improvements	20-25 Years
Equipment	3-7 Years
Vehicles	5 Years

Leases

The Organization accounts for leases in accordance with FASB ASC 842, Leases. Right-of-use ("ROU") assets and related lease liabilities are recognized for all leases with terms greater than 12 months. Leases are classified as either finance or operating, with classification affecting the timing of expense recognition. Short-term leases with terms of 12 months or less are excluded from recognition on the statement of financial position.

Lease assets represent the Organization's right to use an underlying asset for the lease term, and lease liabilities represent the obligation to make lease payments. ROU assets and liabilities are measured at the present value of lease payments over the lease term, using the implicit rate when readily determinable or otherwise a risk-free rate. Lease expense for operating leases is recognized on a straight-line basis over the lease term.

The Organization has elected certain practical expedients under ASC 842, including the short-term lease exemption and the election not to separate lease and nonlease components.

Allocated Costs

The Organization allocates its expenses on a functional basis among its various programs and support services. Expenses that can be identified with a specific program and support service are allocated directly according to their natural expenditure classification. Other expenses that are common to several functions are allocated using various allocation methods as follows:

- Personnel is based on functions performed by staff.
- Travel is based on program/service which directly benefits by such travel costs and/or percentages derived from staffing allocations.
- Occupancy costs are based primarily on utilization.
- Phone is based primarily on number of lines and history of long distance charges.
- Printing/Supplies are based primarily on utilization.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Revenue Recognition

The Organization follows FASB ASC 958-605, *Not-for-Profit Entities – Revenue Recognition*, and ASC 606, *Revenue from Contracts with Customers*, as applicable.

Contributions-Contributions are recognized when received or unconditionally promised. Contributions are considered available for use without donor restriction unless specifically restricted by the donor. Donor-restricted contributions are reported as increases in net assets with donor restrictions. When a restriction expires (i.e., when a time restriction ends or a purpose restriction is accomplished), 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.

Conditional Contributions-Conditional contributions, which include donor stipulations that represent a barrier that must be overcome and a right of return of assets (or release of a donor's obligation to transfer assets), are not recognized as revenue until the conditions have been substantially met or explicitly waived by the donor.

Grants and Contracts-Grants and contracts may be accounted for as contributions, exchange transactions, or a combination thereof, depending on the underlying terms. If the grant is determined to be a contribution, revenue is recognized consistent with the contribution policies above. If the grant is determined to be an exchange transaction, it is accounted for under ASC 606.

Cost-Reimbursable Agreements-A significant portion of the Organization's revenue is derived from cost-reimbursable federal and state contracts and grants. These agreements are conditioned upon the incurrence of allowable qualifying expenses and/or other performance requirements. Revenue is recognized when qualifying expenses are incurred or performance obligations are satisfied in accordance with the terms of the agreement. Amounts received in advance of incurring qualifying expenditures are recorded as refundable advances in the statement of financial position.

Non Cash Contributions

Donated goods are recorded at fair value on the date of donation. Contributed services are recognized as revenue if they create or enhance nonfinancial assets or require specialized skills that would typically need to be purchased if not provided by donation.

3. CONCENTRATION OF CREDIT RISK

Custodial credit risk – deposits. Custodial credit risk is the risk that in the event of a bank failure, The Organization's deposits may not be returned to it.

At year-end February 28, 2025, the carrying amount of the Organization's deposits including certificates of deposit was \$1,431,038.15. The bank balance was held at two banks and in escrow with the Missouri Housing Development Corporation resulting in a concentration of credit risk. The bank balance was \$1,663,261.83. Of the bank balance, \$284,416.92 was secured by FDIC insurance, \$1,354,652.98 was secured with a bank repurchase agreement, \$19,771.13 was held in escrow with the Missouri Housing Development Corporation, and the remaining \$4,420.80 was considered unsecured at year end.

3. CONCENTRATION OF CREDIT RISK (Continued)

At year-end February 29, 2024, the carrying amount of the Organization’s deposits including certificates of deposit was \$1,988,442.42. The bank balance was held at two banks and in escrow with the Missouri Housing Development Corporation resulting in a concentration of credit risk. The bank balance was \$2,157,830.11. Of the bank balance, \$148,544.66 was secured by FDIC insurance, \$1,997,575.52 was secured with a bank repurchase agreement, and the remaining \$11,709.93 was held in escrow and considered unsecured at year end.

4. GRANT AND CONTRACTS RECEIVABLE, NET

Grant and contracts receivable at February 28, 2025 and February 29, 2024, consist of amounts due under the following grants and programs:

	2025	2024
Grants Receivable:		
Head Start	\$ 1,036,141.37	\$ 842,450.52
CACFP	14,372.00	26,830.50
CSBG	55,752.16	62,043.96
CSBG POV Sim Training	0.00	7,000.00
Skill-Up	64,288.10	19,855.36
Project H2O Fund	0.00	3.45
St Joseph ARPA 2022	51,110.00	27,265.82
Home Construction Programs	3,543.50	14,142.00
DESE Other	0.00	401,500.00
LIWAP Water Assistance	0.00	16,941.18
Total Grants Receivable	<u>1,225,207.13</u>	<u>1,418,032.79</u>
Accounts Receivable		
Apartment Rents	6,150.62	676.00
Kids Win Missouri	0.00	550.00
LIHEAP Energy Assistance-Refund	0.00	17.70
CSBG - Refund	0.00	70.30
Corporate Unrestricted	66,250.00	71,150.00
Head Start – Other	6,998.80	1,223.56
Total Accounts Receivable	<u>79,399.42</u>	<u>73,697.56</u>
Net Receivables	<u>\$ 1,304,606.55</u>	<u>\$ 1,491,720.35</u>

Accounts receivable are stated at unpaid balances. A majority of accounts receivable at February 28, 2025 and February 29, 2024, are due from federal and state government agencies or their pass-through entities. Historically, the Organization has collected substantially all such amounts, and management evaluates the collectability of receivables based on historical experience, grantor relationships, and other relevant factors. Based on this evaluation, management considers all receivables to be fully collectible at February 28, 2025 and February 29, 2024, and therefore no allowance for doubtful accounts has been recorded.

5. CAPITAL ASSETS, NET

Following are the changes in capital assets for the year ended February 28, 2025:

	Balance 2/29/2024	Additions	Retirements	Balance 2/28/2025
Capital Assets not being depreciated				
Land	\$ 339,855.97	\$ -	\$ -	\$ 339,855.97
Work in Progress	214,161.67	962,227.88	-	1,176,389.55
Total Capital Assets not being depreciated	<u>554,017.64</u>	<u>962,227.88</u>	<u>-</u>	<u>1,516,245.52</u>
Other Capital Assets				
Buildings and Improvements	9,704,465.91	290,544.49	-	9,995,010.40
Equipment	952,598.43	198,875.55	-	1,151,473.98
Vehicles	1,094,714.08	-	-	1,094,714.08
Total Other Capital Assets	<u>11,751,778.42</u>	<u>489,420.04</u>	<u>-</u>	<u>12,241,198.46</u>
Accumulated Depreciation				
Buildings and Improvements	(3,579,948.46)	(446,935.25)	-	(4,026,883.71)
Equipment	(732,976.34)	(106,590.75)	-	(839,567.09)
Vehicles	(1,018,895.31)	(61,761.07)	-	(1,080,656.38)
Total Accumulated Depreciation	<u>(5,331,820.11)</u>	<u>(615,287.07)</u>	<u>-</u>	<u>(5,947,107.18)</u>
Capital Assets Summary				
Net Land, Buildings, and Improvements	6,678,535.09	805,837.12	-	7,484,372.21
Net Equipment and Vehicles	295,440.86	30,523.73	-	325,964.59
Total Net Capital Assets	<u>\$ 6,973,975.95</u>	<u>\$ 836,360.85</u>	<u>\$ -</u>	<u>\$ 7,810,336.80</u>

Following are the changes in capital assets for the year ended February 29, 2024:

	Balance 2/28/2023	Additions	Retirements	Balance 2/29/2024
Capital Assets not being depreciated				
Land	\$ 221,456.97	\$ 120,000.00	\$ (1,601.00)	\$ 339,855.97
Work in Progress	243,745.46	416,719.91	(446,303.70)	214,161.67
Total Capital Assets not being depreciated	<u>465,202.43</u>	<u>536,719.91</u>	<u>(447,904.70)</u>	<u>554,017.64</u>
Other Capital Assets				
Buildings and Improvements	9,512,133.18	192,332.73	-	9,704,465.91
Equipment	857,770.00	94,828.43	-	952,598.43
Vehicles	1,094,714.08	-	-	1,094,714.08
Total Other Capital Assets	<u>11,464,617.26</u>	<u>287,161.16</u>	<u>-</u>	<u>11,751,778.42</u>
Accumulated Depreciation				
Buildings and Improvements	(3,145,015.28)	(434,933.18)	-	(3,579,948.46)
Equipment	(628,563.97)	(104,412.37)	-	(732,976.34)
Vehicles	(914,305.06)	(104,590.25)	-	(1,018,895.31)
Total Accumulated Depreciation	<u>(4,687,884.31)</u>	<u>(643,935.80)</u>	<u>-</u>	<u>(5,331,820.11)</u>
Capital Assets Summary				
Net Land, Buildings, and Improvements	6,832,320.33	294,119.46	(447,904.70)	6,678,535.09
Net Equipment and Vehicles	409,615.05	(114,174.19)	-	295,440.86
Total Net Capital Assets	<u>\$ 7,241,935.38</u>	<u>\$ 179,945.27</u>	<u>\$ (447,904.70)</u>	<u>\$ 6,973,975.95</u>

6. REFUNDABLE GRANT ADVANCES/DUE TO GRANTOR

Refundable grant advances at February 28, 2025 and February 29, 2024, consist of grant funds received in advance of expenditures in the following program:

	2025	2024
LiHEAP Energy Assistance - ECIP	\$ 1,630,552.40	\$ 1,715,984.67

7. NOTES PAYABLE

City of St. Joseph, Missouri:

Original note \$300,000.00, received from the City was the initial advance funding of a Federal Home Investment Partnership project. Payments are due monthly at \$964.92 commencing January 1, 2014, including interest at 1.0%. The note matures December 1, 2043 and is secured the Applewood Estates development. This note is also paid by the Organization's Affiliated Organization Applewood Estates operating budget.

The following is a summary of changes in notes payable for the year ended February 28, 2025:

	Principal February 29, <u>2024</u>	Principal Received <u>(Paid)</u>	Principal February 28, <u>2025</u>	Interest <u>Paid</u>
<u>Obligations:</u>				
City of St. Joseph	\$ 208,226.36	\$ (9,540.43)	\$ 198,685.93	\$ 1,073.76

The following is a summary of changes in notes payable for the year ended February 29, 2024:

	Principal February 28, <u>2023</u>	Principal Received <u>(Paid)</u>	Principal February 29, <u>2024</u>	Interest <u>Paid</u>
<u>Obligations:</u>				
City of St. Joseph	\$ 217,671.90	\$ (9,445.54)	\$ 208,226.36	\$ 2,133.50

The schedule of maturities of notes payable is as follows:

<u>Year Ending February 28/29:</u>	<u>Amount</u>
2026	\$ 9,636.19
2027	9,732.99
2028	9,830.78
2029	9,929.53
2030	10,029.28
2031-2035	51,678.11
2036-2040	54,326.57
2041-2044	<u>43,522.48</u>
Total	<u>\$ 198,685.93</u>

8. LEASES

The Organization has obligations as a lessee for office and classroom space under noncancelable lease agreements with initial terms greater than one year. These leases are classified as either operating or finance leases. Many of the Organization's leases include renewal options ranging from two to five years; however, since management is not reasonably certain to exercise these options, they are excluded from the lease term and related lease liabilities. Short-term leases with terms of 12 months or less are not recorded as right-of-use assets or lease liabilities.

The Organization's leases do not include termination options for either party or restrictive financial or other covenants. Lease payments include fixed amounts and, for certain office leases, variable payments related to the Organization's proportionate share of property taxes, insurance, and common area maintenance. Variable lease payments are not included in the measurement of lease liabilities and are recognized as expense in the period incurred.

Right-of-use assets are included in property and equipment, net. Lease liabilities are presented separately on the consolidated statement of financial position as current and long-term lease liabilities.

Lease Expense	2025	2024
Finance Lease Expense		
Amortization of ROU assets	\$ 22,712.71	\$ 30,283.56
Interest on lease liabilities	119.27	572.93
Operating Lease Expense	67,759.32	67,759.32
Short-Term Lease Expense	<u>46,093.23</u>	<u>25,513.00</u>
Total Lease Expense	<u>\$ 136,684.53</u>	<u>\$ 124,128.81</u>

Other Information:

Cash paid for amounts included in the measurement of lease liabilities:

Operating cash flows from finance leases (interest)	\$ 149.02	\$ 612.07
Financing cash flows from finance leases (principal)	23,035.88	30,301.13
Operating cash flows from operating leases	66,750.00	66,750.00
ROU Assets obtained in exchange:		
for new finance lease liabilities	0.00	0.00
for new operating lease liabilities	0.00	0.00

Other information related to leases is as follows:

Lease term (in years) and discount rate:

Weighted-average remaining lease term, finance leases	0.00	0.75
Weighted-average remaining lease term, operating leases	5.80	6.53
Weighted-average discount rate, finance leases	0.00%	1.55%
Weighted-average discount rate, operating leases	1.10%	1.13%

Right to Use Assets:

Beginning ROU, Net	\$ 373,967.71	\$ 467,672.76
Additions of ROU Assets	0.00	0.00
Less Accumulated Amortization	<u>(86,917.46)</u>	<u>(93,705.05)</u>
Ending ROU, Net	<u>\$ 287,050.25</u>	<u>\$ 373,967.71</u>

8. LEASES (Continued)

Maturity Analysis of Lease Liabilities: As of February 28, 2025, the Organization had no remaining finance lease obligations, as all finance leases were completed during the year. The following table summarizes the maturities of operating lease liabilities:

Year Ending	Operating
February 28/29:	
2026	\$ 54,400.00
2027	49,800.00
2028	49,800.00
2029	49,800.00
2030	49,800.00
Thereafter	<u>45,650.00</u>
Total lease payments	299,250.00
Less: Present Value Discount	<u>(9,171.79)</u>
Total Lease Liabilities	290,078.21
Less Current Portion	<u>(51,562.39)</u>
Long Term Lease Liability	<u>\$ 238,515.82</u>

9. COMPENSATED ABSENCES

Paid Time Off (PTO) Policy

The Organization provides paid time off benefits to all regular full-time and part-time employees. PTO accrues based on years of service beginning on the employee's hire date, ranging from 162 hours per year for employees with less than five years of service to 198 hours per year for employees with ten or more years of service. Employees may not accrue more than 480 hours in their PTO bank, and a maximum of 198 hours may be carried over into the next calendar year. Upon voluntary separation with at least two weeks' notice, employees are eligible to receive a payout of up to 120 hours of accrued unused PTO.

The Organization determines a liability for compensated absences when the following conditions are met:

- The Organization's obligation relating to employees' rights to receive compensation for future absences is attributable to employee services already rendered;
- The obligation relates to rights that vest or accumulate;
- Payment of the compensation is probable; and
- The amount can be reasonably estimated and is material to the financial statements.

In accordance with these criteria, the Organization accrues a liability for paid time off that has been earned but not taken by employees. This liability is recorded within accrued expenses in the accompanying statement of financial position.

10. EMPLOYEE BENEFIT PLANS

The Organization sponsors a defined contribution 401(k) retirement plan covering all eligible employees. Employees are eligible to participate on the first day of employment through elective salary deferrals, subject to the annual limits established by the Internal Revenue Code. The plan provides for discretionary employer contributions as determined annually by the Board of Directors.

Employer contributions to the plan totaled \$104,115.91 and \$108,739.80 for the years ended February 28, 2025 and February 29, 2024, respectively.

11. NET ASSETS

Net assets without donor restrictions

At February 28, 2025 and February 29, 2024, all unrestricted net assets are undesignated as to their purpose.

Net assets with donor restrictions

The Organization does not maintain any donor-restricted net assets that are required to be held in perpetuity. All restricted balances at February 28, 2025 and February 29, 2024, are purpose-restricted and are expected to be used in future periods for the specified program activities within the following programs:

	2025	2024
Head Start CDA Training	\$ 7,065.30	\$ 7,598.47
Daycare – DESE	0.00	160,384.14
Project H20	0.00	2,655.29
EFSP-FEMA	0.00	835.65
Kids Win Missouri	42,611.53	37,556.29
HOME Program Income	0.00	76,658.29
CSBG Poverty Simulation Training	0.00	1,558.20
Community Development Donations	515.25	0.00
MHDC Net Book Value of Properties	<u>340,704.57</u>	<u>394,850.79</u>
Total Net Assets with Donor Restrictions	<u>\$ 390,896.65</u>	<u>\$ 682,097.12</u>

12. LIQUIDITY

The Organization regularly monitors liquidity required to meet its operating needs and other commitments. The Organization has various sources of liquidity at its disposal, including cash and cash equivalents, certain certificates of deposits, and certain receivables.

For purposes of analyzing resources available to meet general expenditures over a one year period, the Organization considers conduct of services undertaken to support program activities to be general expenditures.

Management has structured its financial assets to be available to meet cash needs for general expenditures for at least 30 days beyond year-end.

12. LIQUIDITY (Continued)

In addition to financial assets available to meet general expenditures over the next year, the Organization operates with a balanced budget and anticipates collecting sufficient revenue to cover general expenditures not covered by resources restricted by grantors or donors. Financial assets available for general expenditure, that is, without donor or other restrictions or designations limiting their use, within twelve months of the statement of financial position date, comprise the following.

	2025	2024
Cash and Cash Equivalents	\$ 1,431,038.15	\$ 1,988,442.42
Accounts Receivable, Net	1,304,606.55	1,491,720.35
Less: Cash Received with Donor Restrictions	(50,192.08)	(287,246.33)
Less: Cash Received with Grant Advances	<u>(1,630,552.40)</u>	<u>(1,715,984.67)</u>
Total Liquidity	<u>\$ 1,054,900.22</u>	<u>\$ 1,476,931.77</u>

13. IN-KIND CONTRIBUTIONS

The Organization receives contributions of goods and services from various donors, community partners, and volunteers to support program operations, primarily in connection with the Head Start program's non-Federal match requirement. Contributed services and goods are utilized in program operations, primarily for early childhood education and family support, and were not subject to donor restrictions. In-kind contributions recognized as revenue and the corresponding expense in the statements of activities totaled \$167,957.24 in 2025 and \$92,785.20 in 2024. These amounts consist primarily of:

- Donated facilities: Classroom and office space provided by community partners, valued at estimated fair rental rates for comparable properties, based on independent market data.
- Donated professional services: Specialized volunteer services, such as health screenings, legal consultation, and professional training, valued at the standard hourly rates for such services.
- Donated goods: Educational supplies, food, and other items used in program activities, valued at estimated wholesale cost or fair market value at the date of donation.

The Organization does not record the value of contributed services that do not require specialized skills, such as general volunteer time, in accordance with U.S. generally accepted accounting principles (GAAP). In-kind contributions recognized for the Head Start program are summarized as follows:

	2025	2024
Head Start/Early Head Start		
Volunteers - Parents	\$ 1,467,435.46	\$ 0.00
Space/Rent	124,461.67	92,785.20
Supplies	41,094.93	0.00
Travel	<u>2,400.64</u>	<u>0.00</u>
Total Program In-Kind	1,635,392.70	92,785.20
Non-GAAP	<u>(1,467,435.46)</u>	<u>0.00</u>
Total In-Kind	<u>\$ 167,957.24</u>	<u>\$ 92,785.20</u>

14. REAL ESTATE JOINT VENTURES

Patee Villas I, L.P., a limited partnership, owns and operates a ten unit senior affordable housing development project in St. Joseph, Missouri. The Organization and Northwest Missouri Community Development Corporation (a related entity) are general partners. The limited partners have a 99.95% ownership interest. Collectively, the Organization, its related entity, and the additional general partner have a .05% interest in the limited partnership. The Organization's capital contribution was \$100.00 Federal and state grants and tax credits, permanent loan financing, and the capital contributions of the limited partners financed a significant portion of the project's total cost.

Savannah Senior Apartments L.P., a limited partnership, formed to develop a 40 unit senior citizens low to moderate income housing project in Savannah, MO. Northwest Missouri Community Development Corporation (a related entity) is the managing general partner and has a .0051% ownership interest in the project. Federal and state tax credits and permanent loan financing will finance a significant portion of the project's total cost. Villas at the Summit, L.P., a limited partnership, formed to develop a 38 unit senior citizen low to moderate income housing project in Maryville, MO. Northwest Missouri Community Development Corporation (a related entity) is the managing general partner and has a .0051% ownership interest in the project. Federal and state tax credits and permanent loan financing will finance a significant portion of the project's total cost. The limited partner has the option to purchase the managing general partner's entire interest at any time after the later to occur of (i) 10 years after the Project is placed in services or (ii) upon approval of Missouri Housing Development Commission.

North Village Estates L.P., a limited partnership, formed to develop a 50 unit senior citizens low to moderate income housing project in St. Joseph, MO. Northwest Missouri Community Development Corporation (a related entity) is the managing general partner and has a 0.01% ownership interest in the project. Federal and state tax credits and permanent loan financing will finance a significant portion of the project's total cost. The limited partner has the option to purchase the entire general partner interest at any time after the Compliance Period (as such term is defined in the IRS Code Section 42(i)) which is anticipated to be 15 years after the project is placed in service.

Pickett Place GP, LLC, is a limited partnership formed to develop a 36-unit senior citizen low to moderate income housing project in St. Joseph, Missouri. Community Action Partnership of Greater St. Joseph (CAP) is a member of the Pickett Place GP, LLC with 0.0051% ownership interest of the project. CAP's capital contribution was \$510.00. Federal and state tax credits, Federal HOME funds, and permanent loan financing will finance a significant portion of this projects total cost.

The primary reason for admission of the Organization and Northwest Missouri Community Development Corporation (a related entity) as a general partner in these real estate joint ventures is to qualify the projects for federal and state grants, tax credits, and permanent financing which are favorable to the development of the low income housing projects. While the Organization and Northwest Missouri Community Development Corporation (a related entity) have an ownership interest in these real estate joint ventures, the financial nature of these interests are de minimis and are, therefore, not reported in the financial statements.

15. CONTINGENT LIABILITIES

Amounts received or receivable from grantor agencies are subject to audit and adjustment by the grantor, principally the federal government. Such audits could result in disallowances of expenditures. The ultimate costs of any such disallowances cannot be reasonably determined at this time. However, management believes that any such adjustments, if required, would not have a material effect on the financial statements.

16. CONCENTRATION OF RISK

The Organization receives substantial revenue in the form of Federal and State grants. The effect on the Organization's ability to continue operations if these funding sources were lost or cancelled is unknown.

In addition, a majority of the Organization's receivables are from governmental sources. Management believes this concentration does not expose the Organization to significant credit risk, as substantially all such receivables have historically been collected.

17. SUBSEQUENT EVENTS

The Organization evaluated events and transactions occurring subsequent to February 28, 2025, through October 3, 2025, the date the financial statements were available to be issued. During this period, there were no subsequent events requiring recognition in the financial statements.

SUPPLEMENTARY INFORMATION

COMMUNITY ACTION PARTNERSHIP OF GREATER ST. JOSEPH

St. Joseph, Missouri

Combining Schedule of Activities

For the Year Ended February 28, 2025

	Head Start Federal	Head Start Federal	Early Head Start	DESE / Other	CACFP	Kids Win Missouri	Head Start CDA
CFDA #:	93.600	93.600	93.600	NA	10.558	N/A	N/A
	Early Childhood	Early Childhood	Early Childhood	Early Childhood	Early Childhood	Early Childhood	Early Childhood
Revenues and Gains							
Contributions							
Federal Grants	\$ 7,480,186.66	\$ 42,083.00	\$ 40,571.00	\$ -	\$ 227,473.30	\$ -	\$ -
State Grants	81,712.07	-	-	93,374.48	-	-	-
Local	-	-	-	-	-	12,016.54	4,600.00
Noncash	1,635,392.70	-	-	-	-	-	-
Program Income	-	-	-	-	-	-	-
Interest	-	-	-	-	-	-	-
Miscellaneous	-	-	-	-	-	-	-
Allocation Revenue	-	-	-	-	-	-	-
Total Revenues and Gains	9,197,291.43	42,083.00	40,571.00	93,374.48	227,473.30	12,016.54	4,600.00
Expenses							
Salaries	4,033,248.49	-	-	127,292.16	-	-	401.01
Salaries - Non Cash	1,467,435.46	-	-	-	-	-	-
Fringe Benefits	1,209,593.82	-	-	13,026.43	-	-	193.47
Governance	-	-	-	-	-	-	-
Direct Client Services	56,590.72	-	9,081.26	-	-	-	1,290.00
Depreciation	-	-	-	-	-	-	-
Hiring Expense	7,000.93	-	-	-	-	-	-
Indirect	749,726.45	-	-	20,065.56	-	-	85.01
Insurance	149,070.80	-	-	-	-	-	-
Interest Expense	-	-	-	-	-	-	-
Marketing and Advertising	19,216.10	-	-	-	-	-	-
Miscellaneous	-	-	-	-	-	-	-
Professional Fees	12,780.71	-	-	-	-	200.00	-
Rent/Space	85,930.87	-	-	-	-	-	-
Rent/Space Noncash	124,461.67	-	-	-	-	-	-
Repairs and Maintenance	518,222.51	-	-	2,815.56	-	-	-
Small Equipment	141,118.00	-	-	12,994.00	-	-	-
Special Events	90,023.63	-	-	59,755.08	-	2,498.28	2,528.40
Supplies	212,185.36	-	-	17,809.83	209,273.54	-	-
Supplies Noncash	41,094.93	-	-	-	-	-	-
Training	67,055.12	20,759.47	13,042.78	-	-	-	210.00
Transfers	(23,230.46)	-	-	-	18,199.76	-	-
Travel	61,926.95	21,323.53	18,446.96	-	-	4,263.02	425.28
Travel Noncash	2,400.64	-	-	-	-	-	-
Utilities	171,438.73	-	-	-	-	-	-
Total Expenses	9,197,291.43	42,083.00	40,571.00	253,758.62	227,473.30	6,961.30	5,133.17
Change in Net Assets	-	-	-	(160,384.14)	-	5,055.24	(533.17)
Net Assets, Beginning of the Year	-	-	-	160,384.14	-	37,556.29	7,598.47
Net Assets, End of the Year	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 42,611.53	\$ 7,065.30

COMMUNITY ACTION PARTNERSHIP OF GREATER ST. JOSEPH

St. Joseph, Missouri

Combining Schedule of Activities

For the Year Ended February 28, 2025

	Project H2O Fund	LIHEAP Energy Assistance 09/2024	LIHEAP Energy Assistance 09/2025	Community Services Block Grant 09/2024	Community Services Block Grant 09/2025	CSBG - Pov Sim Trng	SkillUp FS 09/2024
CFDA #:	N/A	93.568	93.568	93.569	93.569	NA	10.561
	Energy	Energy	Energy	Community Services	Community Services	Community Services	Community Services
Revenues and Gains							
Contributions							
Federal Grants	\$ -	\$ 1,186,581.09	\$ 527,011.10	\$ 295,119.09	\$ 207,644.90	\$ -	\$ 18,859.93
State Grants	-	-	-	-	-	-	-
Local	24,250.00	-	-	-	-	-	-
Noncash	-	-	-	-	-	-	-
Program Income	-	-	-	-	-	-	-
Interest	-	-	-	-	-	-	-
Miscellaneous	-	-	-	-	-	-	-
Allocation Revenue	-	-	-	-	-	-	-
Total Revenues and Gains	24,250.00	1,186,581.09	527,011.10	295,119.09	207,644.90	-	18,859.93
Expenses							
Salaries	-	91,268.61	104,554.38	175,319.83	113,268.05	-	8,248.49
Salaries - Non Cash	-	-	-	-	-	-	-
Fringe Benefits	-	24,985.05	30,535.41	52,598.35	38,871.33	-	2,467.11
Governance	-	-	-	3,020.34	1,946.59	-	-
Direct Client Services	26,905.00	1,031,935.00	354,901.00	658.59	1,305.22	-	6,000.00
Depreciation	-	-	-	-	-	-	-
Hiring Expense	-	-	-	535.25	217.55	-	-
Indirect	-	16,624.52	19,317.59	32,592.30	21,755.93	-	1,532.34
Insurance	-	1,256.14	606.21	5,592.57	4,034.76	-	22.43
Interest Expense	-	-	-	-	-	-	-
Marketing and Advertising	-	-	-	1,834.18	904.50	-	-
Miscellaneous	-	-	-	-	-	-	-
Professional Fees	-	-	-	-	-	-	-
Rent/Space	-	6,177.10	3,404.59	522.89	277.42	-	5.43
Rent/Space Noncash	-	-	-	-	-	-	-
Repairs and Maintenance	-	3,321.90	3,829.05	2,123.43	4,107.56	-	8.41
Small Equipment	-	-	-	-	-	-	-
Special Events	-	525.62	176.90	961.27	356.52	-	31.59
Supplies	-	6,703.33	5,414.71	10,352.36	3,673.97	-	417.01
Supplies Noncash	-	-	-	-	-	-	-
Training	-	553.24	990.75	319.91	4,566.51	-	9.01
Transfers	0.29	-	-	-	-	1,558.20	-
Travel	-	1,080.57	729.88	3,396.00	4,119.37	-	76.84
Travel Noncash	-	-	-	-	-	-	-
Utilities	-	2,150.01	2,550.63	5,291.82	8,239.62	-	41.27
Total Expenses	26,905.29	1,186,581.09	527,011.10	295,119.09	207,644.90	1,558.20	18,859.93
Change in Net Assets	(2,655.29)	-	-	-	-	(1,558.20)	-
Net Assets, Beginning of the Year	2,655.29	-	-	-	-	1,558.20	-
Net Assets, End of the Year	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

COMMUNITY ACTION PARTNERSHIP OF GREATER ST. JOSEPH

St. Joseph, Missouri

Combining Schedule of Activities

For the Year Ended February 28, 2025

	SkillUp FS 09/2025	SkillUp- TANF 02/2024	Emergency Food and Shelter Program	Home Construction Programs	St Joe ARPA, 2022, \$800K	Community Development Donations Fund	Courtesy/MCAN Fund
CFDA #:	10.561	93.558	N/A	14.239	14.218	N/A	N/A
	Community Services	Community Services	Community Services	Housing	Housing	Gen & Admin	Gen & Admin
Revenues and Gains							
Contributions							
Federal Grants	\$ 45,326.25	\$ 154,378.60	\$ -	280,557.90	\$ 609,372.42	\$ -	\$ -
State Grants	-	-	-	-	-	-	-
Local	-	-	-	-	-	3,759.00	-
Noncash	-	-	-	-	-	-	-
Program Income	-	-	-	-	-	-	-
Interest	-	-	-	-	-	-	-
Miscellaneous	-	-	-	-	-	-	-
Allocation Revenue	-	-	-	-	-	-	-
Total Revenues and Gains	45,326.25	154,378.60	-	280,557.90	609,372.42	3,759.00	-
Expenses							
Salaries	4,494.54	37,010.42	-	19,669.62	-	-	-
Salaries - Non Cash	-	-	-	-	-	-	-
Fringe Benefits	1,480.17	12,128.98	-	6,906.52	-	-	-
Governance	-	-	-	-	-	-	-
Direct Client Services	37,850.00	93,407.64	835.65	-	-	3,000.00	-
Depreciation	-	-	-	-	-	-	-
Hiring Expense	-	-	-	131.25	-	-	-
Indirect	854.37	7,026.93	-	3,800.39	-	-	-
Insurance	6.61	96.16	-	3,167.30	1,006.95	-	-
Interest Expense	-	-	-	-	-	-	-
Marketing and Advertising	-	-	-	-	-	-	-
Miscellaneous	-	-	-	-	-	-	-
Professional Fees	-	-	-	395.00	10,990.10	-	-
Rent/Space	(1.29)	13.07	-	1,788.69	-	-	-
Rent/Space Noncash	-	-	-	-	-	-	-
Repairs and Maintenance	8.06	51.45	-	952.54	157.88	-	-
Small Equipment	-	-	-	353,742.53	597,621.00	-	-
Special Events	12.10	127.74	-	77.64	-	243.75	55.69
Supplies	176.44	1,895.28	-	3,457.57	-	-	-
Supplies Noncash	-	-	-	-	-	-	-
Training	248.20	853.13	-	23.58	-	-	-
Transfers	-	-	-	-	(463.87)	-	-
Travel	162.63	760.04	-	357.81	-	-	-
Travel Noncash	-	-	-	-	-	-	-
Utilities	34.42	1,007.76	-	815.20	60.36	-	-
Total Expenses	45,326.25	154,378.60	835.65	395,285.64	609,372.42	3,243.75	55.69
Change in Net Assets	-	-	(835.65)	(114,727.74)	-	515.25	(55.69)
Net Assets, Beginning of the Year	-	-	835.65	136,614.51	-	-	808.50
Net Assets, End of the Year	\$ -	\$ -	\$ -	\$ 21,886.77	\$ -	\$ 515.25	\$ 752.81

COMMUNITY ACTION PARTNERSHIP OF GREATER ST. JOSEPH

St. Joseph, Missouri

Combining Schedule of Activities

For the Year Ended February 28, 2025

	Corporate Unrestricted	Indirect Costs	IT Fund	Sub-Totals	Mid-Town Infill	Urban Infill	Applewood Estates
CFDA #:	N/A	N/A	N/A		N/A	N/A	N/A
	Gen & Admin	Gen & Admin	Gen & Admin		Housing	Housing	Housing
Revenues and Gains							
Contributions							
Federal Grants	\$ -	\$ -	\$ -	\$ 11,115,165.24	\$ -	\$ -	\$ -
State Grants	-	-	-	175,086.55	-	-	-
Local	1,435,457.92	-	-	1,480,083.46	-	-	2,940.00
Noncash	-	-	-	1,635,392.70	-	-	-
Program Income	-	-	-	-	12,477.00	5,114.05	71,145.94
Interest	5,288.67	-	-	5,288.67	107.72	26.50	-
Miscellaneous	-	-	-	-	-	-	300.00
Allocation Revenue	-	884,367.02	113,244.04	997,611.06	-	-	-
Total Revenues and Gains	1,440,746.59	884,367.02	113,244.04	15,408,627.68	12,584.72	5,140.55	74,385.94
Expenses							
Salaries	5,223.10	390,427.60	68,924.66	5,179,350.96	-	-	-
Salaries - Non Cash	-	-	-	1,467,435.46	-	-	-
Fringe Benefits	-	98,710.80	7,897.95	1,499,395.39	-	-	-
Governance	-	-	-	4,966.93	-	-	-
Direct Client Services	-	-	-	1,623,760.08	2,503.18	1,447.29	12,408.01
Depreciation	460,140.65	-	-	460,140.65	10,850.06	10,103.90	117,596.33
Hiring Expense	15,894.76	4,893.08	-	28,672.82	-	-	843.50
Indirect	-	-	10,985.63	884,367.02	-	-	-
Insurance	-	27,517.80	431.44	192,809.17	5,250.79	2,936.82	18,443.00
Interest Expense	656.40	-	-	656.40	-	-	-
Marketing and Advertising	2,860.00	7,841.94	-	32,656.72	-	-	551.08
Miscellaneous	-	-	-	-	-	-	1,073.69
Professional Fees	-	114,256.00	-	138,621.81	-	-	-
Rent/Space	-	17,429.20	2,343.69	117,891.66	-	-	-
Rent/Space Noncash	-	-	-	124,461.67	-	-	-
Repairs and Maintenance	-	13,095.52	1,728.41	550,422.28	3,133.00	3,630.07	21,611.13
Small Equipment	-	-	-	1,105,475.53	-	-	-
Special Events	1,799.26	5,091.92	118.41	164,383.80	-	-	-
Supplies	130.50	42,085.62	19,768.25	533,343.77	741.61	803.58	1,933.17
Supplies Noncash	-	-	-	41,094.93	-	-	-
Training	-	6,541.49	25.41	115,198.60	446.92	446.92	446.92
Transfers	(135,471.27)	139,407.35	-	-	-	-	-
Travel	-	7,886.32	-	124,955.20	-	-	-
Travel Noncash	-	-	-	2,400.64	-	-	-
Utilities	-	9,182.38	1,020.19	201,832.39	2,647.17	1,394.55	5,778.86
Total Expenses	351,233.40	884,367.02	113,244.04	14,594,293.88	25,572.73	20,763.13	180,685.69
Change in Net Assets	1,089,513.19	-	-	814,333.80	(12,988.01)	(15,622.58)	(106,299.75)
Net Assets, Beginning of the Year	5,421,587.42	-	-	5,769,598.47	102,997.75	46,817.99	1,144,656.84
Net Assets, End of the Year	\$ 6,511,100.61	\$ -	\$ -	\$ 6,583,932.27	\$ 90,009.74	\$ 31,195.41	\$ 1,038,357.09

COMMUNITY ACTION PARTNERSHIP OF GREATER ST. JOSEPH

St. Joseph, Missouri

Combining Schedule of Activities

For the Year Ended February 28, 2025

	Walnut Plattsburg	Generally Accepted	Total
CFDA #:	N/A	Accounting	
	Housing	Adjustments and	
		Eliminating Entries	
Revenues and Gains			
Contributions			
Federal Grants	\$ -	\$ -	\$ 11,115,165.24
State Grants	-	-	175,086.55
Local	-	(1,426,647.92)	56,375.54
Noncash	-	(1,467,435.46)	167,957.24
Program Income	15,581.00	-	104,317.99
Interest	94.15	-	5,517.04
Miscellaneous	-	-	300.00
Allocation Revenue	-	(997,611.06)	-
Total Revenues and Gains	15,675.15	(3,891,694.44)	11,624,719.60
Expenses			
Salaries	-	-	5,179,350.96
Salaries - Non Cash	-	(1,467,435.46)	-
Fringe Benefits	-	-	1,499,395.39
Governance	-	-	4,966.93
Direct Client Services	2,945.48	-	1,643,064.04
Depreciation	16,596.13	-	615,287.07
Hiring Expense	-	-	29,516.32
Indirect	-	(884,367.02)	-
Insurance	6,682.40	-	226,122.18
Interest Expense	-	-	656.40
Marketing and Advertising	-	-	33,207.80
Miscellaneous	36.00	-	1,109.69
Professional Fees	-	(11,121.35)	127,500.46
Rent/Space	-	-	117,891.66
Rent/Space Noncash	-	-	124,461.67
Repairs and Maintenance	4,227.08	(295,762.24)	287,261.32
Small Equipment	-	(1,105,218.53)	257.00
Special Events	-	-	164,383.80
Supplies	694.36	(127,789.84)	409,726.65
Supplies Noncash	-	-	41,094.93
Training	446.92	-	116,986.28
Transfers	-	-	-
Travel	-	-	124,955.20
Travel Noncash	-	-	2,400.64
Utilities	368.00	-	212,020.97
Total Expenses	31,996.37	(3,891,694.44)	10,961,617.36
Change in Net Assets	(16,321.22)	-	663,102.24
Net Assets, Beginning of the Year	157,896.86	-	7,221,967.91
Net Assets, End of the Year	\$ 141,575.64	\$ -	\$ 7,885,070.15

COMMUNITY ACTION PARTNERSHIP OF GREATER ST. JOSEPH

St. Joseph, Missouri

Low Income Home Energy Assistance Program

Grant No. ER11023005

Schedule of Revenue and Expenses

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

	<u>Budget</u>	<u>Total</u>
	<u>Amount</u>	<u>Grant</u>
Revenue		
Grant Revenue - LIHEAP		
Current (initial + amendments)	\$ 2,703,869.00	\$ 1,628,102.50
Interest	-	-
Other	-	-
Total Revenue	<u>2,703,869.00</u>	<u>1,628,102.50</u>
Expenditures		
Administrative/Program Services		
Program Salaries and Benefits	277,877.46	141,102.24
Travel/Training	4,000.00	1,616.11
Rent/Space	12,000.00	6,177.10
Equipment	-	-
Supplies	14,255.06	7,564.54
Utilities	4,000.00	2,430.37
Insurance	3,000.00	1,256.14
Communications	11,000.00	2,112.17
Repairs and Maintenance	8,000.00	3,600.33
Indirect Costs	39,736.48	16,624.50
Total Administrative/Program Services	<u>373,869.00</u>	<u>182,483.50</u>
ECIP Direct Services		
Winter	748,105.00	748,105.00
Summer	1,581,895.00	697,514.00
Total ECIP Direct Services	<u>2,330,000.00</u>	<u>1,445,619.00</u>
Outreach & Education		
Program Activities	-	-
Total Outreach & Education	<u>-</u>	<u>-</u>
Total Expenditures	<u>2,703,869.00</u>	<u>1,628,102.50</u>
Revenue over (under) Expenditures	-	-
Ending Program Balance	<u>\$ -</u>	<u>\$ -</u>

COMMUNITY ACTION PARTNERSHIP OF GREATER ST. JOSEPH

St. Joseph, Missouri

COMMUNITY SERVICES BLOCK GRANT PROGRAM

GRANT NO. PG282300004 - 001

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

Schedule of Revenue and Expenses

	<u>Total Grant</u>
Revenue	
Grant Revenue-CSBG	\$ 525,885.00
Donations	-
Total Revenue	<u>525,885.00</u>
Expenditures	
Salaries/Wages	325,255.62
Benefits	91,345.91
Travel/Training	4,783.98
Rent/Space	986.37
Utilities	12,766.99
Equipment	-
Supplies/Printing	6,620.69
Contract/Consulting	-
Direct Client Services	5,297.98
Insurance	9,814.62
Communications	11,462.18
Repairs and Maintenance	2,481.47
Other	3,744.25
Indirect Cost	51,324.94
Subtotal of Operating Expense	<u>525,885.00</u>
Leveraging	<u>-</u>
Total Expenditures	<u>525,885.00</u>
Revenue over(under) Expense	<u>\$ -</u>

COMMUNITY ACTION PARTNERSHIP OF GREATER ST. JOSEPH

St. Joseph, Missouri

Schedule of Expenditures of Federal Awards

For the Year Ended February 28, 2025

Federal Grantor/Pass-Through Grantor/Program Title	Pass - Through Identifying Number	Assistance Listing #	Provided to Sub recipients	Federal Expenditures
<u>U.S. Department of Health and Human Services</u>				
Direct Programs:				
Head Start Cluster				
Head Start	N/A	93.600	\$ -	\$ 7,562,840.66
Passed Through:				
State of Missouri Department of Social Services - Family Support Division				
Low-Income Home Energy Assistance Program (ECIP)	ER11023005-001	93.568	-	1,186,581.09
Low-Income Home Energy Assistance Program (ECIP)	ER11023005-002	93.568	-	527,011.10
		TOTAL 93.568	-	1,713,592.19
State of Missouri Department of Social Services - Family Support Division				
Community Services Block Grant	PG282300004	93.569	-	295,119.09
Community Services Block Grant	PG282400004	93.569	-	207,644.90
		TOTAL 93.569	-	502,763.99
Missouri Community Action Network				
Temporary Assistance for Needy Families - SkillUp	SKILLUPFY23-CAPSTJOE	93.558	-	154,378.60
Total U.S. Department of Health and Human Services				
			-	9,933,575.44
<u>U.S. Department of Housing and Urban Development</u>				
Passed Through:				
City of St Joseph, Missouri				
Home Investment Partnership Program - Forgivable Loan - Plattsburg	2009062HC	14.239	-	425,000.00
Home Investment Partnership Program - Forgivable Loan - Urban Infill 01	2011074HC	14.239	-	205,578.00
Home Investment Partnership Program - Forgivable Loan - Midtown Infill	2004036HC	14.239	-	299,753.00
Home Investment Partnership Program - Infill 01/501 E Louis	SO#10187	14.239	-	154,920.24
Home Investment Partnership Program - Infill 01/509 E Louis	SO#10187	14.239	-	122,094.16
Home Investment Partnership Program - Infill 01/814 N 5th St	SO#10516	14.239	-	3,543.50
		TOTAL 14.239	-	1,210,888.90
Passed Through:				
City of St Joseph, Missouri				
CDBG Entitlement Grants Cluster:				
COVID19-Community Development Block Grant Program CARES	St Joe CARES RES-45961	14.218	-	609,372.42
Total U.S. Department of Housing and Urban Development				
			-	1,820,261.32

COMMUNITY ACTION PARTNERSHIP OF GREATER ST. JOSEPH

St. Joseph, Missouri

Schedule of Expenditures of Federal Awards

For the Year Ended February 28, 2025

Federal Grantor/Pass-Through Grantor/Program Title	Pass - Through Identifying Number	Assistance Listing #	Provided to Sub recipients	Federal Expenditures
<u>U.S. Department of Agriculture</u>				
Passed Through:				
State of Missouri Department of Health and Senior Services Child and Adult Care Food Program - Center Reimbursement	ERS46-11-0035	10.558	\$ -	\$ 227,473.30
Missouri Community Action Network SNAP Cluster				
Matching Grant for Supplemental Nutrition Assistance Program - SkillUp	SKILLUPFY23-CAPSTJOE	10.561	-	18,859.93
Matching Grant for Supplemental Nutrition Assistance Program - SkillUp	CS200821001-CAPSTJOE	10.561	-	45,326.25
		TOTAL 10.561	-	64,186.18
 Total U.S. Department of Agriculture			-	291,659.48
Total Expenditures of Federal Awards			\$ -	\$ 12,045,496.24

NOTE A -- BASIS OF PRESENTATION

The accompanying schedule of expenditures of federal awards includes the federal grant activity of Community Action Partnership of Greater St Joseph and is presented on the accrual basis of accounting. The information in this schedule is presented in accordance with the requirements of Uniform Guidance, Audits of States, Local Governments, and Non-Profit Organizations. Therefore, some amounts presented in this schedule may differ from amounts presented in, or used in the preparation of, the basic financial statements.

NOTE B --INDIRECT COST RATE

Community Action Partnership of Greater St. Joseph did not elect to use the de minimis cost rate, the Organization does have a negotiated indirect cost rate agreement (NICRA)

NOTE C -- LOANS

The accompanying schedule of expenditures of federal awards includes the outstanding balance at 03/01/2024 of CHDO forgivable loans because the Federal Government imposes continuing compliance requirements, balances at 02/28/2025 was \$930,331.00

NOTE D -- SUBRECIPIENTS

Community Action Partnership of Greater St. Joseph did not provide any Federal funds to subrecipients during the year ended February 28, 2025.

JARRED, GILMORE & PHILLIPS, PA
CERTIFIED PUBLIC ACCOUNTANTS

**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**

INDEPENDENT AUDITOR'S REPORT

Board of Directors
Community Action Partnership of Greater St. Joseph
St. Joseph, Missouri

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States, the consolidated financial statements of Community Action Partnership of Greater St. Joseph (a nonprofit organization), which comprise the consolidated statements of financial position as of February 28, 2025 and February 29, 2024, and the related consolidated statements of activities, functional expenses and cash flows for the years then ended, and the related notes to the consolidated financial statements, and have issued our report thereon dated October 3, 2025.

Internal Control over Financial Reporting

In planning and performing our audit of the consolidated financial statements, we considered Community Action Partnership of Greater St. Joseph'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 consolidated financial statements, but not for the purpose of expressing an opinion on the effectiveness of Community Action Partnership of Greater St. Joseph's internal control. Accordingly, we do not express an opinion on the effectiveness of Community Action Partnership of Greater St. Joseph'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 Organization's consolidated 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 may exist that have not been identified.

Compliance and Other Matters

As part of obtaining reasonable assurance about whether Community Action Partnership of Greater St. Joseph's consolidated 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 consolidated financial statements. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

Purpose of this Report

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the Organization'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 Organization's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.



JARRED, GILMORE & PHILLIPS, PA
Certified Public Accountants

October 3, 2025
Chanute, Kansas

JARRED, GILMORE & PHILLIPS, PA
CERTIFIED PUBLIC ACCOUNTANTS

**REPORT ON COMPLIANCE FOR EACH MAJOR PROGRAM AND REPORT ON INTERNAL
CONTROL OVER COMPLIANCE REQUIRED BY THE UNIFORM GUIDANCE**

INDEPENDENT AUDITOR'S REPORT

Board of Directors
Community Action Partnership of Greater St. Joseph
St. Joseph, Missouri

Opinion on Each Major Federal Program

We have audited Community Action Partnership of Greater St. Joseph'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 Community Action Partnership of Greater St. Joseph's major federal programs for the year ended February 28, 2025. Community Action Partnership of Greater St. Joseph'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, Community Action Partnership of Greater St. Joseph 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 February 28, 2025.

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 Community Action Partnership of Greater St. Joseph 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 Community Action Partnership of Greater St. Joseph'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 Community Action Partnership of Greater St. Joseph'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 Community Action Partnership of Greater St. Joseph'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 Community Action Partnership of Greater St. Joseph'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 Community Action Partnership of Greater St. Joseph'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 Community Action Partnership of Greater St. Joseph'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 Community Action Partnership of Greater St. Joseph's internal control over compliance. Accordingly, no such opinion is expressed.

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

Report on Internal Control over Compliance

A deficiency in internal control over compliance exists when the design or operation of a control over compliance does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, noncompliance with a type of compliance requirement of a federal program on a timely basis. A material weakness in internal control over compliance is a deficiency, or 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 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 weaknesses 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.

Purpose of this Report

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.



JARRED, GILMORE & PHILLIPS, PA
Certified Public Accountants

Chanute, Kansas
October 3, 2025

COMMUNITY ACTION PARTNERSHIP OF GREATER ST. JOSEPH
St. Joseph, Missouri

Schedule of Findings and Questioned Costs
For the Year Ended February 28, 2025

I. SUMMARY OF AUDITOR'S RESULTS

Financial Statements:

The auditor's report expresses an unmodified opinion on the consolidated financial statements of Community Action Partnership of Greater St. Joseph.

Internal Control over Financial Reporting:

Material weakness(es) identified?	_____	Yes	_____ <u>X</u> _____	No
Significant deficiency(ies) identified?	_____	Yes	_____ <u>X</u> _____	None Reported
Non compliance or other matters required to be reported under <i>Government Auditing Standards</i>	_____	Yes	_____ <u>X</u> _____	No

Federal Awards:

Internal control over major programs:				
Material weakness(es) identified?	_____	Yes	_____ <u>X</u> _____	No
Significant deficiency(ies) identified?	_____	Yes	_____ <u>X</u> _____	None Reported

The auditor's report on compliance for the major federal award programs for Community Action Partnership of Greater St. Joseph expresses an unmodified opinion.

Any audit findings disclosed that are required to be reported in accordance with 2 CFR 200.516(a)?	_____	Yes	_____ <u>X</u> _____	No
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Identification of major program:

U.S DEPARTMENT OF HEALTH AND HUMAN SERVICES

Head Start Cluster	CFDA 93.600
Community Services Block Grant	CFDA 93.569

The threshold for distinguishing Types A and B programs was \$750,000.00.

Auditee qualified as a low risk auditee?	_____ <u>X</u> _____	Yes	_____	No
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II. FINANCIAL STATEMENT FINDINGS

NONE

III. FEDERAL AWARD FINDINGS AND QUESTIONED COSTS

NONE

COMMUNITY ACTION PARTNERSHIP OF GREATER ST. JOSEPH
St. Joseph, Missouri

Summary Schedule of Prior Audit Findings
For the Year Ended February 28, 2025

NONE