

**MISSOURI OZARKS
COMMUNITY ACTION, INC.**
Richland, Missouri

Independent Auditor's Report and
Consolidated Financial Statements with
Supplementary Information

For the Years Ended January 31, 2025 and 2024

MISSOURI OZARKS COMMUNITY ACTION, INC.
Richland, Missouri

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JARRED, GILMORE & PHILLIPS, PA
CERTIFIED PUBLIC ACCOUNTANTS

INDEPENDENT AUDITOR'S REPORT

Board of Directors
Missouri Ozarks Community Action, Inc.
Richland, Missouri

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying consolidated financial statements of Missouri Ozarks Community Action, Inc. (a nonprofit organization), which comprise the consolidated statements of financial position as of January 31, 2025 and 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 Missouri Ozarks Community Action, Inc. as of January 31, 2025 and 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 Missouri Ozarks Community Action, Inc. 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 Missouri Ozarks Community Action, Inc.'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 Missouri Ozarks Community Action, Inc.'s internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the consolidated financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Missouri Ozarks Community Action, Inc.'s ability to continue as a going concern for a reasonable period of time.

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

Supplementary Information

Our audit was conducted for the purpose of forming an opinion on the 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 27-35) 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 September 23, 2025, on our consideration of Missouri Ozarks Community Action, 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 Missouri Ozarks Community Action, 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 Missouri Ozarks Community Action, Inc.'s internal control over financial reporting and compliance.



JARRED, GILMORE & PHILLIPS, PA
Certified Public Accountants

September 23, 2025
Chanute, Kansas

MISSOURI OZARKS COMMUNITY ACTION, INC.

Richland, Missouri

Consolidated Statements of Financial Position

January 31, 2025 and 2024

ASSETS	2025	2024
Current Assets		
Cash in Bank	\$ 1,998,715.30	\$ 4,129,198.79
Restricted Cash in Bank	-	75,000.00
Total Cash	<u>1,998,715.30</u>	<u>4,204,198.79</u>
Certificates of Deposit	2,307.87	2,266.89
Receivables, Net	244,732.10	504,371.81
Prepaid Expenses	86,992.67	79,669.33
Inventory	65,886.07	38,168.23
Total Current Assets	<u>2,398,634.01</u>	<u>4,828,675.05</u>
Capital Assets, Net	680,881.24	814,757.41
Right to Use Assets, Net	<u>177,735.41</u>	<u>286,866.05</u>
TOTAL ASSETS	<u>\$ 3,257,250.66</u>	<u>\$ 5,930,298.51</u>
LIABILITIES AND NET ASSETS		
Liabilities		
Current Liabilities		
Accounts Payable	\$ 353,194.36	\$ 91,618.40
Accrued Payroll	176,882.44	136,291.27
Accrued Annual Leave	143,307.91	118,088.22
Accrued Payroll Withholdings	142,535.91	129,503.22
Refundable Grant Advances	107,676.80	2,895,458.12
Accrued Interest	-	202.80
Current Portion of Long-Term Debt	89,457.88	129,845.02
Total Current Liabilities	<u>1,013,055.30</u>	<u>3,501,007.05</u>
Long-Term Liabilities		
Notes Payable	-	58,502.17
Right to Use Liability	179,197.72	287,192.01
Less: Current Portion	(89,457.88)	(129,845.02)
Total Long-Term Liabilities	<u>89,739.84</u>	<u>215,849.16</u>
TOTAL LIABILITIES	<u>1,102,795.14</u>	<u>3,716,856.21</u>
Net Assets		
Without Donor Restrictions	1,216,086.95	1,247,020.57
With Donor Restrictions	938,368.57	966,421.73
TOTAL NET ASSETS	<u>2,154,455.52</u>	<u>2,213,442.30</u>
TOTAL LIABILITIES AND NET ASSETS	<u>\$ 3,257,250.66</u>	<u>\$ 5,930,298.51</u>

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

MISSOURI OZARKS COMMUNITY ACTION, INC.

Richland, Missouri

Consolidated Statements of Activities

For the Years Ended January 31, 2025 and 2024

CHANGES IN NET ASSETS	2025	2024
Support and Revenues		
Contributions	\$ 11,165,609.51	\$ 11,266,823.80
Contributions- Non-Cash	119,994.98	130,608.18
Interest Income	22,737.23	22,163.12
Program Income	98,903.05	230,612.93
Rental Income	53,438.73	17,008.00
Other Income	2,855.48	4,845.40
Total Support and Revenues without Donor Restrictions	<u>11,463,538.98</u>	<u>11,672,061.43</u>
Expenses		
Program Services		
Early Childhood	5,717,422.40	5,799,764.70
Energy Assistance	3,102,325.64	3,109,719.38
Community Services	771,290.94	898,733.79
Housing Services	2,153,664.02	1,979,498.30
Weatherization Services	1,076,224.00	1,164,415.96
Supporting Activities		
Management and General	925,903.70	860,317.52
Fundraising	47,514.22	45,583.12
Total Expenses	<u>13,794,344.92</u>	<u>13,858,032.77</u>
Net Assets Released From Restrictions		
Through Satisfaction of Program Restrictions	<u>2,299,872.32</u>	<u>2,005,837.08</u>
Increase (Decrease) in Net Assets without Donor Restrictions	<u>(30,933.62)</u>	<u>(180,134.26)</u>
Changes in Net Assets with Donor Restrictions:		
Contributions	2,220,126.54	2,008,480.00
Interest Income	39,089.11	27,050.58
Other Income	12,603.51	7,566.09
Net Assets Released From Restrictions		
Through Satisfaction of Program Restrictions	<u>(2,299,872.32)</u>	<u>(2,005,837.08)</u>
Increase (Decrease) in Net Assets with Donor Restrictions	<u>(28,053.16)</u>	<u>37,259.59</u>
Increase (Decrease) in Net Assets	(58,986.78)	(142,874.67)
Net Assets - Beginning of the Year	<u>2,213,442.30</u>	<u>2,356,316.97</u>
Net Assets - End of the Year	<u>\$ 2,154,455.52</u>	<u>\$ 2,213,442.30</u>

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

MISSOURI OZARKS COMMUNITY ACTION, INC.

Richland, Missouri

Consolidated Statement of Functional Expenses

For the Year Ended January 31, 2025

	Program Services						Supporting Activities		Total Organization Services
	Early Childhood	Energy Assistance	Community Services	Housing Services	Weatherization Services	Total Program Services	Management and General	Fundraising	
Personnel	\$ 4,274,850.34	\$ 328,652.43	\$ 551,379.61	\$ 218,813.33	\$ 554,210.89	\$ 5,927,906.60	\$ 766,274.12	\$ 39,292.70	\$ 6,733,473.42
Amortization	-	-	-	-	-	-	5,887.46	301.90	6,189.36
Bad Debt Expense	-	-	-	98.00	-	98.00	-	-	98.00
Client Services	315,694.58	2,727,248.93	67,141.09	1,846,110.69	413,396.89	5,369,592.18	-	-	5,369,592.18
Depreciation Expense	49,745.30	-	51,892.66	12,009.82	21,746.21	135,393.99	15,328.19	785.99	151,508.17
Interest Expense	-	-	-	-	-	-	1,346.70	69.06	1,415.76
Insurance Expense	44,165.92	3,816.47	22,869.42	7,979.66	3,627.74	82,459.21	(703.92)	-	81,755.29
Occupancy	660,560.81	11,295.10	20,071.36	8,457.53	16,185.97	716,570.77	44,742.52	2,294.29	763,607.58
Office Expenses	204,179.89	28,864.27	11,936.50	50,074.72	17,460.26	312,515.64	77,518.86	3,974.98	394,009.48
Travel	82,065.49	2,223.63	32,446.88	7,590.11	19,077.00	143,403.11	15,509.77	795.30	159,708.18
Vehicle Expenses	86,160.07	224.81	13,553.42	2,530.16	30,519.04	132,987.50	-	-	132,987.50
Total Expenses	\$ 5,717,422.40	\$ 3,102,325.64	\$ 771,290.94	\$ 2,153,664.02	\$ 1,076,224.00	\$ 12,820,927.00	\$ 925,903.70	\$ 47,514.22	\$ 13,794,344.92

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

MISSOURI OZARKS COMMUNITY ACTION, INC.
 Richland, Missouri
 Consolidated Statement of Functional Expenses

For the Year Ended January 31, 2024

	Program Services						Supporting Activities		Total Organization Services
	Early Childhood	Energy Assistance	Community Services	Housing Services	Weatherization Services	Total Program Services	Management and General	Fundraising	
Personnel	\$ 4,207,312.68	\$ 300,164.56	\$ 576,454.19	\$ 206,665.58	\$ 555,963.32	\$ 5,846,560.33	\$ 711,608.35	\$ 37,337.00	\$ 6,595,505.68
Amortization Expense	-	-	-	-	-	-	6,189.36	-	6,189.36
Bad Debt Expense	-	-	-	561.00	-	561.00	-	-	561.00
Client Services	347,544.70	2,770,250.47	150,992.17	1,699,350.67	504,861.48	5,472,999.49	137.96	7.24	5,473,144.69
Depreciation Expense	53,821.53	-	56,898.00	13,334.95	21,746.21	145,800.69	15,491.80	812.83	162,105.32
Interest Expense	-	-	-	-	-	-	3,332.70	-	3,332.70
Insurance Expense	40,306.96	3,253.14	21,324.23	7,300.12	8,083.38	80,267.83	(6,430.78)	281.02	74,118.07
Occupancy	681,739.68	10,627.19	25,755.93	9,073.00	18,301.17	745,496.97	7,190.99	702.05	753,390.01
Office Expenses	279,731.73	23,794.99	23,111.10	38,228.10	14,853.19	379,719.11	109,170.92	5,728.03	494,618.06
Travel	102,555.20	982.08	34,254.13	2,828.50	6,508.86	147,128.77	13,626.22	714.95	161,469.94
Vehicle Expenses	86,752.22	646.95	9,944.04	2,156.38	34,098.35	133,597.94	-	-	133,597.94
Total Expenses	\$ 5,799,764.70	\$ 3,109,719.38	\$ 898,733.79	\$ 1,979,498.30	\$ 1,164,415.96	\$ 12,952,132.13	\$ 860,317.52	\$ 45,583.12	\$ 13,858,032.77

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

MISSOURI OZARKS COMMUNITY ACTION, INC.

Richland, Missouri

Consolidated Statements of Cash Flows

For the Years Ended January 31, 2025 and 2024

	2025		2024
CASH FLOWS FROM OPERATING ACTIVITIES			
Change in Net Assets	\$ (58,986.78)	\$	(142,874.67)
Adjustments to Reconcile Change in Net Assets to Net Cash Used in Operating Activities			
Depreciation Expense	151,508.17		162,105.32
Amortization of ROU Assets	6,189.36		6,189.36
(Increase) Decrease in Receivables	259,639.71		(50,806.67)
(Increase) Decrease in Prepaid Expense	(7,323.34)		(11,786.66)
(Increase) Decrease in Inventory	(27,717.84)		16,791.23
Increase (Decrease) in Accounts Payable	261,575.96		(101,982.73)
Increase (Decrease) in Accrued Payroll	40,591.17		21,314.42
Increase (Decrease) in Accrued Annual Leave	25,219.69		11,039.58
Increase (Decrease) in Accrued Payroll Withholdings	13,032.69		(12,359.36)
Increase (Decrease) in Refundable Grant Advances	(2,787,781.32)		(2,330,847.86)
Increase (Decrease) in Accrued Interest	(202.80)		(79.47)
Increase (Decrease) in Operating Lease Obligation	972.28		1,407.60
Net Cash Provided by (Used in) Operating Activities	<u>(2,123,283.05)</u>		<u>(2,431,889.91)</u>
CASH FLOWS FROM INVESTING ACTIVITIES			
Payments for Purchase of Capital Assets	(17,632.00)		-
Reinvestment of Interest from Investments	(40.98)		(14.36)
Net Cash Provided by (Used in) Investing Activities	<u>(17,672.98)</u>		<u>(14.36)</u>
CASH FLOWS FROM FINANCING ACTIVITIES			
Principal Payments on Notes Payable	(58,502.17)		(20,813.10)
Principal Payments on Lease Payable	(6,025.29)		(5,912.50)
Net Cash Provided by (Used in) Financing Activities	<u>(64,527.46)</u>		<u>(26,725.60)</u>
Net Increase (Decrease) in Cash and Cash Equivalents	(2,205,483.49)		(2,458,629.87)
Cash and Cash Equivalents, Beginning of the Year	<u>4,204,198.79</u>		<u>6,662,828.66</u>
Cash and Cash Equivalents, End of the Year	<u>\$ 1,998,715.30</u>	\$	<u>4,204,198.79</u>
Supplemental Information:			
Cash Paid for Interest	\$ 1,954.83	\$	3,402.90
ROU Assets Obtained in Exchange for New Operating Leases	-		10,789.39

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

MISSOURI OZARKS COMMUNITY ACTION, INC.

Richland, Missouri

Notes to the Consolidated Financial Statement

January 31, 2025 and 2024

1. NATURE OF ACTIVITIES

Missouri Ozarks Community Action, Inc. (the "Organization") is a nonprofit Community Action Agency incorporated in 1965, serving economically and socially disadvantaged persons in the eight counties: Camden, Crawford, Gasconade, Laclede, Maries, Miller, Phelps, and Pulaski counties in Missouri. The consolidated financial statements include the accounts of Missouri Ozarks Community Action, Inc. and an affiliated organization, Pulaski Housing Authority (PHA). The affiliated organization is legally separate from the Organization. PHA has legal powers typical of a housing authority (including contracting, owning or leasing property, etc.), and is subject to its own audited financial statements, which are prepared separately and are available upon request. Material intercompany transactions and balances between MOCA and PHA have been eliminated in consolidation.

The Organization provides services to stimulate a better focusing of all available local, state, federal and private resources upon the goal of enabling low income families and individuals to attain the skills, knowledge, motivations and to secure the opportunities needed for them to become more fully self-sufficient. The Organization administers the following major sources of revenue to meet the needs of the area it serves: Head Start Programs, Weatherization Assistance Programs, Low-Income Home Energy Assistance Programs, Community Services Block Grant Programs, Housing Choice Vouchers Program, and others. Expenses are broken down by program services. The following is a description of the program services:

Early Childhood: Offers comprehensive early childhood education and support for low-income children (and sometimes infants/toddlers), focused on helping them grow mentally, socially, emotionally, and physically. Programs include developmentally appropriate learning experiences, health screenings, nutritional support, socialization, and parent engagement to prepare children for kindergarten.

Energy Assistance: Provides financial assistance to eligible low-income households to help with utility bills (gas, electric, propane, etc.). Includes regular energy payments as well as emergency/crisis grants to prevent service disconnection or to respond to severe heating/fuel emergencies.

Weatherization Services: Helps low-income homeowners or renters improve the energy efficiency of their homes, reduce energy costs, and enhance safety and health. Services may include energy audits, sealing air leaks, installing insulation, replacing windows or doors when needed, tune-ups or repairs of heating/cooling systems, and safety measures.

Housing Services: Administers the Section 8 Housing Choice Voucher program and other rental assistance programs to help low-income families, elderly, and disabled individuals secure safe, decent, and affordable housing in privately owned units. This includes helping with locating eligible housing, subsidy payments to landlords, inspections for health and safety standards, and making sure housing is sanitary and meets local regulations.

Community Services: Broad suite of support programs aimed at reducing poverty, empowering low-income individuals and families toward economic self-sufficiency, and strengthening community well-being. This includes case management, employment & training (skills, GED / HiSET, job readiness), financial education, certification support (for trade/technical programs), family & life skills workshops, community gardens, disaster readiness training, and other locally developed projects based on assessments of community needs.

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 Asset Classification

Net assets and revenues, expenses, gains and losses are classified based on the existence or absence of donor imposed restrictions. Accordingly, Missouri Ozarks Community Action, Inc.'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 Missouri Ozarks Community Action, Inc. 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.

Accounting Estimates

The preparation of financial statements requires management to make estimates and assumptions affecting reported amounts of assets, liabilities, revenues, and expenses. Actual results may differ from those estimates.

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.

Cash and Cash Equivalents

Cash and cash equivalents include all highly liquid investments with an initial maturity of three months or less.

Allowance for Doubtful Accounts

Accounts receivable are stated at unpaid balances, less an allowance for doubtful accounts. The Organization provides for losses on accounts receivable using the allowance method. The allowance is based on experience, third-party contracts, and other circumstances, which may affect the ability of their grantors to meet their obligations. Receivables are considered impaired if full payments are not received in accordance with the contractual terms. It is the Organization's policy to charge off uncollectible accounts receivable when management determines the receivable will not be collected.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Basis of Accounting (Continued)

Inventory

Inventory consists of weatherization materials and work in process and are valued at cost, using the first-in, first-out method (FIFO).

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:

Equipment	3-7 Years
Vehicles	5 Years
Buildings and Improvements	15-40 Years

Leases

The Organization has established a right of use (ROU) model that requires a lessee to record an ROU asset and a lease liability on the balance sheet for all leases with terms longer than 12 months. Leases are classified as either finance or operating, with classification affecting the pattern of expense recognition in the income statement. Leases with a term of less than 12 months will not record a right of use asset and lease liability.

The Organization leases buildings and equipment. The determination of whether an arrangement is a lease is made at the lease's inception. Under Topic 842, a contract is (or contains) a lease if it conveys the right to control the use of an identified asset for a period of time in exchange for consideration. Control is defined under the standard as having both the right to obtain substantially all of the economic benefits from use of the asset and the right to direct the use of the asset. Management only reassesses its determination if the terms and conditions of the contract are changed. Lease assets represent the Organization's right to use an underlying asset for the lease term, and lease liabilities represent the Organization's obligation to make lease payments. Lease assets and liabilities are recognized at the lease commencement date based on the present value of lease payments over the lease term. The Organization uses the implicit rate when it is readily determinable. Since most of the Organization's leases do not provide an implicit rate, to determine the present value of lease payments, management uses a risk-free rate based on the information available at lease commencement. The Organization's lease terms may include options to extend or terminate the lease when it is reasonably certain that the option will be exercised. Operating lease assets also include any lease payments made and exclude any lease incentives. Lease expense for operating lease payments is recognized on a straight-line basis over the lease term.

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

Revenue Recognition

The Organization recognizes revenue in accordance with Accounting Standards Codification (ASC) Topic 958, *Not-for-Profit Entities*, and ASC Topic 606, *Revenue from Contracts with Customers*. Revenue recognition depends on the nature of the underlying transaction:

Contributions and Grants (Nonreciprocal Transactions)

Unconditional contributions are recognized as revenue when received or when the Organization obtains an unconditional right to the assets. Contributions with donor-imposed restrictions are reported as increases in net assets with donor restrictions; those without restrictions are reported as increases in net assets without donor restrictions. When donor restrictions expire (by passage of time or satisfaction of program requirements), net assets are reclassified from “with donor restrictions” to “without donor restrictions” in the statements of activities.

Conditional contributions are those with measurable barriers and a right of return, are not recognized until conditions have been substantially met or waived by the donor.

Exchange Transactions (Reciprocal Transactions, ASC 606)

Certain grant and contract arrangements are considered exchange transactions, as they represent agreements in which the funder receives commensurate value in return. Such revenues are recognized when the Organization satisfies its performance obligations by transferring promised goods or services to customers (e.g., completion of weatherization services).

Revenue is measured based on the consideration expected, which may include fixed amounts stated in the contract, cost reimbursement for allowable expenses, or a combination thereof. Amounts received in advance of performance are recorded as refundable advances (a liability) until earned.

Cost-Reimbursable Contracts

Many federal and state awards operate under cost-reimbursement terms. Revenue is recognized as qualifying expenses are incurred and documented in accordance with the terms of the award. Funds received in excess of allowable expenses are recorded as refundable grant advances.

Non-Cash Contributions

Donated goods, facilities, and services are recorded at fair value on the date received if they (a) create or enhance nonfinancial assets, or (b) require specialized skills provided by individuals possessing those skills, which would otherwise need to be purchased.

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). The Organization evaluates its tax positions in accordance with ASC 740, *Income Taxes*, which prescribes recognition thresholds and measurement criteria for the financial statement recognition of tax positions taken or expected to be taken in a tax return. Management has evaluated the Organization’s tax positions and concluded that there are no uncertain tax positions that require recognition or disclosure in the financial statements.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

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:

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

3. CONCENTRATION OF CREDIT RISK

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

At January 31, 2025, the carrying amount of the Organization’s deposits including certificates of deposit was \$1,998,123.17. The balance was held at two banks resulting in a concentration of credit risk. The bank balance was \$2,112,875.91. Of the bank balance, \$252,307.87 was covered by FDIC insurance, and the remaining \$1,860,568.04 was collateralized by pledged securities held under joint custody receipts by a third-party bank in the Organization’s name.

At January 31, 2024, the carrying amount of the Organization’s deposits including certificates of deposit was \$4,203,790.68. The balance was held at two banks resulting in a concentration of credit risk. The bank balance was \$4,631,184.61. Of the bank balance, \$252,266.89 was covered by FDIC insurance, and the remaining \$4,378,917.72 was collateralized by pledged securities held under joint custody receipts by a third-party bank in the Organization’s name.

4. CERTIFICATES OF DEPOSIT

At year-end, the Organization held a certificate of deposit bearing interest at a stated rate of 4.25% with an original maturity of twelve months. The certificate is subject to penalties for early withdrawal; however, management has determined that any such penalties would not have a material effect on the financial statements. The certificate of deposit is carried at cost. Because of its short-term nature and fixed interest rate, management believes cost approximates fair value at year-end.

In accordance with FASB ASC 825, Financial Instruments, the Organization considers the fair value of its certificate of deposit to be based on observable market data, such as rates currently offered for instruments of similar remaining maturities. Accordingly, the fair value measurement has been classified within Level 2 of the fair value hierarchy.

Certificates of deposit with original maturities greater than three months but less than one year are not classified as cash equivalents, and are instead presented as short-term investments in the consolidated financial statements.

5. RECEIVABLES, NET

Receivables consist of amounts due under the following programs:

	2025	2024
Head Start	\$ 6,099.76	\$ 278,723.89
CACFP	24,466.66	30,180.02
CSBG	86,494.93	86,147.30
CS Other	0.00	7,000.00
Agency Indirect Cost	0.00	23.60
LiHeap/ECIP	30,921.11	0.00
Weatherization	37,412.00	22,705.00
Weatherization – Electric Coop	1,425.00	1,400.00
Weatherization –Bi-Partisan Infrastructure	15,785.00	51,477.00
Weatherization Summit Gas	2,880.86	3,908.00
Weatherization – ARPA B4 Care	0.00	352.00
Weatherization LIHEAP	34,018.00	13,820.00
Weatherization LIHEAP Emergency	0.00	7,599.00
HUD	<u>5,228.78</u>	<u>1,036.00</u>
Total Receivables, Net	<u>\$ 244,732.10</u>	<u>\$ 504,371.81</u>

Accounts receivable are stated at unpaid balances. A majority of accounts receivable at January 31, 2025 and 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 has recorded an allowance for doubtful accounts. Receivables are presented net of an allowance for uncollectible accounts of \$87,911.00 and \$88,381.00 at January 31, 2025 and 2024, respectively.

6. INVENTORY

Inventory consists of the following:

	2025	2024
Weatherization Materials and Work In Process	\$ 65,886.07	\$ 38,168.23

Work in progress consists of expenses applied to houses in the weatherization program that have not yet been billed due to the homes not being complete.

7. CAPITAL ASSETS, NET

Following are the changes in capital assets for the year ended January 31, 2025:

	Balance 1/31/2024	Additions	Retirements	Balance 1/31/2025
Capital assets not being depreciated				
Land	\$ 117,238.68	\$ -	\$ -	\$ 117,238.68
Total capital assets not being depreciated	117,238.68	-	-	117,238.68
Other Capital Assets				
Buildings and Improvements	1,119,771.65	17,632.00	(8,960.00)	1,128,443.65
Equipment	429,533.04	-	-	429,533.04
Vehicles	1,474,893.04	-	-	1,474,893.04
Total Other Capital Assets	3,024,197.73	17,632.00	(8,960.00)	3,032,869.73
Accumulated Depreciation				
Buildings and Improvements	(778,292.93)	(34,974.25)	8,960.00	(804,307.18)
Equipment	(419,914.40)	(4,144.64)	-	(424,059.04)
Vehicles	(1,128,471.67)	(112,389.28)	-	(1,240,860.95)
Total Accumulated Depreciation	(2,326,679.00)	(151,508.17)	8,960.00	(2,469,227.17)
Capital Assets Summary				
Net Land, Buildings, and Improvements	458,717.40	(17,342.25)	-	441,375.15
Net Equipment & Vehicles	356,040.01	(116,533.92)	-	239,506.09
Total Net Capital Assets	\$ 814,757.41	\$ (133,876.17)	\$ -	\$ 680,881.24

Following are the changes in capital assets for the year ended January 31, 2024:

	Balance 1/31/2023	Additions	Retirements	Balance 1/31/2024
Capital assets not being depreciated				
Land	\$ 117,238.68	\$ -	\$ -	\$ 117,238.68
Total capital assets not being depreciated	117,238.68	-	-	117,238.68
Other Capital Assets				
Buildings and Improvements	1,119,771.65	-	-	1,119,771.65
Equipment	429,533.04	-	-	429,533.04
Vehicles	1,474,893.04	-	-	1,474,893.04
Total Other Capital Assets	3,024,197.73	-	-	3,024,197.73
Accumulated Depreciation				
Buildings and Improvements	(743,527.54)	(34,765.39)	-	(778,292.93)
Equipment	(411,383.38)	(8,531.02)	-	(419,914.40)
Vehicles	(1,009,662.76)	(118,808.91)	-	(1,128,471.67)
Total Accumulated Depreciation	(2,164,573.68)	(162,105.32)	-	(2,326,679.00)
Capital Assets Summary				
Net Land, Buildings, and Improvements	493,482.79	(34,765.39)	-	458,717.40
Net Equipment & Vehicles	483,379.94	(127,339.93)	-	356,040.01
Total Net Capital Assets	\$ 976,862.73	\$ (162,105.32)	\$ -	\$ 814,757.41

8. RESTRICTED CASH FROM USDA DEBT SERVICE RESERVE

In accordance with the USDA Rural Development loan agreement, the Organization was previously required to make minimum contributions of \$625.00 per month into a debt service reserve account and a replacement and extension account until the combined balance of these accounts reached \$75,000.00. These accounts were restricted for the purposes of loan repayment and extraordinary maintenance or improvements to the administrative facility located in Richland, Missouri. At January 31, 2024, the combined balance of these accounts was \$97,529.93, of which \$75,000.00 was reported as restricted cash and the remainder was included in unrestricted cash.

During the year ended January 31, 2025, the USDA Rural Development loan was fully paid off, and the reserve requirements were released. Accordingly, the balances previously held in the restricted accounts were reclassified to unrestricted cash. At January 31, 2025, the balance of these reserve accounts was \$0.00.

9. REFUNDABLE GRANT ADVANCES

Refundable grant advances consist of grant funds received in excess of expenditures in the following programs:

	2025	2024
ECIP/LIHEAP 21	\$ 8,776.74	\$ 1,369,816.67
ECIP/ARPA	0.00	1,438,622.24
LIHWAP	0.00	7,206.50
WZN – Ameren Gas	46,573.95	56,700.80
WZN – Ameren Electric	4,981.20	23,111.91
After Hours Childcare	<u>47,344.91</u>	<u>0.00</u>
Total Refundable Grant Advances	<u>\$ 107,676.80</u>	<u>\$ 2,895,458.12</u>

10. NOTES PAYABLE

The Organization signed an agreement dated February 12, 1997, with USDA Rural Development to assist in the building of the central office building in Richland, Missouri, which requires 372 monthly consecutive principal and interest payments at \$2,018.00 each, beginning February 12, 1998, including interest at 4.875% through December 12, 2027. The note is secured by real property located in Richland, Missouri.

The following is a summary of changes in notes payable:

	Principal January 31, 2024	Principal Received (Paid)	Principal January 31, 2025	Interest Paid
<u>Obligations:</u> USDA Rural Development	<u>\$ 58,502.17</u>	<u>\$ (58,502.17)</u>	<u>\$ 0.00</u>	<u>\$ 1,618.56</u>
	Principal January 31, 2023	Principal Received (Paid)	Principal January 31, 2024	Interest Paid
<u>Obligations:</u> USDA Rural Development	<u>\$ 79,315.27</u>	<u>\$ (20,813.10)</u>	<u>\$ 58,502.17</u>	<u>\$ 3,402.90</u>

11. LEASES

The Organization has obligations as a lessee for office space, equipment, and classroom space with initial noncancelable terms in excess of one year. The Organization classified these leases as operating leases or financing leases. These leases generally contain renewal options for periods ranging from two to five years. Because the Organization is not reasonably certain to exercise these renewal options, the optional periods are not included in determining the lease term, and associated payments under these renewal options are excluded from lease payments. The Organization's leases do not include termination options for either party to the lease or restrictive financial or other covenants. Payments due under the lease contracts include fixed payments plus, for many of the Organization's leases, variable payments. The Organization's office space leases require it to make variable payments for the Organization's proportionate share of the building's property taxes, insurance, and common area maintenance. These variable lease payments are not included in lease payments used to determine lease liability and are recognized as variable costs when incurred.

Lease Expense	2025	2024
Finance Lease Expense		
Amortization of ROU assets	\$ 6,189.36	\$ 6,189.36
Interest on lease liabilities	326.71	439.79
Operating Lease Expense	<u>108,086.16</u>	<u>119,996.43</u>
Total Lease Expense	<u>\$ 114,602.23</u>	<u>\$ 126,625.58</u>
Other Information		
Cash paid for amounts included in the measurement of lease liabilities:		
Operating cash flows from finance leases (interest)	\$ 336.27	\$ 449.06
Financing cash flows from finance leases (principal)	6,025.29	5,912.50
Operating cash for from operating leases	107,104.32	118,588.83
ROU Assets obtained in exchange for new finance lease liabilities	0.00	0.00
ROU Assets obtained in exchange for new operating lease liabilities	0.00	10,789.39
Other information related to leases is as follows:		
Lease term (in years) and discount rate:		
Weighted-average remaining lease term, finance leases	2.07	3.03
Weighted-average remaining lease term, operating leases	2.17	2.92
Weighted-average discount rate, finance leases	2.27%	2.17%
Weighted-average discount rate, operating leases	2.40%	2.50%
Right to Use Assets		
Beginning ROU, Net	\$ 286,866.05	\$ 394,338.31
Additions of ROU Assets	0.00	10,789.39
Less Accumulated Amortization	<u>(109,130.64)</u>	<u>(118,261.65)</u>
Ending ROU, Net	<u>\$ 177,735.41</u>	<u>\$ 286,866.05</u>

11. LEASES (Continued)

The maturities of lease liabilities as of January 31, 2025 were as follows:

	Finance	Operating
Year ending January,		
2026	\$ 6,361.56	\$ 83,096.32
2027	4,913.32	65,130.32
2028	<u>1,008.42</u>	<u>23,106.80</u>
Total lease payments	12,283.30	171,333.44
Less: Present Value Discount	<u>(315.29)</u>	<u>(4,103.73)</u>
Total Lease Liability	11,968.01	167,229.71
Less Current Portion	<u>(6,151.37)</u>	<u>(80,256.80)</u>
Long Term Lease Liability	<u>\$ 5,816.64</u>	<u>\$ 86,972.91</u>

12. COMPENSATED ABSENCES

Vacation Pay

All regular, full-time and part-time employees are eligible for vacation benefits based upon the employee’s anniversary date. Vacation time is accrued or earned based upon the employee’s length of service and on the time actually worked. No employee may carry an accrued balance of leave of more than 10 days (80 hours) from December 31 to January 1. All accrued leave in excess of 10 days will be reduced after January 1 of each year. Head Start employees must use annual leave within the school year on days regularly scheduled for work. Head Start employees may carry a balance of up to 8 hours of annual leave from May 1 to September 1 of each year. Vacation time is earned on a graduated scale based on years of service and ranges from 2 to 3 hours per week to one to five years and over.

Sick Leave

All regular, full-time and part-time employees earn paid sick leave annually. Sick leave is earned at a rate of 2 hours per week. Employees may accumulate up to a maximum of 30 days (240 hours). Sick leave accrual in excess of 30 days will be bought back by the organization at 1 hour of pay for every 2 hours of sick leave in excess of 240 hours on January 1 of each year. Unused time earned for sick leave is lost if the employee is terminated for any reason.

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

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

In accordance with the above criteria, the Organization has accrued a liability for annual leave which has been earned, but not taken, by Organization employees. The Organization has not accrued a liability for sick leave earned, but not taken, by Organization employees, in accordance with guidance provided by FASB ASC 710-10-25-7, as the amounts cannot be reasonably estimated at this time.

13. EMPLOYEE BENEFIT PLANS

The Organization has a 403(b) plan available for its employees. An employee is eligible after one year of full-time service. The Organization contributes 3% of an eligible employee's salary to their account. Total contributions made by the Organization into the plan on behalf of the employees for the year ended January 31, 2025 and 2024, was \$136,067.16 and \$122,801.68, respectively.

14. NET ASSETS

Net assets without donor restrictions

At January 31, 2025 and 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 January 31, 2025 and 2024, are purpose-restricted and are expected to be used in future periods for the specified program activities within the following programs:

	2025	2024
Community Service Donations	\$ 116,332.15	\$ 75,466.59
Pulaski County Public Housing Authority	822,036.42	753,835.68
New Hope Meadows – Net Book Value	<u>0.00</u>	<u>137,119.46</u>
Total Net Assets with Donor Restrictions	<u>\$ 938,368.57</u>	<u>\$ 966,421.73</u>

15. 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.

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	\$ 1,998,715.30	\$ 4,129,198.79
Investments	2,307.87	2,266.89
Accounts Receivable, Net	244,732.10	504,371.81
Less: Cash Received with Donor Restrictions	(938,368.57)	(829,302.27)
Less: Cash Received by Grants in Advance	<u>(107,676.80)</u>	<u>(2,895,458.12)</u>
Total Liquidity Available for Current Needs	<u>\$ 1,199,709.90</u>	<u>\$ 911,077.10</u>

The Organization monitors liquidity to ensure sufficient financial assets are available to meet general expenditures within one year. Financial assets considered available exclude donor-restricted funds and refundable advances.

16. 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. In-kind contributions recognized as revenue and the corresponding expense in the statements of activities totaled \$119,994.98 in 2025 and \$130,608.18 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		
Volunteers – Parents	\$ 1,234,633.89	\$ 927,689.53
Mileage	4,846.66	7,674.48
Space	<u>115,148.32</u>	<u>122,933.70</u>
Total In-Kind	1,354,628.87	1,058,297.71
Non-GAAP	<u>(1,234,633.89)</u>	<u>(927,689.53)</u>
 In-Kind per GAAP	 <u>\$ 119,994.98</u>	 <u>\$ 130,608.18</u>

17. 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.

18. 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.

19. SUBSEQUENT EVENTS

The Organization has evaluated subsequent events through September 23, 2025, the date the financial statements were available to be issued, in accordance with FASB ASC 855, *Subsequent Events*. No events were identified during this period that require recognition in the financial statements. In addition, no nonrecognized subsequent events requiring disclosure were identified.

SUPPLEMENTARY INFORMATION

MISSOURI OZARKS COMMUNITY ACTION, INC.

Richland, Missouri

Combining Schedule of Activities

For the Year Ended January 31, 2025

	Head Start & Early Head Start	CACFP	After Hours Child Care	ECIP	ECIP	ECIP ARPA
Program #:	300	322	310	620	620	650
Grant Year End:	1/31/2024	9/30/2024	9/30/2024	9/30/2023	9/30/2024	9/30/2024
CFDA #:	93.600	10.558	N/A	93.568	93.568	93.568
Support and Revenues						
Contributions						
Grant Revenue - Federal	\$ 5,723,097.00	\$ 344,594.32	\$ -	\$ 1,002,895.35	\$ 715,422.43	\$ 1,393,374.00
Grant Revenue - Other	-	-	-	-	-	-
Local Non-Cash	1,354,628.87	-	-	-	-	-
Local	-	-	-	-	-	-
Interest Income	-	-	-	-	-	-
Program Income	-	-	97,953.05	-	-	-
Rental Income	-	-	-	-	-	-
Other Income	-	-	-	-	-	-
Allocation Revenues	-	-	-	-	-	-
Total Support and Revenues	<u>7,077,725.87</u>	<u>344,594.32</u>	<u>97,953.05</u>	<u>1,002,895.35</u>	<u>715,422.43</u>	<u>1,393,374.00</u>
Expenses						
Personnel	4,191,609.77	-	83,240.57	169,765.85	144,677.70	-
Personnel Non-Cash	1,234,633.89	-	-	-	-	-
Bad Debt Expense	-	-	-	-	-	-
Client Services	-	315,694.58	-	785,303.00	527,177.00	1,393,374.00
Depreciation Expense	-	-	-	-	-	-
Interest Expense	-	-	-	-	-	-
Indirect Cost	603,591.81	-	11,986.64	24,446.28	20,833.59	-
Insurance Expense	44,165.92	-	-	-	3,816.47	-
Occupancy	540,705.98	6,644.31	446.00	8,799.62	4,043.23	-
Occupancy Non-Cash	115,148.32	-	-	-	-	-
Office Expenses	179,710.28	22,255.43	2,214.18	12,290.68	14,874.44	-
Operating Transfer To (From)	-	-	-	-	-	-
Travel	77,153.17	-	65.66	2,223.63	-	-
Travel Non-Cash	4,846.66	-	-	-	-	-
Vehicle Expenses	86,160.07	-	-	66.29	-	-
Total Expenses	<u>7,077,725.87</u>	<u>344,594.32</u>	<u>97,953.05</u>	<u>1,002,895.35</u>	<u>715,422.43</u>	<u>1,393,374.00</u>
Excess Support and Revenues						
Over (Under) Expenses	-	-	-	-	-	-
Net Assets, January 31, 2024	-	-	-	-	-	-
Net Assets, January 31, 2025	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

MISSOURI OZARKS COMMUNITY ACTION, INC.

Richland, Missouri

Combining Schedule of Activities

For the Year Ended January 31, 2025

	AMEREN UE Directly from Ameren Elec	AMEREN UE Directly from Ameren Gas	Community Services Block Grant	Community Services Block Grant	Other Community Service	Tran Housing	MHDC - SAFHR
Program #:	530	531	600	600	690	250	670/673
Grant Year End:	1/31	1/31	9/30/2024	9/30/2025	1/31	1/31	9/30/2025
CFDA #:	N/A	N/A	93.569	93.569	N/A	N/A	N/A
Support and Revenues							
Contributions							
Grant Revenue - Federal	\$ -	\$ -	\$ 497,477.99	\$ 301,987.38	\$ -	\$ -	\$ -
Grant Revenue - Other	29,380.71	10,126.85	-	-	-	-	-
Local Non-Cash	-	-	-	-	-	-	-
Local	-	-	-	-	43,835.54	-	-
Interest Income	-	-	-	-	-	-	-
Program Income	-	-	-	-	-	-	-
Rental Income	-	-	-	-	-	17,534.00	-
Other Income	-	-	-	-	-	-	-
Allocation Revenues	-	-	-	-	-	-	-
Total Support and Revenues	29,380.71	10,126.85	497,477.99	301,987.38	43,835.54	17,534.00	-
Expenses							
Personnel	8,921.61	5,287.27	359,562.78	191,816.83	-	183.99	-
Personnel Non-Cash	-	-	-	-	-	-	-
Bad Debt Expense	-	-	-	-	-	-	-
Client Services	17,369.00	4,025.93	30,483.01	33,913.27	2,744.81	-	-
Depreciation Expense	-	-	-	-	-	-	-
Interest Expense	-	-	-	-	-	-	-
Indirect Cost	1,284.71	761.37	51,777.04	27,621.63	-	26.49	-
Insurance Expense	-	-	-	22,869.42	-	5,054.96	-
Occupancy	-	-	15,904.23	7,805.53	-	1,522.78	-
Occupancy Non-Cash	-	-	-	-	-	-	-
Office Expenses	1,699.15	-	7,479.35	4,457.15	-	13,130.36	-
Operating Transfer To (From)	-	-	-	-	-	-	-
Travel	-	-	21,822.53	10,399.18	225.17	66.33	-
Travel Non-Cash	-	-	-	-	-	-	-
Vehicle Expenses	106.24	52.28	10,449.05	3,104.37	-	-	-
Total Expenses	29,380.71	10,126.85	497,477.99	301,987.38	2,969.98	19,984.91	-
Excess Support and Revenues							
Over (Under) Expenses	-	-	-	-	40,865.56	(2,450.91)	-
Net Assets, January 31, 2024	-	-	-	-	75,466.59	38,789.85	186.66
Net Assets, January 31, 2025	\$ -	\$ -	\$ -	\$ -	\$ 116,332.15	\$ 36,338.94	\$ 186.66

MISSOURI OZARKS COMMUNITY ACTION, INC.

Richland, Missouri

Combining Schedule of Activities

For the Year Ended January 31, 2025

	HUD/MHDC MENTAL HEALTH	Weatherization	Weatherization	Weatherization LIHEAP	Weatherization LIHEAP	Weatherization LIHEAP EMERGENCY	Weatherization LIHEAP ARPA
Program #:	710	500	500	510	510	515	520
Grant Year End:	1/31	6/30/2023	6/31/2024	9/30/2024	9/30/2025	8/30/2024	5/31/2024
CFDA #:	N/A	81.042	81.042	93.568	93.568	93.568	93.568
Support and Revenues							
Contributions							
Grant Revenue - Federal	\$ -	\$ 179,565.00	\$ 222,537.00	\$ 110,440.00	\$ 161,729.00	\$ 92,836.00	\$ 19,821.00
Grant Revenue - Other	-	-	-	-	-	-	-
Local Non-Cash	-	-	-	-	-	-	-
Local	-	-	-	-	-	-	-
Interest Income	-	-	-	-	-	-	-
Program Income	-	-	-	-	-	-	-
Rental Income	-	-	-	-	-	-	-
Other Income	-	-	-	-	-	-	-
Allocation Revenues	-	-	-	-	-	-	-
Total Support and Revenues	-	179,565.00	222,537.00	110,440.00	161,729.00	92,836.00	19,821.00
Expenses							
Personnel	-	90,361.83	126,706.77	62,254.68	77,715.42	41,890.28	2,607.08
Personnel Non-Cash	-	-	-	-	-	-	-
Bad Debt Expense	-	-	-	-	-	-	-
Client Services	-	54,361.63	65,765.08	30,160.05	61,083.03	43,915.63	16,837.85
Depreciation Expense	-	-	-	-	-	-	-
Interest Expense	-	-	-	-	-	-	-
Indirect Cost	-	13,012.10	18,245.78	8,964.68	11,191.01	6,032.20	375.42
Insurance Expense	-	-	-	-	-	-	-
Occupancy	-	1,581.10	2,236.93	3,975.79	2,228.01	-	-
Occupancy Non-Cash	-	-	-	-	-	-	-
Office Expenses	-	2,208.46	1,303.93	1,110.60	1,907.86	-	0.65
Operating Transfer To (From)	-	(0.66)	0.39	(0.53)	0.45	0.35	-
Travel	-	14,313.88	1,489.72	3,273.40	-	-	-
Travel Non-Cash	-	-	-	-	-	-	-
Vehicle Expenses	-	3,726.66	6,788.40	701.33	7,603.22	997.54	-
Total Expenses	-	179,565.00	222,537.00	110,440.00	161,729.00	92,836.00	19,821.00
Excess Support and Revenues							
Over (Under) Expenses	-	-	-	-	-	-	-
Net Assets, January 31, 2024	5,265.95	-	-	-	-	-	-
Net Assets, January 31, 2025	\$ 5,265.95	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

MISSOURI OZARKS COMMUNITY ACTION, INC.

Richland, Missouri

Combining Schedule of Activities

For the Year Ended January 31, 2025

	Weatherization BIL	WX - Summit	WX - Electric Coop	Agency Indirect Cost	Corporate, Non- Federal	Organization Wide	Pulaski County Public Housing Authority
Program #:	570	525	575	101	001		
Grant Year End:	6/30/2027	1/31	1/31	1/31	1/31		12/31/2023
CFDA #:	81.042	N/A	N/A	N/A	N/A	Sub-Totals	14.871
Support and Revenues							
Contributions							
Grant Revenue - Federal	\$ 333,349.00	\$ -	\$ -	\$ -	\$ -	\$ 11,099,125.47	\$ 1,996,580.00
Grant Revenue - Other	-	-	-	-	-	39,507.56	-
Local Non-Cash	-	-	-	-	-	1,354,628.87	-
Local	-	2,880.86	-	-	24,095.62	70,812.02	-
Interest Income	-	-	-	-	22,737.23	22,737.23	34,864.19
Program Income	-	-	6,300.00	-	-	104,253.05	-
Rental Income	-	-	-	-	60,120.73	77,654.73	-
Other Income	-	-	-	-	2,855.48	2,855.48	12,335.54
Allocation Revenues	-	-	-	853,618.55	-	853,618.55	-
Total Support and Revenues	333,349.00	2,880.86	6,300.00	853,618.55	109,809.06	13,625,192.96	2,043,779.73
Expenses							
Personnel	145,640.84	1,704.36	5,329.63	780,347.13	25,219.69	6,514,844.08	198,488.74
Personnel Non-Cash	-	-	-	-	-	1,234,633.89	-
Bad Debt Expense	-	-	-	-	-	-	98.00
Client Services	134,993.13	931.07	5,349.42	-	-	3,523,481.49	1,700,150.69
Depreciation Expense	-	-	-	-	151,508.17	151,508.17	-
Interest Expense	-	-	-	-	1,415.76	1,415.76	-
Indirect Cost	20,972.28	245.43	767.47	-	-	822,135.93	27,784.51
Insurance Expense	3,627.74	-	-	6,619.40	(7,323.32)	78,830.59	2,924.70
Occupancy	7,250.99	-	-	14,169.71	53,361.18	670,675.39	7,695.58
Occupancy Non-Cash	-	-	-	-	-	115,148.32	-
Office Expenses	10,375.30	-	553.46	43,192.12	38,301.72	357,065.12	38,382.87
Operating Transfer To (From)	-	-	-	-	-	-	753,835.68
Travel	-	-	-	16,250.06	55.01	147,337.74	4,542.71
Travel Non-Cash	-	-	-	-	-	4,846.66	-
Vehicle Expenses	10,488.72	-	213.17	-	-	130,457.34	2,414.65
Total Expenses	333,349.00	2,880.86	12,213.15	860,578.42	262,538.21	13,752,380.48	2,736,318.13
Excess Support and Revenues							
Over (Under) Expenses	-	-	(5,913.15)	(6,959.87)	(152,729.15)	(127,187.52)	(692,538.40)
Net Assets, January 31, 2024	-	-	20,750.34	-	1,319,147.23	1,459,606.62	692,538.40
Net Assets, January 31, 2025	\$ -	\$ -	\$ 14,837.19	\$ (6,959.87)	\$ 1,166,418.08	\$ 1,332,419.10	\$ -

MISSOURI OZARKS COMMUNITY ACTION, INC.

Richland, Missouri

Combining Schedule of Activities

For the Year Ended January 31, 2025

	Pulaski County Public Housing Authority	Inter-Company Elimination Entries	Consolidated Organization Wide Totals
Program #:	12/31/2024		
Grant Year End:	14.871		
CFDA #:			
Support and Revenues			
Contributions			
Grant Revenue - Federal	\$ 179,711.00	\$ -	\$ 13,275,416.47
Grant Revenue - Other	-	-	39,507.56
Local Non-Cash	-	(1,234,633.89)	119,994.98
Local	-	-	70,812.02
Interest Income	4,224.92	-	61,826.34
Program Income	-	(5,350.00)	98,903.05
Rental Income	-	(24,216.00)	53,438.73
Other Income	267.97	-	15,458.99
Allocation Revenues	-	(853,618.55)	-
Total Support and Revenues	<u>184,203.89</u>	<u>(2,117,818.44)</u>	<u>13,735,358.14</u>
Expenses			
Personnel	20,140.60	-	6,733,473.42
Personnel Non-Cash	-	(1,234,633.89)	-
Bad Debt Expense	-	-	98.00
Client Services	145,960.00	-	5,369,592.18
Depreciation Expense	-	-	151,508.17
Interest Expense	-	-	1,415.76
Indirect Cost	3,698.11	(853,618.55)	-
Insurance Expense	-	-	81,755.29
Occupancy	493.65	(24,216.00)	654,648.62
Occupancy Non-Cash	-	-	115,148.32
Office Expenses	3,911.49	(5,350.00)	394,009.48
Operating Transfer To (From)	(753,835.68)	-	-
Travel	2,981.07	-	154,861.52
Travel Non-Cash	-	-	4,846.66
Vehicle Expenses	115.51	-	132,987.50
Total Expenses	<u>(576,535.25)</u>	<u>(2,117,818.44)</u>	<u>13,794,344.92</u>
Excess Support and Revenues			
Over (Under) Expenses	760,739.14	-	(58,986.78)
Net Assets, January 31, 2024	<u>61,297.28</u>	<u>-</u>	<u>2,213,442.30</u>
Net Assets, January 31, 2025	<u>\$ 822,036.42</u>	<u>\$ -</u>	<u>\$ 2,154,455.52</u>

MISSOURI OZARKS COMMUNITY ACTION, INC.

Subgrant Number: DOE G-23-EE0009912-2-12

RECONCILIATION OF REVENUES AND EXPENSES

FOR THE PERIOD OF July 1, 2023 to June 30, 2024

DIVISION OF ENERGY

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

Revenue

Grant Income (funds that have been reimbursed to the agency from DNR) 311,815

Program Income 0

Total Revenue 311,815

Expenditures

Administration 22,121

Insurance 0

Financial Audit 0

Leveraging 385

T&TA 23,532

Program Operations 249,520

Readiness 16,257

Total Expenditures 311,815

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

SUBGRANTEE

Beginning Fund Balance 0

Revenue

Grant Income 311,815

Program Income 0

Total Revenue 311,815

Expenditures

Administration 22,121

Insurance 0

Financial Audit 0

Leveraging 385

T&TA 23,532

Program Operations 249,520

Readiness 16,257

Total Expenditures 311,815

Ending Fund Balance 0

Ending Cash on Hand 0

Ending Inventory 0

MISSOURI OZARKS COMMUNITY ACTION, INC.

Subgrant Number: DOE G-24-EE0009912-3-12

RECONCILIATION OF REVENUES AND EXPENSES

FOR THE PERIOD OF July 1, 2024 to January 31, 2025

DIVISION OF ENERGY

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

Revenue

Grant Income (funds that have been reimbursed to the agency from DNR) 219,019

Program Income 0

Total Revenue 219,019

Expenditures

Administration 18,246

Insurance 0

Financial Audit 0

Leveraging 0

T&TA 1,842

Program Operations 198,931

Readiness 0

Total Expenditures 219,019

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

SUBGRANTEE

Beginning Fund Balance 0

Revenue

Grant Income 219,019

Program Income 0

Total Revenue 219,019

Expenditures

Administration 18,246

Insurance 0

Financial Audit 0

Leveraging 0

T&TA 1,842

Program Operations 198,931

Readiness 0

Total Expenditures 219,019

Ending Fund Balance 0

Ending Cash on Hand 0

Ending Inventory 0

MISSOURI OZARKS COMMUNITY ACTION, INC.

Subgrant Number: G-23-LIHEAP-23-12

RECONCILIATION OF REVENUES AND EXPENSES

FOR THE PERIOD OF October 1, 2023 to September 30, 2024

DIVISION OF ENERGY**SUBGRANTEE**

Beginning Fund Balance (funds that have been reimbursed but not expensed from the previous grant)	0	Beginning Fund Balance	0
<u>Revenue</u>		<u>Revenue</u>	
Grant Income (funds that have been reimbursed to the agency from DNR)	393,696	Grant Income	393,696
Program Income	0	Program Income	0
Total Revenue	393,696	Total Revenue	393,696
<u>Expenditures</u>		<u>Expenditures</u>	
Administration	26,437	Administration	26,437
Insurance	0	Insurance	0
Financial Audit	0	Financial Audit	0
Leveraging	0	Leveraging	0
T&TA	15,184	T&TA	15,184
Program Operations	352,075	Program Operations	352,075
Total Expenditures	393,696	Total Expenditures	393,696
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

MISSOURI OZARKS COMMUNITY ACTION, INC.

Subgrant Number: G-24-LIHEAP-24-12

RECONCILIATION OF REVENUES AND EXPENSES

FOR THE PERIOD OF October 1, 2023 to January 31, 2025

DIVISION OF ENERGY**SUBGRANTEE**

Beginning Fund Balance (funds that have been reimbursed but not expensed from the previous grant)	0	Beginning Fund Balance	0
<u>Revenue</u>		<u>Revenue</u>	
Grant Income (funds that have been reimbursed to the agency from DNR)	221,601	Grant Income	221,601
Program Income	0	Program Income	0
Total Revenue	221,601	Total Revenue	221,601
<u>Expenditures</u>		<u>Expenditures</u>	
Administration	16,505	Administration	16,505
Insurance	0	Insurance	0
Financial Audit	0	Financial Audit	0
Leveraging	0	Leveraging	0
T&TA	7,237	T&TA	7,237
Program Operations	197,859	Program Operations	197,859
Total Expenditures	221,601	Total Expenditures	221,601
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

MISSOURI OZARKS COMMUNITY ACTION, INC.

Subgrant Number: G-23-LIHEAP EMER-12

RECONCILIATION OF REVENUES AND EXPENSES

FOR THE PERIOD OF June 1,2023 to September 30, 2024

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 DNR) 205,981

Grant Income 205,981

Program Income 0

Program Income 0

Total Revenue 205,981

Total Revenue 205,981

Expenditures**Expenditures**

Administration 13,523

Administration 13,523

Insurance 0

Insurance 0

Financial Audit 0

Financial Audit 0

Leveraging 0

Leveraging 0

T&TA 0

T&TA 0

Program Operations 192,458

Program Operations 192,458

Total Expenditures 205,981

Total Expenditures 205,981

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

MISSOURI OZARKS COMMUNITY ACTION, INC.

Subgrant Number: LIHEAP ARPA G-22-LIHEAP-ARPA-12

RECONCILIATION OF REVENUES AND EXPENSES

FOR THE PERIOD OF April 1, 2022 to May 31, 2024

DIVISION OF ENERGY

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

Revenue

Grant Income (funds that have been reimbursed to the agency from DNR) 474,401

Program Income 0

Total Revenue 474,401

Expenditures

Administration 28,746

Insurance 3,636

Financial Audit 0

Leveraging 0

T&TA 832

Program Operations 441,187

Total Expenditures 474,401

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

SUBGRANTEE

Beginning Fund Balance 0

Revenue

Grant Income 474,401

Program Income 0

Total Revenue 474,401

Expenditures

Administration 28,746

Insurance 3,636

Financial Audit 0

Leveraging 0

T&TA 832

Program Operations 441,187

Total Expenditures 474,401

Ending Fund Balance 0

Ending Cash on Hand 0

Ending Inventory 0

MISSOURI OZARKS COMMUNITY ACTION, INC.

Subgrant Number: BIL G-22-EE00009997-12

RECONCILIATION OF REVENUES AND EXPENSES

FOR THE PERIOD OF June 1, 2022 to January 31, 2025

DIVISION OF ENERGY

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

Revenue

Grant Income (funds that have been reimbursed to the agency from DNR) 914,370

Program Income 0

Total Revenue 914,370

Expenditures

Administration 53,894

Insurance 8,482

Financial Audit 0

Leveraging 0

T&TA 0

Program Operations 851,994

Total Expenditures 914,370

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

SUBGRANTEE

Beginning Fund Balance 0

Revenue

Grant Income 914,370

Program Income 0

Total Revenue 914,370

Expenditures

Administration 53,894

Insurance 8,482

Financial Audit 0

Leveraging 0

T&TA 0

Program Operations 851,994

Total Expenditures 914,370

Ending Fund Balance 0

Ending Cash on Hand 0

Ending Inventory 0

MISSOURI OZARKS COMMUNITY ACTION, INC.

Richland, Missouri

COMMUNITY SERVICES BLOCK GRANT (CSBG)

CONTRACT NUMBER: PG282300010

For the Program Period August 26, 2023 to September 30, 2024

Schedule of Contracted Revenues and Expenses

Revenue

Contracted Grant Revenue-CSBG

FFY 2023 Allocation/Base Contract - \$ 932,860.00
-

Total Contracted Grant Revenues

932,860.00

Expenditures

Indirect

87,664.05

Personnel

608,778.14

Travel/Training

40,170.23

Rent/Space

4,548.40

Insurance

21,324.23

Supplies

21,891.32

Utilities/Communications

24,948.70

Contract/Consulting

-

Vehicle Expense

9,301.05

Other

2,689.35

Direct Client Services/Program Expense

111,544.53

Total Contracted Grant Expenditures

932,860.00

Contracted Revenue over (under) Expenditures

-

Ending CSBG Residuals

\$ -

MISSOURI OZARKS COMMUNITY ACTION, INC.

Richland, Missouri

LOW INCOME HOUSING ENERGY ASSISTANCE PROGRAM

CONTRACT NUMBER: ER11023011

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

Schedule of Contracted Revenues and Expenses

Revenue

Contracted Grant Revenue-LIHEAP

Special Start-up

\$ -

Current (initial + amendments)

1,010,847.83

Carryover

-

Total Contracted Grant Revenues

1,010,847.83

Expenditures

Personnel

172,895.09

Travel/Training

2,289.92

Rent/Fuel/Utilities/Insurance

4,077.83

Equipment

-

Supplies

15,113.81

Communication Services

5,370.85

Repair and Maintenance

-

Indirect

24,896.89

Other

900.44

Total Administrative/ Program Services

225,544.83

ECIP Direct Services

Winter

-

Summer

785,303.00

Total ECIP Direct Services

785,303.00

Outreach & Education

-

Total Outreach & Education

-

Total Expenditures

1,010,847.83

Contracted Revenue over (under) Expenditures

-

Transfer from CSBG

-

Ending Program Balance

\$ -

MISSOURI OZARKS COMMUNITY ACTION, INC.

Richland, Missouri

Schedule of Expenditures of Federal Awards

For the Year Ended January 31, 2025

Federal Grantor/Pass-Through Grantor/Program Title	Pass Through Identifying Number	Assistance Listing #	Provided to Subrecipients	Federal Expenditures
<u>U.S. Department of Health and Human Services</u>				
Direct Programs:				
Head Start Cluster				
Head Start	N/A	93.600	\$ -	\$ 5,723,097.00
Pass-through Programs:				
State of Missouri Department of Social Services - Family Support Division				
Low-Income Home Energy Assistance Program (ECIP)	ER11021011	93.568	-	1,002,895.35
Low-Income Home Energy Assistance Program (ECIP)	ER11023011	93.568	-	715,422.43
COVID19 -Low-Income Home Energy Assistance Program (ARPA)	ER11021011	93.568	-	1,393,374.00
State of Missouri Department of Natural Resources				
Weatherization Assistance for Low-Income Individuals	G-24-LIHEAP-24-12	93.568	-	272,169.00
Weatherization Assistance for Low-Income Individuals - Emerg.	G-23-LIHEAP-EMER-12	93.568	-	92,836.00
COVID19 -Weatherization Assistance for Low-Income Individuals	G-22-LIHEAP-ARPA-12	93.568	-	19,821.00
		<u>Total 93.568</u>	<u>-</u>	<u>3,496,517.78</u>
State of Missouri Department of Social Services - Family Support Division				
Community Services Block Grant	PG282300010	93.569	-	497,477.99
Community Services Block Grant	PG282400010	93.569	-	301,987.38
		<u>Total 93.569</u>	<u>-</u>	<u>799,465.37</u>
Total U.S. Department of Health and Human Services			<u>-</u>	<u>10,019,080.15</u>
<u>U.S. Department of Energy</u>				
Pass-through Programs				
State of Missouri Department of Natural Resources				
Weatherization Assistance for Low-Income Individuals	G-23-EE0009912-2-12	81.042	-	179,565.00
Weatherization Assistance for Low-Income Individuals	G-24-EE0009912-2-12	81.042	-	222,537.00
Weatherization Assistance for Low-Income Individuals - BIL	G-22-EE000997-12	81.042	-	333,349.00
		<u>Total 81.042</u>	<u>-</u>	<u>735,451.00</u>
Total U.S. Department of Energy			<u>-</u>	<u>735,451.00</u>

MISSOURI OZARKS COMMUNITY ACTION, INC.

Richland, Missouri

Schedule of Expenditures of Federal Awards

For the Year Ended January 31, 2025

Federal Grantor/Pass-Through Grantor/Program Title	Pass Through Identifying Number	Assistance Listing #	Provided to Subrecipients	Federal Expenditures
<u>U.S. Department of Housing and Urban Development</u>				
Direct Programs:				
Housing Voucher Cluster				
Section 8 Housing Choice Vouchers	MO207	14.871	\$ -	\$ 2,176,291.00
Total U.S. Department of Housing and Urban Development			-	2,176,291.00
<u>U.S. Department of Agriculture</u>				
Passed-through:				
State of Missouri Department of Health and Senior Services				
Child and Adult Care Food Program	ERS46110026	10.558	-	344,594.32
Total U.S. Department of Agriculture			-	344,594.32
Total Expenditures of Federal Awards			\$ -	\$ 13,275,416.47

NOTE A -- BASIS OF PRESENTATION

The accompanying schedule of expenditures of federal awards includes the federal grant activity of Missouri Ozarks Community Action, Inc. and is presented on the accrual basis of accounting, except for subsidy programs, which follows REAC PHA - Financial Accounting Brief - Accounting Issue #10, which defines a Federal expenditure expended for single audit purposes as when dollars are received. The information in this schedule is presented in accordance with the requirements of the Uniform Guidance. 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

Missouri Ozarks Community Action, Inc. did not elect to use the de minimis cost rate, the Organization does have a negotiated indirect cost rate agreement (NICRA).

NOTE C -- SUBRECIPIENTS

Missouri Ozarks Community Action, Inc. did not provide any Federal funds to subrecipients during the year ended January 31, 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
Missouri Ozarks Community Action, Inc.
Richland, 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 Missouri Ozarks Community Action, Inc. (a nonprofit organization), which comprise the consolidated statements of financial position as of January 31, 2025 and 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 September 23, 2025.

Internal Control over Financial Reporting

In planning and performing our audit of the consolidated financial statements, we considered Missouri Ozarks Community Action, 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 consolidated financial statements, but not for the purpose of expressing an opinion on the effectiveness of Missouri Ozarks Community Action, Inc.'s internal control. Accordingly, we do not express an opinion on the effectiveness of Missouri Ozarks Community Action, 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 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 Missouri Ozarks Community Action, Inc.'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

September 23, 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
Missouri Ozarks Community Action, Inc.
Richland, Missouri

Opinion on Each Major Federal Program

We have audited Missouri Ozarks Community Action, Inc.'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 Missouri Ozarks Community Action, Inc.'s major federal programs for the year ended January 31, 2025. Missouri Ozarks Community Action, Inc.'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, Missouri Ozarks Community Action, 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 January 31, 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 Missouri Ozarks Community Action, Inc. 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 Missouri Ozarks Community Action, Inc.'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 Missouri Ozarks Community Action, Inc.'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 Missouri Ozarks Community Action, Inc.'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 Missouri Ozarks Community Action, Inc.'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 Missouri Ozarks Community Action, Inc.'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 Missouri Ozarks Community Action, Inc.'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 Missouri Ozarks Community Action, Inc.'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
September 23, 2025

MISSOURI OZARKS COMMUNITY ACTION, INC.
Richland, Missouri

Schedule of Findings and Questioned Costs
For the Year Ended January 31, 2025

I. SUMMARY OF AUDITOR'S RESULTS

Financial Statements:

The auditor's report expresses an unmodified opinion on the consolidated financial statements of Missouri Ozarks Community Action, Inc.

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 Missouri Ozarks Community Action, Inc. 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 programs:

U.S DEPARTMENT OF ENERGY

Weatherization Assistance for Low Income Individuals CFDA 81.042

U.S DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Housing Voucher Cluster
Section 8 Housing Choice Vouchers CFDA 14.871

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

MISSOURI OZARKS COMMUNITY ACTION, INC.
Richland, Missouri

Summary Schedule of Prior Audit Findings
For the Year Ended January 31, 2025

None