



**NORTHWEST MONTANA HUMAN RESOURCES, INC.
DBA
COMMUNITY ACTION PARTNERSHIP OF
NORTHWEST MONTANA**

**AUDITED CONSOLIDATED
FINANCIAL STATEMENTS AND
COMPLIANCE REPORTS**

**For the Years Ended
December 31, 2023 and 2022**

NORTHWEST MONTANA HUMAN RESOURCES, INC.
DBA
COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
December 31, 2023

Board of Directors
(Seated as of December 31, 2023)

Wendy Nissen, President
Steve Stanley, Vice President
Laura Burrowes, Secretary Treasurer
Jim Hammons, Director
Robin Haidle, Director
Chance Barrett, Director
John Holland, Director
Jamie Quinn, Director
Donna Martin, Director
Alecia Davis, Director

Management

Tracy Diaz, Executive Director
Cassidy Kipp, Deputy Director
Carrie Gable, Chief Financial Officer
Mel Rice, Director of Energy Assistance
Sara Aczas, Director of Employment and Training
Sean O'Neill, Director of Community Services

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A Non-Profit Community Action Partner Providing Opportunities for Self-sufficiency

NORTHWEST MONTANA HUMAN RESOURCES, INC.
 DBA
 COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA

TABLE OF CONTENTS

	<u>Page(s)</u>
Independent Auditor’s Report-----	3 to 5
Consolidated Financial Statements	
Statements of Financial Position -----	6
Statements of Activities -----	7
Statements of Functional Expenses-----	8 to 9
Statements of Cash Flows-----	10 to 11
Notes to the Financial Statements-----	12 to 34
Single Audit Section	
Schedule of Expenditures of Federal Awards -----	35 to 36
Notes to the Schedule of Expenditures of Federal Awards -----	37
Supplemental Schedules -----	38 to 70
Independent Auditor’s Report on Internal Control Over Financial Reporting and on Compliance and Other Matters Based on an Audit of Financial Statements Performed in Accordance with <i>Governmental Auditing Standards</i> -----	71 to 72
Independent Auditor’s Report on Compliance for Each Major Federal Program and on Internal Control Over Compliance Required by the Uniform Guidance -----	73 to 75
Schedule of Findings and Questioned Costs -----	76 to 77

INDEPENDENT AUDITOR'S REPORT

The Board of Directors of
Northwest Montana Human Resources, Inc.
DBA Community Action Partnership of Northwest Montana
Kalispell, Montana

Opinion

We have audited the financial statements of Northwest Montana Human Resources, Inc. DBA Community Action Partnership of Northwest Montana, a nonprofit organization (CAPNM), which comprise the consolidated statements of financial position as of December 31, 2023 and 2022, and the related consolidated statements of activities, functional expenses and cash flows for the years then ended, and the related notes to the financial statements.

In our opinion, the accompanying consolidated financial statements present fairly, in all material respects, the financial position of CAPNM as of December 31, 2023 and 2022, 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 audit in accordance with auditing standards generally accepted in the United States of America (GAAS) and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of CAPNM and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about CAPNM's ability to continue as a going concern for one year after the date that the financial statements are available to be issued.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS 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 financial statements.

In performing an audit in accordance with GAAS and *Government Auditing Standards*, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of CAPNM's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about CAPNM'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 audits were conducted for the purpose of forming an opinion on the consolidated financial statements taken as a whole. The supplemental schedules on pages 38 to 70 are presented for purposes of additional analysis and are not a required part of the consolidated financial statements. 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. 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 taken as a whole.

Other Reporting Required by *Government Auditing Standards*

In accordance with *Government Auditing Standards*, we have also issued our report dated September 18, 2024, on our consideration of the CAPNM's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the CAPNM's internal control over financial reporting and compliance.

Cover Florek & James, CPAs

Missoula, Montana
September 18, 2024

CONSOLIDATED FINANCIAL STATEMENTS

NORTHWEST MONTANA HUMAN RESOURCES, INC.
 DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
 CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
 As of December 31, 2023 and 2022

ASSETS	<u>2023</u>	<u>2022</u>
Cash and Cash Equivalents	\$ 3,479,172	\$ 3,552,139
Investment in Certificate of Deposit	125,822	124,592
Accounts Receivable	134,038	46,139
Grants Receivable	542,397	720,292
Prepaid Expenses and Other Assets	703,147	702,733
Loans Receivable (Net of Allowance for Doubtful Accounts)	366,385	425,098
Loan Fees (Net of Amortization)	2,234	2,318
Right to Use Assets	3,243	6,664
Equipment and Software (Net of Depreciation)	683,766	694,786
Land and Buildings (Net of Depreciation)	<u>9,542,859</u>	<u>7,251,057</u>
TOTAL ASSETS	<u>\$ 15,583,063</u>	<u>\$ 13,525,818</u>
LIABILITIES AND NET ASSETS		
LIABILITIES		
Accounts Payable	\$ 297,526	\$ 223,605
Due to Grantor/Funds Held in Trust	641,364	668,945
Payroll Liabilities and Compensated Absences	320,044	319,354
Deferred Revenue	113,596	91,675
Lease Liability	3,243	6,664
Long-Term Debt	<u>7,420,868</u>	<u>5,763,671</u>
TOTAL LIABILITIES	<u>\$ 8,796,641</u>	<u>\$ 7,073,914</u>
NET ASSETS		
Without Donor Restrictions	\$ 6,469,115	\$ 6,130,042
With Donor Restrictions	<u>317,307</u>	<u>321,862</u>
TOTAL NET ASSETS	<u>\$ 6,786,422</u>	<u>\$ 6,451,904</u>
TOTAL LIABILITIES AND NET ASSETS	<u>\$ 15,583,063</u>	<u>\$ 13,525,818</u>

The notes to the consolidated financial statements are an integral part of these statements.

NORTHWEST MONTANA HUMAN RESOURCES, INC.
DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
CONSOLIDATED STATEMENTS OF ACTIVITIES
For the Years Ended December 31, 2023 and 2022

NET ASSETS WITHOUT DONOR RESTRICTIONS	2023	2022
OPERATING REVENUES		
Program Grants	\$ 3,735,740	\$ 3,518,774
Contracts and Rental Income	2,079,817	1,968,896
Contributions	43,694	1,690
Interest	43,578	21,286
Interest Subsidy	168,366	168,949
Insurance Proceeds	88,850	-
Other	26,940	29,176
Net Assets Released from Restrictions	6,724	5
TOTAL OPERATING REVENUES	\$ 6,193,709	\$ 5,708,776
OPERATING EXPENSES		
Program Services		
Community Services	\$ 1,514,611	\$ 1,352,491
Energy Programs	1,928,650	2,137,847
Job Training Programs	550,308	530,824
Housing Programs	1,408,398	1,181,375
Supporting Services		
General Administration	452,669	428,895
TOTAL OPERATING EXPENSES	\$ 5,854,636	\$ 5,631,432
CHANGE IN NET ASSETS WITHOUT DONOR RESTRICTIONS	\$ 339,073	\$ 77,344
NET ASSETS WITH DONOR RESTRICTIONS		
Contributions	\$ 2,169	\$ 1,137
Net Assets Released from Restrictions	(6,724)	(5)
CHANGE IN NET ASSETS WITH DONOR RESTRICTIONS	\$ (4,555)	\$ 1,132
TOTAL CHANGE IN NET ASSETS	334,518	78,476
NET ASSETS AT BEGINNING OF YEAR		
Without Donor Restrictions	\$ 6,130,042	\$ 6,052,698
With Donor Restrictions	321,862	320,730
TOTAL NET ASSETS AT BEGINNING OF YEAR	\$ 6,451,904	\$ 6,373,428
NET ASSETS AT END OF YEAR		
Without Donor Restrictions	\$ 6,469,115	\$ 6,130,042
With Donor Restrictions	317,307	321,862
TOTAL NET ASSETS AT END OF YEAR	\$ 6,786,422	\$ 6,451,904

The notes to the consolidated financial statements are an integral part of these statements.

NORTHWEST MONTANA HUMAN RESOURCES, INC.
 DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
 CONSOLIDATED STATEMENT OF FUNCTIONAL EXPENSES
 For the Year Ended December 31, 2023

	Community Services	Energy Programs	Job Training Programs	Housing Programs	Total Expenses
PROGRAM SERVICES					
Salaries and Wages	\$ 496,049	\$ 711,140	\$ 386,224	\$ 286,353	\$ 1,879,766
Health Insurance	48,049	92,469	65,903	25,637	232,058
TSA Contributions	17,993	22,699	10,172	4,635	55,499
Payroll Taxes	43,299	88,981	33,087	35,194	200,561
Contracted Services	40,198	12,556	6,440	26,721	85,915
Rent/Utilities	25,603	24,883	18,960	93,286	162,732
Supplies, Service & Repairs	146,652	83,617	14,885	332,511	577,665
Legal Assistance	726	-	-	8,761	9,487
Depreciation/Amortization	198,408	-	-	196,348	394,756
Telephone / Internet	4,138	8,602	4,972	7,758	25,470
Travel and Training	37,566	73,235	3,637	20,191	134,629
Interest	73,731	-	-	249,243	322,974
Property/General Liability Insurance	22,519	25,815	4,563	77,456	130,353
Bad Debts / (Recovery)	-	-	-	1,111	1,111
Home Weatherization	-	359,858	-	-	359,858
Fuel Assistance	-	391,312	-	-	391,312
Employment / Training	4,036	-	-	-	4,036
Supportive Services	222,290	26,682	1,331	-	250,303
Other Program Related	133,354	6,801	134	43,193	183,482
TOTAL PROGRAM SERVICES	\$ 1,514,611	\$ 1,928,650	\$ 550,308	\$ 1,408,398	\$ 5,401,967
SUPPORTING SERVICES					
General Administration	119,107	191,778	107,505	34,279	452,669
TOTAL EXPENSES	\$ 1,633,718	\$ 2,120,428	\$ 657,813	\$ 1,442,677	\$ 5,854,636

The notes to the consolidated financial statements are an integral part of these statements.

NORTHWEST MONTANA HUMAN RESOURCES, INC.
 DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
 CONSOLIDATED STATEMENT OF FUNCTIONAL EXPENSES
 For the Year Ended December 31, 2022

	Community Services	Energy Programs	Job Training Programs	Housing Programs	Total Expenses
PROGRAM SERVICES					
Salaries and Wages	\$ 438,571	\$ 579,947	\$ 378,064	\$ 247,595	\$ 1,644,177
Health Insurance	40,682	78,000	61,176	13,230	193,088
TSA Contributions	16,408	21,125	10,226	3,654	51,413
Payroll Taxes	46,537	74,361	30,635	31,593	183,126
Contracted Services	14,961	16,847	4,295	27,978	64,081
Rent/Utilities	22,951	25,201	15,593	85,681	149,426
Supplies, Service & Repairs	18,794	139,213	16,779	228,604	403,390
Legal Assistance	1,137	-	-	3,453	4,590
Depreciation/Amortization	140,938	-	-	176,931	317,869
Telephone / Internet	4,998	7,796	5,699	6,900	25,393
Travel and Training	32,727	64,817	3,915	13,547	115,006
Interest	19,104	-	-	256,800	275,904
Property/General Liability Insurance	13,036	25,191	4,291	42,571	85,089
Bad Debts / (Recovery)	-	-	-	5,038	5,038
Home Weatherization	-	304,768	-	-	304,768
Fuel Assistance	-	745,409	-	-	745,409
Employment / Training	1,393	1,792	-	-	3,185
Loss on Disposal of Assets	2,999	-	-	-	2,999
Supportive Services	247,072	46,682	-	-	293,754
Other Program Related	290,183	6,698	151	37,800	334,832
TOTAL PROGRAM SERVICES	\$ 1,352,491	\$ 2,137,847	\$ 530,824	\$ 1,181,375	\$ 5,202,537
SUPPORTING SERVICES					
General Administration	108,103	168,380	123,900	28,512	428,895
TOTAL EXPENSES	\$ 1,460,594	\$ 2,306,227	\$ 654,724	\$ 1,209,887	\$ 5,631,432

The notes to the consolidated financial statements are an integral part of these statements.

NORTHWEST MONTANA HUMAN RESOURCES, INC.
DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
CONSOLIDATED STATEMENTS OF CASH FLOWS,
For the Years Ended December 31, 2023 and 2022

	<u>2023</u>	<u>2022</u>
CASH FLOWS FROM OPERATING ACTIVITIES		
Cash Received from Grants and Contributions	\$ 3,953,838	\$ 3,591,463
Cash Received from Contracts	1,991,918	1,979,923
Cash Received from Interest	42,226	33,469
Cash Received from Other Operating Activities	26,940	29,176
Cash Paid to/for Employees	(2,727,008)	(2,375,377)
Cash Paid to Suppliers/Vendors	(2,334,793)	(2,851,067)
Cash Paid for Interest	<u>(65,758)</u>	<u>(106,955)</u>
Net Cash Flows from Operating Activities	\$ 887,363	\$ 300,633
CASH FLOWS FROM INVESTING ACTIVITIES		
Principal Loan Payments Received	\$ 59,157	\$ 101,051
Purchase of Investments	(1,230)	(318)
Sale of Fixed Assets	-	6,981
Purchase of Equipment/Building Improvements	<u>(2,675,454)</u>	<u>(384,905)</u>
Net Cash Flows from Investing Activities	\$ (2,617,527)	\$ (277,191)
CASH FLOWS FROM FINANCING ACTIVITIES		
Principal Payments on Debt	<u>\$ 1,657,197</u>	<u>\$ (60,746)</u>
Net Cash Flows from Financing Activities	\$ 1,657,197	\$ (60,746)
NET CHANGE IN CASH AND CASH EQUIVALENTS	\$ (72,967)	\$ (37,305)
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	<u>3,552,139</u>	<u>3,589,444</u>
CASH AND CASH EQUIVALENTS AT END OF YEAR	<u>\$ 3,479,172</u>	<u>\$ 3,552,139</u>

The notes to the consolidated financial statements are an integral part of these statements.

NORTHWEST MONTANA HUMAN RESOURCES, INC.
DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
CONSOLIDATED STATEMENTS OF CASH FLOWS, continued
For the Years Ended December 31, 2023 and 2022

RECONCILIATION OF CHANGE IN NET ASSETS TO NET CASH FLOWS FROM OPERATING ACTIVITIES	<u>2023</u>	<u>2022</u>
Change in Net Assets	\$ 334,518	\$ 78,476
Adjustments to Reconcile Change in Net Assets to Net Cash Flows from Operating Activities		
Items not Affecting Cash:		
Depreciation/Amortization	394,756	317,869
Provision for Loan Loss Reserves	908	(27,147)
Interest Added (Paid) to/on Debt	(1,352)	12,183
Loss/(Gain) on Disposal/Purchase of Assets	-	2,999
Changes in Assets and Liabilities:		
Decrease/(Increase) in Grants Receivable	177,895	7,460
Decrease/(Increase) in Accounts Receivable	(87,899)	11,027
Decrease/(Increase) in Prepaid Expenses	(414)	(14,096)
Increase/(Decrease) in Trade Accounts Payable	73,921	(160,235)
Increase/(Decrease) in Salaries and Accrued Payroll Payable	690	9,694
Increase/(Decrease) in Due to Grantor/Funds Held in Trust	(27,581)	35,151
Increase/(Decrease) in Deferred Revenue	<u>21,921</u>	<u>27,252</u>
Net Cash Flows from Operating Activities	<u>\$ 887,363</u>	<u>\$ 300,633</u>
Supplemental Disclosure of Non-Cash Investing and Financing Activities		
<i>Financing Activities</i>		
Refinanced Debt Principal	<u>\$ -</u>	<u>\$ 505,892</u>
	<u>\$ -</u>	<u>\$ 505,892</u>

The notes to the consolidated financial statements are an integral part of these statements.

NORTHWEST MONTANA HUMAN RESOURCES, INC.
DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
For the Years Ended December 31, 2023 and 2022

NOTE 1. ORGANIZATION AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

A. Principles of Consolidation

The accompanying consolidated financial statements include the assets, liabilities, net assets, and financial activities of Northwest Montana Human Resources, Inc. dba Community Action Partnership of Northwest Montana and its affiliates, Polson Sunny Slope Vista Associates, Columbia Falls Teakettle Vista Associates, Columbia falls Teakettle Vista Associates II, Treasure Manor/CAPNM, Recapitalization Montana LLC, and Westgate Senior Associates for the years ending December 31, 2023 and 2022. All significant inter-company transactions and balances have been eliminated.

B. Organization

Northwest Montana Human Resources, Inc. DBA Community Action Partnership of Northwest Montana (CAPNM) is a not-for-profit corporation organized under Internal Revenue Code Section 501(c)(3). CAPNM was incorporated in 1976 and is located in Kalispell, Montana and operates field offices in Libby and Polson. The Agency is part of a national network of community action agencies (CAA's) that were created by the federal government in 1964 to combat poverty. CAPNM administers a variety of federal and non-federal grants, sub-grants and contracts which provide services and activities designed to meet the identified needs of the community. CAPNM, as part of the CAA network, reaches out to low-income people in their communities addressing their multiple needs through a comprehensive approach, developing partnerships with other community organizations and administering a full range of coordinated programs designed to have a measurable impact on poverty. The mission of CAPNM is "to provide services and advocacy together with local partners to alleviate poverty, improve lives, and strengthen communities in Flathead, Lake, Lincoln and Sanders County."

CAPNM has a tripartite board structure that is designated to promote the participation of the entire community in the reduction or elimination of poverty. The Board of Directors is comprised of individuals from Flathead, Lake, Lincoln and Sanders counties. Board members serve voluntarily and are chosen to represent either the private sector, the public sector or the low-income sector of the population.

NORTHWEST MONTANA HUMAN RESOURCES, INC.
DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
For the Years Ended December 31, 2023 and 2022

NOTE 1. ORGANIZATION AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES, Continued

B. Organization, continued

Columbia Falls Teakettle Vista Associates (TK), Columbia Falls Teakettle Vista Associates II (TK II), Polson Sunny Slope Vista Associates (SS), and Westgate Senior Associates (WG) were Montana Limited Partnerships in which CAPNM was the general partner. On April 1, 2015, CAPNM purchased the interests of the limited partners of TK and WG, purchased the interest of TK II on December 31, 2019, and purchased the interests of SS on July 31, 2019 and became the sole owners of the entities. The entities listed were formed for the purpose of constructing, acquiring, owning, operating and managing 120 units of rural rental housing in Montana. The projects operate in accordance with regulatory agreements signed with the Montana Board of Housing intended to keep the project in compliance with Section 42 of the Internal Revenue Code and qualify for Federal Low-Income Housing Tax Credits and also in accordance with Rural Development 515 regulations and guidelines as applicable. The projects were placed into service in October of 2000 to 2004 and the tax credit compliance periods ended in 2015 to 2019.

Treasure Manor/CAPNM is an entity which is a disregarded entity from CAPNM. The entity was formed for the purchase of the Treasure Manor apartment complex as required by the application for tax credits.

Recapitalization Montana LLC is a not-for-profit corporation under Internal Revenue Section 501 (c)(3) which serves a general partner in the Courtyard Associated Limited Partnership. This nonprofit corporation, wholly owned by CAPNM, was formed to facilitate the rehabilitation and operation of the Courtyard Apartments, a 32 unit low and moderate-income apartment complex in Kalispell, Montana.

C. Basis of Accounting

CAPNM's consolidated financial statements have been prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America (GAAP) as codified by the Financial Accounting Standards Board.

NORTHWEST MONTANA HUMAN RESOURCES, INC.
DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
For the Years Ended December 31, 2023 and 2022

NOTE 1. ORGANIZATION AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES, Continued

D. Cash and Cash Equivalents

For purposes of the statement of cash flows, CAPNM considers all highly liquid debt instruments purchased with an original maturity of three months or less to be cash equivalents. CAPNM maintains its bank accounts with local financial institutions that are subject to coverage by the Federal Deposit Insurance Corporation (FDIC). Amounts that exceed their insured limits are collateralized through a tri-party pledge, security, and safekeeping agreement with the Federal Home Loan Bank of Seattle. Accordingly, CAPNM does not believe it is exposed to any significant credit risk on its cash balances. Of the cash balances, \$36,647, \$12,288, and \$1,161,112 are reserved for housing tenant deposits, tax and insurance payments, and replacement reserves, respectively for 2023. As of December 31, 2022, there was \$36,626, \$12,697, and \$1,014,827 reserved for tenant deposits, tax and insurance payments, and replacement reserves, respectively.

E. Receivables

Accounts receivable represent amounts owed to CAPNM from program service contracts and tenant rents. Contracts call for a fixed fee for service and are composed primarily of energy assistance reimbursements for services provided to eligible clients. Management considers all amounts to be fully collectible based on review of past performance and individual accounts. Therefore, no provision for uncollectible accounts has been established. Due to inherent uncertainties associated with the allowance account, it is at least reasonably possible that this estimate could change in the near term.

Employee advances represent amounts owed to CAPNM for travel advances.

Grants receivable represents the balance of earned grant revenues not received in cash. Most grants allow monthly drawdowns of cash. CAPNM has an additional \$3,791,470 in grant commitments from various funding sources at December 31, 2023 compared to \$4,686,624 at December 31, 2022.

Loans receivable consist of investments in affordable housing projects and housing mortgage loans. Allowances for uncollectible amounts are determined as a percentage of outstanding loans receivable based on estimated and historical losses.

F. Prepaid Expenses

Prepaid expenses consist primarily of prepaid insurance premiums, unemployment insurance reserves, and other prepaid costs.

NORTHWEST MONTANA HUMAN RESOURCES, INC.
DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
For the Years Ended December 31, 2023 and 2022

NOTE 1. ORGANIZATION AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES, Continued

G. Certificate of Deposit

CAPNM has a certificate of deposit with a local financial institution. The certificate of deposit is reported at its principal balance plus accrued interest, which approximates fair value. The interest rate was 4.75% and 0.40% at December 31, 2023 and 2022, respectively. The certificate of deposit was renewed for three years on February 11, 2022.

H. Property and Equipment

Property and equipment are stated at cost if purchased or at fair value on the date of donation. Assets costing \$5,000 or more and having a useful life more than one year are capitalized. Repairs and maintenance costs are expensed as incurred and improvements that extend the life or capacity of the asset are capitalized. Items are depreciated on a straight-line basis over the following useful lives of three to twenty years.

Equipment purchased with federal grant funds is subject to rights of rescission of the grantors. Equipment purchased with federal grant monies are limited to use by the grant program purchasing the equipment. Should the program terminate, grantors may invoke claim to that equipment purchased through the grant agreement.

I. Net Asset Classification

The net assets of CAPNM are reported in the following categories:

Net assets without donor restrictions represent net amounts that have been earned and expended according to contract restrictions and net amounts from generally unrestricted activities. There were no Board of Directors designated net assets as of December 31, 2023 and 2022, respectively.

Net assets with donor restrictions represent net assets subject to donor- (or certain grantor-) imposed restrictions. CAPNM had \$317,307 and \$321,862 of net assets with donor restrictions as of December 31, 2023 and 2022, respectively, primarily relating to contributions for client housing cost assistance and a supportive housing revolving loan fund.

NORTHWEST MONTANA HUMAN RESOURCES, INC.
DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
For the Years Ended December 31, 2023 and 2022

NOTE 1. ORGANIZATION AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES, Continued

I. Net Asset Classification, continued

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. Donor-imposed restrictions are released when a restriction expires, that is, when the stipulated time has elapsed, when the stipulated purpose for which the resource was restricted has been fulfilled, or both. Donor-restricted contributions whose restrictions are met in the same reporting period are reported as unrestricted support.

As of December 31, 2023, and 2022, CAPNM had no net assets restricted in perpetuity.

J. Due to Grantor/Funds Held in Trust

Grantors advance cash to CAPNM for cash-flow purposes. CAPNM, at times, receives cash in excess of the amount earned for a program. This account represents \$10,441 and \$41,607 of cash advanced to CAPNM as of December 31, 2023 and 2022, which was not earned and will be returned to the grantor.

In addition, CAPNM has made qualifying loans with HOME program funds which, if collected, will be due back to the Montana Department of Commerce. The amount of loans issued under the HOME program which potentially may be recaptured from eligible activities and returned to the Montana Department of Commerce was \$630,922 and \$627,338 as of December 31, 2023 and 2022, respectively.

K. Income Tax Status

CAPNM is a tax-exempt organization under Section 501(c)(3) of the Internal Revenue Code. Accordingly, the increase in net assets is generally not subject to taxation. No provision for income tax has been recorded in these financial statements because CAPNM believes it had no significant income unrelated to its tax-exempt purpose in 2023 or 2022.

With few exceptions, CAPNM's information returns (I.R.S. Form 990) are not subject to examination for fiscal years prior to 2020.

NORTHWEST MONTANA HUMAN RESOURCES, INC.
DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
For the Years Ended December 31, 2023 and 2022

NOTE 1. ORGANIZATION AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES, Continued

L. Estimates

The preparation of financial statements in conformity with GAAP requires management to make estimates and assumptions that may affect the reported amounts of assets and liabilities, disclosures of contingent assets and liabilities, and the reported amounts of revenue and expenses. Actual amounts could differ from those estimates.

M. Revenue Recognition

Contract, grant, and other revenues are recognized when earned. Contributed service revenue results when donated services create or enhance nonfinancial assets or when specialized skills are provided by people possessing those skills and would typically be purchased if not provided by donation. Contributed goods are valued at their estimated fair market value at the date of contribution.

N. Expense/Cost Allocations

CAPNM allocates costs that can be identified specifically with a particular final cost objective directly to the individual program benefiting. Joint costs are allocated directly to individual programs using a base most appropriate to the particular cost being prorated. CAPNM implemented an indirect cost rate methodology for grant awards covered by the Uniform Administrative Requirements, Cost Principles and Audit Requirements for Federal Awards.

O. Advertising

CAPNM expenses the cost of advertising as incurred. Advertising expenses totaled \$8,912 in 2023 and \$8,687 in 2022, respectively.

NORTHWEST MONTANA HUMAN RESOURCES, INC.
DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
For the Years Ended December 31, 2023 and 2022

NOTE 1. ORGANIZATION AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES, Continued

P. Program Services

Separate accounts are maintained for each fund; however, in the accompanying consolidated financial statements, funds that have similar characteristics have been combined into program groups. The primary program groups and their related purposes are summarized as follows:

Community Services programs provide funds for planning, capacity building, financial literacy, economic development, homeless services, and satellite offices in outlying rural communities. CAPNM's Community Services Block Grant (CSBG) is a primary component of this classification. CSBG funds are expended to provide locally budgeted social services in the community.

Energy programs are designed to improve the heating efficiency of homes and to permanently reduce energy consumption by using such weatherization techniques as insulation, caulking, storm windows, furnace modification, and client education. Priority is given to high-energy consumers. Eligible participants are also subsidized for their primary heating costs for the heating season through fuel assistance programs.

Job Training programs are designed to provide career awareness, supportive services, remedial education and assessment, and job readiness activities to achieve self-sufficiency.

Housing programs provide rental assistance, rental housing, repair assistance for senior citizens and very low-income individuals, and rehabilitation of vacant, foreclosed and/or abandoned homes.

Support services for general management expenses are pooled and then distributed to programs based on the ratio of the program's staff salaries to total program salaries as outlined in the Agency's cost allocation plan. General management expenses include administrative staff costs, fiscal department costs, personnel costs, secretarial support costs, general business liability and professional insurance, postage, and copying. Audit costs are also included in this category and are allocated according to the ratio of program costs to total program costs.

NORTHWEST MONTANA HUMAN RESOURCES, INC.
 DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
 For the Years Ended December 31, 2023 and 2022

NOTE 1. ORGANIZATION AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES, Continued

Q. Risk and Uncertainty

CAPNM faces a number of risks including (1) loss or damage to property, (2) general liability, (3) employee medical insurance, (4) professional liability and (5) directors' and officers' liability. Commercial insurance policies are purchased for loss or damage resulting from these risks.

NOTE 2. LIQUIDITY AND AVAILABILITY

Financial assets available for general expenditure, that is, without donor or other restrictions limiting their use, within one year of the balance sheet date, December 31, 2021 and 2020, comprise the following:

		<u>2023</u>		<u>2022</u>
Cash and Cash Equivalents	\$	2,268,825	\$	2,487,989
Investment in Certificate of Deposit		125,822		124,592
Accounts Receivable		134,038		46,139
Grants Receivable		<u>542,397</u>		<u>720,292</u>
Total Financial Assets Available	\$	<u>3,071,082</u>	\$	<u>3,379,012</u>

As part of CAPNM's liquidity management plan, they invest cash in excess of daily requirements in certificates of deposit and money market funds.

NORTHWEST MONTANA HUMAN RESOURCES, INC.
 DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
 For the Years Ended December 31, 2023 and 2022

NOTE 3. LOANS RECEIVABLE

A summary of loans receivable and their related allowances at December 31, 2023 and 2022 are as follows:

	Loans Receivable	Allowance Doubtful Accounts	Loans Receivable	Allowance Doubtful Accounts
	2023	2023	2022	2022
Senior Home Repair Program	\$ 234,545	\$ 11,727	\$ 235,866	\$ 11,793
Affordable Housing:				
Courtyard Apartments	26,625		85,828	
Westgate Senior Associates	96,658	-	99,761	-
Silent Second Mortgages and Down-Payment Assistance	<u>199,914</u>	<u>82,972</u>	<u>197,195</u>	<u>81,998</u>
 Total	 \$ 557,742	 \$ <u>94,699</u>	 \$ 618,650	 \$ <u>93,791</u>
Intercompany Elimination	(96,658)		(99,761)	
Less Allowance	<u>(94,699)</u>		<u>(93,791)</u>	
Loans Receivable, Net	<u>\$ 366,385</u>		<u>\$ 425,098</u>	

Senior Home Repair Program – The Senior Home Repair Program was started in December 2000 and was designed to preserve units of affordable housing throughout Flathead County by providing home rehabilitation for a minimum of 32 low- and moderate-income senior citizen homeowners. Amounts loaned to qualifying individuals, without interest, are secured by a trust indenture. Under the terms of the indenture, the loan amounts must be repaid upon ceasing to occupy the home as their principal residence or upon sale of the residence.

NORTHWEST MONTANA HUMAN RESOURCES, INC.
DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
For the Years Ended December 31, 2023 and 2022

NOTE 3. LOANS RECEIVABLE, Continued

Affordable Housing – Westgate Senior Associates - Westgate Senior Associates, a Montana Limited Partnership, was established in 1999 to own and operate 24 units of affordable housing for senior citizens at 500-548 Corporate Drive, Kalispell, Montana. CAPNM participated in the project as the local nonprofit sponsor during the building phase. CAPNM received a \$300,000 grant from the Montana Department of Commerce HOME Program to be used to assist with the “gap” financing of the project. CAPNM in turn, granted \$139,250 to the project to assist with fees and services related to the actual permanent financing of the project. CAPNM loaned the remaining \$160,750 to the project for 50 years at 1% interest. Payments of \$1,022 are due quarterly with the first payment due three months after closing of the permanent loan. The loan is secured by a trust indenture on the property, which is subordinate to the permanent financing. Westgate Senior Associates granted to CAPNM an irrevocable option to purchase the property upon the expiration of the 15-year period of affordability in 2015, which was exercised.

Silent Second Mortgages and Down Payment Assistance

The Mutual Self-Help (MSH) housing project enabled ownership of 154 homes to qualifying individuals and families. The program required participant homeowners to provide at least 65 percent of the labor during the construction of their and other’s homes. CAPNM facilitated the construction through the purchase and development of parcels of land used by the program. CAPNM has loaned participants in their Mutual Self-Help Housing program funding for down-payment assistance for the purchase of the land the homes were built on and cost over runs during construction of their homes. The loans range from \$750 to \$41,710 per household. All loans are due upon the sale, refinance, or rental of the home constructed. The down payment assistance and silent second mortgages bear interest at a rate of 0.0% to 3.50% and are funded by grants for mutual self-help housing, HOME investment partnerships program, and supportive housing from the U.S. Department of Housing and Urban Development and U.S. Department of Agriculture.

CAPNM recognizes interest income on loans receivable on the accrual basis. Loan fees and costs are recognized as income in the period the fees or costs are earned. Loans receivable accrue interest under the applicable loan document terms until the loan is deemed uncollectible. Loans are considered delinquent after 30 days of non-payment from the original due date or deferred due date. Loans are considered impaired when collection of the full amount of the loan is unlikely based on various factors discussed below.

NORTHWEST MONTANA HUMAN RESOURCES, INC.
DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
For the Years Ended December 31, 2023 and 2022

NOTE 3. LOANS RECEIVABLE, Continued

CAPNM uses multiple bases to estimate the allowance for credit losses including historical losses of the loan program, existing economic conditions related to the industry in which the loan recipient operates, collateral of the loan recipient, loan payment history and actual or likely events which have or will occur. The risk characteristics of the individual loan programs are similar in nature. CAPNM operates loan programs for recipients who cannot generally obtain conventional financing under the requirements and restrictions placed on them by federal and state loan funding sources. Therefore, due to the nature of the loan programs operated, CAPNM's loan portfolio is generally of inherently higher risk than typical conventional financing loans; however, the loans are collateralized by the property purchased.

CAPNM's loans are considered deferred loans, therefore no loans are considered past due as of December 31, 2023 and 2022, and all amounts are considered current under the terms of the loans. Impaired loans are valued at the estimated value of the remaining recoverable assets after consideration of collateral and guarantees. An allowance for bad debt is recorded against these impaired loans for the difference between the balance of the loan and estimated recovery value.

As of December 31, 2023 and 2022, CAPNM had no loans considered impaired.

NORTHWEST MONTANA HUMAN RESOURCES, INC.
 DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
 For the Years Ended December 31, 2023 and 2022

NOTE 3. LOANS RECEIVABLE, Continued

A summary of the allowance for credit losses and recorded investment in financing receivables as of December 31, 2023:

	RESIDENTIAL			TOTAL
	Senior Home Repair	Affordable Housing	Mutual Self-Help Housing	
Total Financing Receivables, December 31, 2023	\$ 234,545	\$ 26,625	\$ 199,914	\$ 461,084
Allowance for Credit Losses, January 1, 2023	(11,793)	-	(81,998)	0 (93,791)
Charge-offs	-	-	-	-
Recoveries	-	-	-	-
Current Year Provision for Losses	66	-	(974)	(908)
Allowance for Credit Losses, December 31, 2023	<u>(11,727)</u>	<u>-</u>	<u>(82,972)</u>	<u>(94,699)</u>
Net Financing Receivables, December 31, 2023	<u>\$ 222,818</u>	<u>\$ 26,625</u>	<u>\$ 116,942</u>	<u>\$ 366,385</u>
Receivables Individually Evaluated for Impairment	\$ -	\$ -	\$ -	\$ -
Allowance for Credit Losses	-	-	-	-
Receivables Collectively Evaluated for Impairment	234,545	26,625	199,914	461,084
Allowance for Credit Losses	<u>(11,727)</u>	<u>-</u>	<u>(82,972)</u>	<u>(94,699)</u>
Net Financing Receivables, December 31, 2023	<u>\$ 222,818</u>	<u>\$ 26,625</u>	<u>\$ 116,942</u>	<u>\$ 366,385</u>

NORTHWEST MONTANA HUMAN RESOURCES, INC.
 DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
 For the Years Ended December 31, 2023 and 2022

NOTE 3. LOANS RECEIVABLE, Continued

A summary of the allowance for credit losses and recorded investment in financing receivables as of December 31, 2022:

	RESIDENTIAL			TOTAL
	Senior Home Repair	Affordable Housing	Mutual Self-Help Housing	
Total Financing Receivables, December 31, 2022	\$ 235,866	\$ 85,828	\$ 197,195	\$ 518,889
Allowance for Credit Losses, January 1, 2022	(14,357)	-	(106,573)	(120,930)
Charge-off's	-	-	-	-
Recoveries	-	-	-	-
Current Year Provision for Losses	2,564	-	24,575	27,139
Allowance for Credit Losses, December 31, 2022	(11,793)	-	(81,998)	(93,791)
Net Financing Receivables, December 31, 2022	\$ 224,073	\$ 85,828	\$ 115,197	\$ 425,098
Receivables Individually Evaluated for Impairment	\$ -	\$ -	\$ -	\$ -
Allowance for Credit Losses	-	-	-	-
Receivables Collectively Evaluated for Impairment	235,866	85,828	197,195	518,889
Allowance for Credit Losses	(11,793)	-	(81,998)	(93,791)
Net Financing Receivables, December 31, 2022	\$ 224,073	\$ 85,828	\$ 115,197	\$ 425,098

NORTHWEST MONTANA HUMAN RESOURCES, INC.
 DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
 For the Years Ended December 31, 2023 and 2022

NOTE 3. LOANS RECEIVABLE, Continued

An analysis of credit exposure by internally assigned grade at December 31, 2023 and 2022 is as follows:

	RESIDENTIAL SENIOR HOME / MUTUAL SELF-HELP		RESIDENTIAL AFFORDABLE HOUSING	
	2023	2022	2023	2022
	<u>2023</u>	<u>2022</u>	<u>2023</u>	<u>2022</u>
Pass - Performing Loans	\$ 434,459	\$ 433,061	\$ 26,625	\$ 85,828
Pass with Collateral Deficiencies	-	-	-	-
Non-Performing, Collateralized	-	-	-	-
Non-Performing, Collateral Deficiencies	-	-	-	-
Total	<u>\$ 434,459</u>	<u>\$ 433,061</u>	<u>\$ 26,625</u>	<u>\$ 85,828</u>

An analysis of past due financing receivables as of December 31, 2022 and 2021 is as follows:

	RESIDENTIAL SENIOR HOME / MUTUAL SELF-HELP		RESIDENTIAL AFFORDABLE HOUSING	
	2023	2022	2023	2022
	<u>2023</u>	<u>2022</u>	<u>2023</u>	<u>2022</u>
30 - 59 Days Past Due	\$ -	\$ -	\$ -	\$ -
60 - 89 Days Past Due	-	-	-	-
Greater than 90 Days Past Due	-	-	-	-
Total Past Due	\$ -	\$ -	\$ -	\$ -
Current Financing Receivables	<u>434,459</u>	<u>433,061</u>	<u>26,625</u>	<u>85,828</u>
Total Financing Receivables	<u>\$ 434,459</u>	<u>\$ 433,061</u>	<u>\$ 26,625</u>	<u>\$ 85,828</u>

NORTHWEST MONTANA HUMAN RESOURCES, INC.
 DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
 For the Years Ended December 31, 2023 and 2022

NOTE 4. LAND, BUILDINGS AND EQUIPMENT

Land, buildings, and equipment consisted of the following at December 31, 2023 and 2022:

	2023	2022
Equipment and Software	\$ 1,238,881	\$ 1,144,491
Less: Accumulated Depreciation	<u>(555,115)</u>	<u>(449,705)</u>
Total	<u>\$ 683,766</u>	<u>\$ 694,786</u>
Land	\$ 2,148,371	\$ 1,033,541
Buildings and Improvements	2,312,825	883,168
Affordable Housing	7,799,522	7,788,587
Less: Accumulated Depreciation	<u>(2,717,859)</u>	<u>(2,454,239)</u>
Total Land and Buildings	<u>\$ 9,542,859</u>	<u>\$ 7,251,057</u>
Land, Buildings, Equipment and Software, Net	<u><u>\$ 10,226,625</u></u>	<u><u>\$ 7,945,843</u></u>

Depreciation expense totaled \$394,756 and \$317,869 for the years ended December 31, 2023 and 2022, respectively.

NORTHWEST MONTANA HUMAN RESOURCES, INC.
 DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
 For the Years Ended December 31, 2023 and 2022

NOTE 5. DEFERRED REVENUE

Revenues in federal grant programs are recognized when corresponding expenses have been incurred in conformance with contractual requirements. Deferred revenue corresponds to amounts received in cash through contract advances. Activity in deferred revenue for 2023 and 2022 is as follows:

	<u>2023</u>	<u>2022</u>
Deferred Revenue, January 1	\$ 91,675	\$ 64,423
Grant Awards Received	7,841,587	8,973,805
Less Earned Revenue for Expenses Incurred	<u>(4,028,196)</u>	<u>(4,259,929)</u>
Gross Deferred Revenue	3,905,066	4,778,299
Less Amount not Received in Cash	<u>(3,791,470)</u>	<u>(4,686,624)</u>
Net Deferred Revenue, December 31	<u>\$ 113,596</u>	<u>\$ 91,675</u>

NORTHWEST MONTANA HUMAN RESOURCES, INC.
 DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
 For the Years Ended December 31, 2023 and 2022

NOTE 6. NOTES PAYABLE

CAPNM's long-term notes payable at December 31, 2023 and 2022 are as follows:

	Original Loan Amount	2023	2022
<p>Note payable to Stockman Bank of Montana originating July 12, 2023 due on July 25, 2043. Interest is variable resetting every five years to 3.75% above the Federal Reserve's Nominal 5 year Treasury Constant Maturities Rate Index with an initial rate of 6.75%. Terms are monthly principal and interest payments of \$11,026.29 secured by real property at 1820 Highway 93 S, Kalispell, MT.</p>	\$ 1,445,941	\$ 1,431,449	\$ -
<p>Note payable to Stockman Bank of Montana originating February 16, 2023 due on February 17, 2038. Interest is variable resetting every five years to 3% above the Federal Reserve's Nominal 5 year Treasury Constant Maturities Rate Index with an initial rate of 6.84%. Terms are monthly principal and interest payments of \$2,701.99 secured by real property at 201 S Main St, Kalispell, MT.</p>	\$ 303,546	\$ 292,906	\$ -
<p>Note payable to Valley Bank originating February 1, 2022 due on February 1, 2042. Interest is variable resetting in 10 years to 3.0% above the Federal Home Loan Bank Des Moines 5/15 Amortizing Advance rate with a floor of 3.5% and ceiling of 6.5%. The interest rate was 3.50% as of December 31, 2022. Terms are monthly principal and interest payments of \$2,933.36 secured by real property at 214 S. Main.</p>	\$ 505,892	\$ 470,313	\$ 489,318
<p>Mortgage Payable USDA Rural Development assumed February 1, 2018 due February 1, 2068. Interest is 3.25% subsidized to 1%. Terms call for monthly installments of \$5,118, payments are deferred until March 1, 2040. This agreement is secured by real property and rents of Treasure Manor Apartments</p>	\$ 1,515,751	\$ 1,574,296	\$ 1,574,296

NORTHWEST MONTANA HUMAN RESOURCES, INC.
 DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
 For the Years Ended December 31, 2023 and 2022

NOTE 6. NOTES PAYABLE, Continued

	Original Loan Amount	2023	2022
Mortgage Payable Rural Housing Service originated November 1, 2000, due November 1, 2050. Interest 6.25% subsidized to 1%. Terms call for principal and interest payments monthly of \$1,990 secured by real property and rents of Westgate Senior Associates	\$ 970,000	\$ 799,105	\$ 810,196
Mortgage Payable Rural Housing Service originated August 29, 2003, due September 1, 2053. Interest 5.375% subsidized to 1%. Terms call for principal and interest payments monthly of \$2,122 secured by real property and rents of Polson Sunny Slope Vista Apartments	\$ 1,000,000	\$ 855,212	866,637
Promissory Note with USDA Rural Development, originating January 31, 2005 due in January 31, 2055. Interest 6.00% subsidized to 1%. Terms call for principal and interest payments monthly of \$3,144 secured by real property and rents of the Columbia Falls Teakettle Vista II Apartments	\$ 1,000,000	\$ 889,180	\$ 898,701
Promissory Note with the City of Columbia Falls, Montana, originating January 31, 2005 due in January 31, 2055. Interest 1.00% Fixed. Terms call for principal and interest payments annually of \$7,627 payable only from residual receipts of the Columbia Falls Teakettle Vista II Apartments	\$ 300,000	\$ 233,486	\$ 238,726
Mortgage Payable Rural Housing Service originated November 1, 2000, due November 1, 2050. Interest 6.875% subsidized to 1%. Terms call for principal and interest payments monthly of \$3,821 secured by real property and rents of Columbia Falls Teakettle Vista Associates	\$ 1,000,000	\$ <u>874,921</u>	\$ <u>885,797</u>
Total Notes Payable		\$ <u><u>7,420,868</u></u>	\$ <u><u>4,953,475</u></u>

NORTHWEST MONTANA HUMAN RESOURCES, INC.
DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
For the Years Ended December 31, 2023 and 2022

NOTE 6. NOTES PAYABLE, Continued

Annual maturities of notes payable at December 31, 2023 are as follows:

Future maturities are:

<u>Years Ending:</u>	
2024	\$ 121,814
2025	128,886
2026	136,410
2027	144,381
2028	152,932
Thereafter	<u>6,736,445</u>
	<u>\$ 7,420,868</u>

NOTE 7. LEASES

Effective January 1, 2022, the Company adopted the new lease accounting guidance in Accounting Standards Update No. 2016-02, Leases (Topic 842). The Company has elected the package of practical expedients permitted in ASC Topic 842. Accordingly, the Company accounted for its existing operating leases as operating leases under the new guidance, without reassessing (a) whether the contract contains a lease under ASC Topic 842, (b) whether classification of the capital lease would be different in accordance with ASC Topic 842, or (c) whether the unamortized initial direct costs before transition adjustments (as of December 31, 2021) would have met the definition of initial direct costs in ASC Topic 842 at lease commencement. As a result of the adoption of the new lease accounting guidance, the Company recognized on January 1, 2022 a lease liability at the carrying amount of the lease obligation and a right-of-use asset of \$9,968. Adoption of ASC Topic 842 had no effect on previously reported Net Assets.

The Company leases one space for operations. This lease agreement expires in November 2024 and is classified as an operating lease with a total lease expense for the year ended December 31, 2023 of \$3,243.

NORTHWEST MONTANA HUMAN RESOURCES, INC.
 DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
 For the Years Ended December 31, 2023 and 2022

NOTE 7. LEASES, Continued

The following is a maturity analysis of the annual undiscounted cash flows of these operating leases as of December 31, 2023:

2024	\$	3,300
2025		-
2026		-
2027		-
2028		-
	\$	3,300

NOTE 8. EMPLOYEE BENEFITS

CAPNM provides eligible employees with sick leave and vacation time. Eligible employees may accumulate an unlimited amount of sick leave and up to six weeks of vacation. Upon termination, employees are paid 100% of their unused vacation time and 25% of their unused sick leave. CAPNM’s compensated absence liability was \$130,229 and \$123,526 at December 31, 2023 and 2022, respectively.

CAPNM implemented a 403(b) Thrift Plan in accordance with Internal Revenue Service regulations. The Thrift Plan is underwritten by Mutual of America. Eligible employees may designate an amount to be deducted from their paycheck. There is no minimum required monthly contribution. CAPNM matches the employee contribution up to 5% of the employee’s wage after one year of employment. Employees contributions vest immediately. CAPNM’s contributions vest on the following schedule:

<u>Years of Service</u>	<u>Vesting Percentage</u>
1 years or more	100%

CAPNM contributed \$61,369 and \$55,193 to the 403(b) Thrift Plan in 2023 and 2022, respectively.

NORTHWEST MONTANA HUMAN RESOURCES, INC.
 DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
 For the Years Ended December 31, 2023 and 2022

NOTE 9. NET ASSETS

CAPNM receives contributions that are restricted in use to direct client services. These contributions support participant needs when they cannot qualify for assistance under other Agency programs.

Temporarily restricted net assets at December 31, 2023 and 2022 consisted of the following:

Description	2023	2022
Direct Participant Support Services	\$ 17,307	\$ 21,862
Libby Property	300,000	300,000
Total	\$ 317,307	\$ 321,862

NOTE 10. RELATED PARTIES

The Valley View Apartments Corporation, Green Meadow Manor Corporation, Columbia Villa Apartments Corporation, and Big Sky Manor Corporation are defined as supporting organizations under Internal Revenue Code Section 501(c)(3). CAPNM created the four nonprofit corporations to serve as the nonprofit general partners in four limited partnerships in order to facilitate the purchase, rehabilitation, and operation of low-income housing and the sale of low-income housing tax credits under the Department of Housing and Urban Development’s Preservation Program. The Corporations own .0081 percent of each limited partnership. Investments in corporations in which CAPNM has less than a 20% interest are recorded at cost. Big Sky Manor Corporation exited their limited partnership in 2017.

CAPNM is not considered to have any liability nor asset regarding the Corporations, however the Corporations have the right of first refusal to purchase the units upon expiration of the 15-year low-income housing tax credit use restriction period in 2014.

Teakettle Vista Apartments, Inc. is a not-for-profit corporation under Internal Revenue Section 501(c)(3). This nonprofit corporation, wholly owned by CAPNM, was formed to facilitate the construction and operation of a 20-unit low-income apartment complex for senior citizens in Columbia Falls, Montana. The Corporation is the general partner in Columbia Falls Teakettle Vista Associates. The Corporation owns .01 percent of the partnership. The Corporation had the right of first refusal to purchase the units upon expiration of the 15-year low-income housing tax credit use restriction period in 2015 which it exercised.

NORTHWEST MONTANA HUMAN RESOURCES, INC.
DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
For the Years Ended December 31, 2023 and 2022

NOTE 10. RELATED PARTIES, Continued

Sunny Slope Vista Apartments Inc. is a not-for-profit corporation under Internal Revenue Section 501(c)(3). This nonprofit corporation, wholly owned by CAPNM, was formed to facilitate the construction and operation of a 20-unit low-income apartment complex for senior citizens in Polson, Montana. The Corporation is the general partner in Polson Sunny Slope Vista Associates, a Montana limited partnership. The Corporation owns .01 percent of the partnership. The Corporation has a one-year right of first refusal expiring August 14, 2018, to purchase the units upon the expiration of the 15-year low-income housing tax credit use restriction period in 2017 which it exercised.

Teakettle Vista Apartments II, Inc. is also a not-for-profit corporation under Internal Revenue Section 501 (c)(3). This nonprofit corporation, wholly owned by CAPNM, was formed to facilitate the construction and operation of a 24-unit low-income apartment complex for senior citizens in Columbia Falls, Montana. The Corporation is the general partner in Teakettle Vista Associates II, a Montana limited partnership. The Corporation owns .01 percent of the partnership. The Corporation has the right of first refusal to purchase the units upon expiration of the 15-year low-income housing tax credit use restriction period in 2019 which it exercised.

Recapitalization Montana LLC is a not-for-profit corporation under Internal Revenue Section 501 (c)(3). This nonprofit corporation, wholly owned by CAPNM, was formed to facilitate the rehabilitation and operation of a 32 unit low and moderate-income apartment complex in Kalispell, Montana. The Corporation is the general partner in Courtyard Associates, a Montana limited partnership. The Corporation owns .006 percent of the partnership. The Corporation has the right of first refusal to purchase the units upon expiration of the 15-year low-income housing tax credit use restriction period in 2034 plus one year.

In 2021, an operating deficit loan in the amount of \$80,000 was issued from Recapitalization Montana LLC to Courtyard Associates. Repayment will occur as allowable within the limited partnership agreement. Debt will accrue 4% interest until time of repayment.

NORTHWEST MONTANA HUMAN RESOURCES, INC.
 DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
 For the Years Ended December 31, 2023 and 2022

NOTE 11. ADMINISTRATIVE COSTS

CAPNM’s administrative costs by natural classification are summarized as follows:

	<u>2023</u>	<u>2022</u>
Wages, Payroll Taxes and Fringe Benefits	\$ 359,814	\$ 313,263
Supplies, Printing, Postage, and Office Costs	30,205	63,449
Liability Insurance	37,878	30,269
Contract Services and Service Agreements	20,739	3,932
Travel and Training	3,022	3,428
Occupancy Costs	<u>1,011</u>	<u>14,554</u>
Total Administrative Expenses	<u>\$ 452,669</u>	<u>\$ 428,895</u>

NOTE 12. SUBSEQUENT EVENTS

Management has evaluated subsequent events through September 18, 2024, the date the financial statements were available for issue.

SINGLE AUDIT SECTION

NORTHWEST MONTANA HUMAN RESOURCES, INC.
 DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
 SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS
 For the Year Ended December 31, 2023

FEDERAL SOURCE PASS THROUGH SOURCE PROGRAM	ALN Number	Contract Number	Contract Period	Federal Expenditures	Awards to Subrecipients
Department of Agriculture					
SNAP Cluster					
<i>Easterseals - Goodwill Northern Rocky Mountain Inc</i>					
State Administrative Matching Grants for the Supplemental Nutrition Assistance Program (SNAP)					
	10.561	22-022-28000-0	10/01/22 - 06/30/24	24,033	0
Total Department of Agriculture, SNAP Cluster				\$ 24,033	0
Department of Housing and Urban Development					
<i>Local Initiatives Support Corporation</i>					
Rural LISC - CAPACITY BUILDING					
	14.252	PA#43110-0023	12/16/22 - 06/30/24	2,454	0
Rural LISC - CAPACITY BUILDING					
	14.252	PA#43110-0024	05/12/23 - 03/31/25	7,121	0
Total Capacity Building Program				\$ 9,575	0
<i>NeighborWorks Montana</i>					
HOUSING COUNSELING					
	14.169	NONE	10/01/22 - 09/30/23	15,442	0
Total Housing Counseling Program				\$ 15,442	0
<i>Montana Dept. of Public Health and Human Services</i>					
EMERGENCY SOLUTIONS GRANTS PROGRAM					
	14.231	20-028-19008-0	04/01/20 - 09/30/23	186,845	0
EMERGENCY SOLUTIONS GRANTS PROGRAM					
	14.231	22-028-51008-0	11/01/22 - 03/31/24	62,316	0
EMERGENCY SOLUTIONS GRANTS PROGRAM					
	14.231	21-028-51008-0	09/01/21 - 07/31/23	56,983	8,500
EMERGENCY SOLUTIONS GRANTS PROGRAM					
	14.231	20-028-51008-0	07/01/21 - 05/31/23	27,922	24,000
Total Emergency Solutions Grants Program				\$ 334,065	32,500
<i>Direct</i>					
SHELTER PLUS, CONTINUUM OF CARE					
	14.267	MT0052L8T002106	10/01/22 - 09/30/23	52,092	0
SHELTER PLUS, CONTINUUM OF CARE					
	14.267	MT0052L8T002207	10/01/23 - 09/30/24	18,867	0
YOUTH HOMELESSNESS DEMONSTRATIONS, CONTINUUM OF CARE					
	14.267	MT0100Y8T002100	10/01/22 - 09/30/23	36,490	0
YOUTH HOMELESSNESS DEMONSTRATIONS, CONTINUUM OF CARE					
	14.267	MT0100Y8T002201	10/01/23 - 09/30/24	10,178	0
PERMANENT SUPPORTIVE HOUSING, CONTINUUM OF CARE					
	14.267	MT0098T8T002201	12/01/23 - 11/30/24	1,494	0
PERMANENT SUPPORTIVE HOUSING, CONTINUUM OF CARE					
	14.267	MT0098T8T002100	12/01/22 - 11/30/23	23,398	0
RAPID-REHOUSING, CONTINUUM OF CARE					
	14.267	MT0043L8T002108	11/01/22 - 10/31/23	43,164	0
RAPID-REHOUSING, CONTINUUM OF CARE					
	14.267	MT0043L8T002209	11/01/23 - 10/31/24	11,447	0
Total Continuum of Care Program				\$ 197,130	0
Total Department of Housing and Urban Development				\$ 556,212	32,500
Department of Energy					
<i>Montana Dept. of Public Health and Human Services</i>					
DOE WEATHERIZATION					
	81.042	22-028-30028-0	07/01/22 - 06/30/23	112,519	0
DOE WEATHERIZATION					
	81.042	23-028-30028-0	07/01/23 - 06/30/24	69,900	0
BONNEVILLE POWER WX					
	81.042	23-028-31006-0	10/01/22 - 09/30/23	153,342	0
BONNEVILLE POWER WX					
	81.042	24-028-31006-0	10/01/23 - 09/30/24	1	0
Total Department of Energy				\$ 335,762	0

NORTHWEST MONTANA HUMAN RESOURCES, INC.
 DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
 SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS
 For the Year Ended December 31, 2023

FEDERAL SOURCE PASS THROUGH SOURCE PROGRAM	ALN Number	Contract Number	Contract Period	Federal Expenditures	Awards to Subrecipients
Department of Treasury					
<i>Montana Dept. of Public Health and Human Services</i>					
EMERGENCY RENTAL ASSISTANCE PROGRAM	21.023	23-028-17008-0	10/01/22 - 09/30/24	42,804	-
Total Emergency Rental Assistance Program				\$ 42,804	-
<i>Neighborworks Montana, Neighborhood Reinvestment Corporation Public Law 115-141</i>					
HOMEOWNER ASSISTANCE FUND PROGRAM	21.023	NONE	10/01/23 - 09/30/24	2,000	-
Total Homeowner Assistance Fund				\$ 2,000	-
<i>Neighborworks Montana, Neighborhood Reinvestment Corporation Public Law 115-141</i>					
HOUSING STABILITY COUNSELING	99.U19	NONE	03/01/23 - 06/30/23	10,250	-
HOUSING STABILITY COUNSELING	99.U19	NONE	10/01/21 - 02/28/23	1,800	-
Total Housing Stability Counseling Program				\$ 12,050	-
Total Department of Treasury				\$ 56,854	-
Federal Communications Commission					
<i>District XI Human Resources Council</i>					
AFFORDABLE CONNECTIVITY OUTREACH GRANT PROGRAM	32.011	ACOGP2340049-00	05/15/23 - 02/07/24	2,283	0
Total Federal Communications Commission				\$ 2,283	0
Department of Health and Human Services					
<i>Montana Dept. of Public Health and Human Services</i>					
LIHEAP WEATHERIZATION	93.568	22-028-16008-0	07/01/22 - 09/30/23	568,402	-
LIHEAP WEATHERIZATION	93.568	23-028-16008-0	07/01/23 - 09/30/24	221,805	-
ARPA LIHEAP ADMIN, OUTREACH, LIEAP CRF & CLIENT ED	93.568	21-028-19053-5	10/01/21 - 09/30/23	165,039	-
LIHEAP ADMIN, LIHEAP CRF & CLIENT ED	93.568	22-028-13008-0	10/01/21 - 09/30/23	111,852	-
LIHEAP ADMIN, OUTREACH, LIHEAP CRF & CLIENT ED	93.568	23-028-13008-0	10/01/22 - 09/30/24	508,819	-
LIHEAP ADMIN, LIHEAP CRF & CLIENT ED	93.568	23-028-13008-0	10/01/23 - 09/30/25	48,046	-
Total LIEAP Program				\$ 1,623,963	-
ARPA LIHWAP ADMIN & OUTREACH	93.499	21-028-18053-5	10/01/21 - 09/30/23	15,046	-
Total LIHWAP Program				\$ 15,046	-
477 Cluster					
WoRC (Flathead & Lincoln Counties)	93.558	23-022-28016-0	07/01/22 - 06/30/24	620,843	-
CARES - CSBG	93.569	21-028-19048-0	05/01/20 - 09/30/23	386,199	95,334
CSBG	93.569	23-028-10008-0	01/01/23 - 09/30/24	99,101	-
CSBG	93.569	22-028-10008-0	01/01/22 - 09/30/23	307,902	-
Total 477 Cluster				\$ 1,414,044	95,334
Total Dept of Health and Human Services				\$ 3,053,052	95,334
TOTAL FEDERAL EXPENDITURES				\$ 4,028,196	127,834
LOANS AND LOAN GUARANTEES					
<i>Department of Agriculture</i>					
Direct Loan Guaranteed by the US Department of Agriculture	10.415			\$ 1,574,296	

NOTE 3. INDIRECT COST RATE

CAPNM has elected to use the direct allocation method allowed under Uniform Guidance.

NOTE 4. OUTSTANDING BALANCES OF LOANS/LOAN GUARANTEES – END OF YEAR

Loan Guaranteed by the US Department of Agriculture 10.415 Loan Balance End of Year \$1,574,296

NORTHWEST MONTANA HUMAN RESOURCES, INC.
DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS
For the Year Ended December 31, 2023

NOTE 1. BASIS OF PRESENTATION

The accompanying schedule is presented on the accrual basis of accounting, which is the same basis of accounting used for financial reporting purposes. The information in this schedule is presented in accordance with requirements of OMB Circular A-133, *Audits of States, Local Governments, and Non-Profit Organizations* and Title 2 U.S. Code of Federal Regulations (CFR) Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards*. Therefore, some amounts presented in this schedule may differ from the amounts presented in, or used in the preparation, of the consolidated financial statements.

NOTE 2. PROGRAM SCHEDULES

Program schedules are included for all grants, contracts, and projects with ending dates that occurred during the reporting period January 1, 202 through December 31, 2023. Because CAPNM administers programs with varying ending dates, the schedules that follow are based upon the program period. Many of the programs started in the previous year (2021), but were completed in the current year and, consequently; amounts shown differ from amounts reported in the accompanying financial statements. Acronyms used are as follows:

CAPNM	Community Action Partnership of Northwest Montana
CRF	Contingency Revolving Fund
CDBG	Community Development Block Grant
CSBG	Community Services Block Grant
DPHHS	Montana Department of Health & Human Services
DOE	Department of Energy
DOL	Montana Department of Labor
HERA	Housing and Economic Recovery Act of 2008
HOME	Home Investment Partnerships Program
HUD	Department of Housing and Urban Development
LIEAP	Low-Income Energy Assistance Program
LISC	Local Initiative Support Corporation
MDOC	Montana Department of Commerce
MSH	Mutual Self-Help Housing
SHOP	Self-Help Housing Opportunities Program
SHR	Self-Help Rehabilitation
TANF	Temporary Assistance to Needy Families
USB	Universal Systems Benefit
USDA	United States Department of Agriculture
WX	Weatherization

NOTE 3. INDIRECT COST RATE

CAPNM has elected to use the direct allocation method allowed under Uniform Guidance.

NOTE 4. OUTSTANDING BALANCES OF LOANS/LOAN GUARANTEES – END OF YEAR

Loan Guaranteed by the US Department of Agriculture 10.415 Loan Balance End of Year \$1,574,296

SUPPLEMENTAL SCHEDULES

NORTHWEST MONTANA HUMAN RESOURCES, INC.
DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
STATEMENT OF FINANCIAL POSITION - COMBINING SCHEDULE
As of December 31, 2023

	CAPNM	CAPNM Treasure Manor	Recapitalization Montana LLC	Sunny Slope	Westgate	Teakettle II	Teakettle	Eliminations	TOTAL
ASSETS									
Cash and Cash Equivalents	\$ 1,932,058	\$ 260,290	\$ 62,369	\$ 239,945	\$ 277,438	\$ 424,393	\$ 282,679	\$ -	\$ 3,479,172
Investment in Certificate of Deposit	125,822	-	-	-	-	-	-	-	125,822
Accounts Receivable	119,967	432	-	2,689	46	4,841	6,063	-	134,038
Grants Receivable	542,397	-	-	-	-	-	-	-	542,397
Prepaid Expenses and Other Assets	359,028	8,665	504,000	5,016	12,123	10,857	5,710	(202,252)	703,147
Loans Receivable (Net of Allowance)	436,418	-	26,625	-	-	-	-	(96,658)	366,385
Loan Fees (Net of Amortization)	-	-	-	-	2,234	-	-	-	2,234
Right to Use Assets	3,243	-	-	-	-	-	-	-	3,243
Equipment and Software (Net of Depreciation)	670,890	-	-	5,204	-	7,672	-	-	683,766
Land and Buildings (Net of Depreciation)	3,331,985	1,117,233	-	1,585,268	604,750	2,309,025	594,598	-	9,542,859
TOTAL ASSETS	\$ 7,521,808	\$ 1,386,620	\$ 592,994	\$ 1,838,122	\$ 896,591	\$ 2,756,788	\$ 889,050	\$ (298,910)	\$ 15,583,063
LIABILITIES AND NET ASSETS									
LIABILITIES									
Trade Accounts Payable	\$ 115,067	\$ 102,093	\$ 64	\$ 18,003	\$ 13,907	\$ 22,478	\$ 25,914	\$ -	\$ 297,526
Due to Grantor/Funds Held in Trust	641,364	-	-	-	-	-	-	-	641,364
Salaries and Compensated Absences Payable	319,197	-	-	-	-	-	847	-	320,044
Deferred Revenue	113,596	-	-	-	-	-	-	-	113,596
Lease Liability	3,243	-	-	-	-	-	-	-	3,243
Long-Term Debt	2,194,668	1,574,296	-	855,212	895,763	1,122,666	874,921	(96,658)	7,420,868
TOTAL LIABILITIES	\$ 3,387,135	\$ 1,676,389	\$ 64	\$ 873,215	\$ 909,670	\$ 1,145,144	\$ 901,682	\$ (96,658)	\$ 8,796,641
NET ASSETS									
Without Donor Restrictions	\$ 3,817,366	\$ (289,769)	\$ 592,930	\$ 964,907	\$ (13,079)	\$ 1,611,644	\$ (12,632)	\$ (202,252)	\$ 6,469,115
With Donor Restrictions	317,307	-	-	-	-	-	-	-	317,307
TOTAL NET ASSETS	\$ 4,134,673	\$ (289,769)	\$ 592,930	\$ 964,907	\$ (13,079)	\$ 1,611,644	\$ (12,632)	\$ (202,252)	\$ 6,786,422
TOTAL LIABILITIES AND NET ASSETS	\$ 7,521,808	\$ 1,386,620	\$ 592,994	\$ 1,838,122	\$ 896,591	\$ 2,756,788	\$ 889,050	\$ (298,910)	\$ 15,583,063

NORTHWEST MONTANA HUMAN RESOURCES, INC.
 DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
 STATEMENT OF ACTIVITIES - COMBINING SCHEDULE
 For the Year Ended December 31, 2023

	CAPNM	CAPNM Treasure Manor	Recapitalization Montana LLC	Sunny Slope	Westgate	Teakettle II	Teakettle	Eliminations	TOTAL
OPERATING REVENUES									
Program Grants	\$ 3,735,740	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,735,740
Contracts	1,213,614	210,521	-	162,016	175,943	165,194	147,703	-	2,074,991
Contributions	45,863	-	-	-	-	-	-	-	45,863
Interest/Interest Subsidy	37,982	16,706	3,345	32,537	36,076	38,460	46,838	-	211,944
Insurance Proceeds	-	-	-	-	88,850	-	-	-	88,850
Other	31,763	-	2	-	-	-	-	-	31,765
TOTAL OPERATING REVENUES	\$ 5,064,962	\$ 227,227	\$ 3,347	\$ 194,553	\$ 300,869	\$ 203,654	\$ 194,541	\$ -	\$ 6,189,153
OPERATING EXPENSES									
Salaries and Wages	\$ 2,017,886	\$ 48,118	\$ 5,666	\$ 25,214	\$ 27,532	\$ 23,996	\$ 29,561	\$ -	\$ 2,177,973
Health Insurance	254,234	-	544	26	317	3,447	3,757	-	262,325
TSA Contributions	61,101	-	269	-	-	-	-	-	61,370
Payroll Taxes	201,622	9,151	454	3,449	4,670	2,912	3,772	-	226,030
Contracted Services	80,770	-	-	6,095	5,300	5,300	5,300	-	102,765
Rent/Utilities	72,258	16,560	56	19,040	15,222	21,916	18,164	-	163,216
Supplies, Service & Repairs	355,962	62,142	79	35,393	38,477	57,067	55,233	-	604,353
Legal Assistance	5,649	165	142	165	165	187	3,034	-	9,507
Depreciation	198,935	31,753	-	43,855	27,780	62,203	30,757	-	395,283
Telephone / Internet	21,188	2,674	24	873	1,310	721	713	-	27,503
Travel and Training	130,059	299	-	2,336	1,935	1,519	1,503	-	137,651
Interest	73,731	40,798	-	46,251	49,550	55,966	56,678	-	322,974
Property/General Liability Insurance	111,611	13,155	38	9,498	17,040	10,042	6,847	-	168,231
Bad Debts	974	-	-	-	(22)	-	159	-	1,111
Home Weatherization	359,858	-	-	-	-	-	-	-	359,858
Fuel Assistance	391,312	-	-	-	-	-	-	-	391,312
Employment / Training	4,089	-	-	-	-	-	-	-	4,089
Loss on Disposal of Assets	-	-	-	-	-	-	-	-	-
Supportive Services	254,192	-	-	-	-	-	-	-	254,192
Other Program Related	141,809	6,208	1,152	362	29,367	2,902	3,093	-	184,893
TOTAL OPERATING EXPENSES	\$ 4,737,240	\$ 231,023	\$ 8,424	\$ 192,557	\$ 218,643	\$ 248,178	\$ 218,571	\$ -	\$ 5,854,636
NET INCOME	\$ 327,722	\$ (3,796)	\$ (5,077)	\$ 1,996	\$ 82,226	\$ (44,524)	\$ (24,030)	\$ -	\$ 334,517
Return to Owner	42,984	-	-	(7,233)	(8,801)	(10,951)	(15,999)	-	-
CHANGE IN NET ASSETS	\$ 370,706	\$ (3,796)	\$ (5,077)	\$ (5,237)	\$ 73,425	\$ (55,475)	\$ (40,029)	\$ -	\$ 334,517

NORTHWEST MONTANA HUMAN RESOURCES, INC.
 DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
 STATEMENT OF FINANCIAL POSITION - COMBINING SCHEDULE
 As of December 31, 2022

ASSETS	CAPNM	CAPNM Treasure Manor	Recapitalization Montana LLC	Sunny Slope	Westgate	Teakettle II	Teakettle	Eliminations	TOTAL
Cash and Cash Equivalents	\$ 2,166,083	\$ 227,449	\$ 8,599	\$ 219,883	\$ 203,025	\$ 433,882	\$ 293,218	\$ -	\$ 3,552,139
Investment in Certificate of Deposit	124,592	-	-	-	-	-	-	-	124,592
Accounts Receivable	34,591	330	-	2,689	-	4,466	4,063	-	46,139
Grants Receivable	720,292	-	-	-	-	-	-	-	720,292
Prepaid Expenses and Other Assets	362,595	7,948	504,000	5,448	9,619	9,358	6,017	(202,252)	702,733
Loans Receivable (Net of Allowance)	439,031	-	85,828	-	-	-	-	(99,761)	425,098
Loan Fees (Net of Amortization)	-	-	-	-	2,318	-	-	-	2,318
Right to Use Assets	6,664	-	-	-	-	-	-	-	6,664
Equipment and Software (Net of Depreciation)	679,949	-	-	5,204	-	9,633	-	-	694,786
Land and Buildings (Net of Depreciation)	856,814	1,138,051	-	1,629,122	632,446	2,369,269	625,355	-	7,251,057
TOTAL ASSETS	\$ 5,390,611	\$ 1,373,778	\$ 598,427	\$ 1,862,346	\$ 847,408	\$ 2,826,608	\$ 928,653	\$ (302,013)	\$ 13,525,818
LIABILITIES AND NET ASSETS									
LIABILITIES									
Trade Accounts Payable	\$ 50,406	\$ 85,882	\$ 64	\$ 25,565	\$ 23,955	\$ 22,062	\$ 15,671	\$ -	\$ 223,605
Due to Grantor/Funds Held in Trust	668,945	-	-	-	-	-	-	-	668,945
Salaries and Compensated Absences Payable	319,637	(427)	356	-	-	-	(212)	-	319,354
Deferred Revenue	91,675	-	-	-	-	-	-	-	91,675
Lease Liability	6,664	-	-	-	-	-	-	-	6,664
Long-Term Debt	489,318	1,574,296	-	866,637	909,957	1,137,427	885,797	(99,761)	5,763,671
TOTAL LIABILITIES	\$ 1,626,645	\$ 1,659,751	\$ 420	\$ 892,202	\$ 933,912	\$ 1,159,489	\$ 901,256	\$ (99,761)	\$ 7,073,914
NET ASSETS									
Without Donor Restrictions	\$ 3,442,104	\$ (285,973)	\$ 598,007	\$ 970,144	\$ (86,504)	\$ 1,667,119	\$ 27,397	\$ (202,252)	\$ 6,130,042
With Donor Restrictions	321,862	-	-	-	-	-	-	-	321,862
TOTAL NET ASSETS	\$ 3,763,966	\$ (285,973)	\$ 598,007	\$ 970,144	\$ (86,504)	\$ 1,667,119	\$ 27,397	\$ (202,252)	\$ 6,451,904
TOTAL LIABILITIES AND NET ASSETS	\$ 5,390,611	\$ 1,373,778	\$ 598,427	\$ 1,862,346	\$ 847,408	\$ 2,826,608	\$ 928,653	\$ (302,013)	\$ 13,525,818

NORTHWEST MONTANA HUMAN RESOURCES, INC.
DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
STATEMENT OF ACTIVITIES - COMBINING SCHEDULE
For the Year Ended December 31, 2022

	CAPNM	CAPNM Treasure Manor	Recapitalization Montana LLC	Sunny Slope	Westgate	Teakettle II	Teakettle	Eliminations	TOTAL
OPERATING REVENUES									
Program Grants	\$ 3,518,774	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,518,774
Contracts	1,166,563	192,667	-	151,660	171,266	151,172	135,568	-	1,968,896
Contributions	2,827	-	-	-	-	-	-	-	2,827
Interest/Interest Subsidy	17,529	16,675	3,320	32,301	36,557	37,771	46,082	-	190,235
Other	29,176	-	-	-	-	-	-	-	29,176
TOTAL OPERATING REVENUES	\$ 4,734,869	\$ 209,342	\$ 3,320	\$ 183,961	\$ 207,823	\$ 188,943	\$ 181,650	\$ -	\$ 5,709,908
OPERATING EXPENSES									
Salaries and Wages	\$ 1,749,251	\$ 46,039	\$ 2,678	\$ 23,959	\$ 24,379	\$ 25,545	\$ 30,905	\$ -	\$ 1,902,756
Health Insurance	220,790	-	272	-	239	474	439	-	222,214
TSA Contributions	55,061	-	132	-	-	-	-	-	55,193
Payroll Taxes	181,366	8,478	218	3,194	4,355	3,338	3,955	-	204,904
Contracted Services	43,719	-	32	5,872	5,100	6,643	6,647	-	68,013
Rent/Utilities	80,035	16,392	53	19,174	12,702	19,765	15,859	-	163,980
Supplies, Service & Repairs	247,992	67,461	-	32,932	41,156	42,663	32,022	-	464,226
Legal Assistance	3,662	287	55	58	183	183	183	-	4,611
Depreciation	140,938	31,085	-	26,763	28,083	60,243	30,757	-	317,869
Telephone / Internet	21,904	2,281	70	852	1,075	570	570	-	27,322
Travel and Training	112,451	338	-	1,496	1,676	1,274	1,199	-	118,434
Interest	19,104	41,268	-	46,852	50,892	56,563	61,225	-	275,904
Property/General Liability Insurance	73,728	9,865	17	6,314	12,242	8,157	5,035	-	115,358
Bad Debts	5,038	-	-	-	-	-	-	-	5,038
Home Weatherization	304,768	-	-	-	-	-	-	-	304,768
Fuel Assistance	745,409	-	-	-	-	-	-	-	745,409
Employment / Training	3,185	-	-	-	-	-	-	-	3,185
Loss on Disposal of Assets	2,999	-	-	-	-	-	-	-	2,999
Supportive Services	293,754	-	-	-	-	-	-	-	293,754
Other Program Related	297,750	5,042	546	160	26,364	2,834	2,799	-	335,495
TOTAL OPERATING EXPENSES	\$ 4,602,904	\$ 228,536	\$ 4,073	\$ 167,626	\$ 208,446	\$ 228,252	\$ 191,595	\$ -	\$ 5,631,432
NET INCOME	\$ 131,965	\$ (19,194)	\$ (753)	\$ 16,335	\$ (623)	\$ (39,309)	\$ (9,945)	\$ -	\$ 78,476

Supplemental Schedule
NORTHWEST MONTANA HUMAN RESOURCES, INC.
DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
Kalispell, Montana

STATEMENT OF REVENUE AND EXPENSE
BUDGET AND ACTUAL

DOE

Grant Number: DPHHS 22-028-30028-0
Grant Period: July 1, 2022 through June 30, 2023

	Budget	Actual
Revenue		
Grant Revenue	\$ 324,046	\$ 149,136
Misc Revenue	<u> -</u>	<u> 119</u>
Total Revenue	<u>\$ 324,046</u>	<u>\$ 149,255</u>
Expenses		
Administration	\$ 46,471	\$ 14,104
Program Support	214,156	110,889
Financial Audit	1,750	662
Training & TA	26,500	22,045
Health and Safety	<u>35,169</u>	<u>1,556</u>
Total Expenses	<u>\$ 324,046</u>	<u>\$ 149,255</u>
REVENUE OVER (UNDER) EXPENSES	<u> -</u>	<u> -</u>

Supplemental Schedule
NORTHWEST MONTANA HUMAN RESOURCES, INC.
DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
Kalispell, Montana

STATEMENT OF REVENUE AND EXPENSE
BUDGET AND ACTUAL

LIHEAP

Grant Number: DPHHS 22-028-30028-0
Grant Period: July 1, 2022 through September 30, 2023

	Budget	Actual
Revenue		
Grant Revenue	\$ 888,759	\$ 777,707
Program Income		150
Misc Revenue		2,662
Total Revenue	\$ 888,759	\$ 780,519
Expenses		
Administration	\$ 88,876	\$ 116,045
Training & TA	26,500	-
Co Funding	39,994	4,946
WX Readiness	29,971	5,792
Program Support	703,418	680,905
Total Expenses	\$ 888,759	\$ 807,688
Transfer In	-	27,169
REVENUE OVER (UNDER) EXPENSES	\$ -	\$ -

Supplemental Schedule
NORTHWEST MONTANA HUMAN RESOURCES, INC.
DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
Kalispell, Montana

STATEMENT OF REVENUE AND EXPENSE
BUDGET AND ACTUAL

BONNEVILLE POWER ADMINISTRATION WEATHERIZATION

Grant Number: DPHHS 23-028-31006-0
Grant Period: October 1, 2022 through September 30, 2023

	Budget	Actual
Revenue		
Grant Revenue	\$ 170,086	\$ 158,702
Expenses		
Administration	\$ 21,261	\$ 23,179
Program Operations	132,089	129,695
Co-Funding	7,089	-
Health and Safety	<u>9,647</u>	<u>7,746</u>
Total Expenses	<u>\$ 170,086</u>	<u>\$ 160,619</u>
Transfer In	<u> </u>	<u>1,917</u>
REVENUE OVER (UNDER) EXPENSES	<u><u>\$ -</u></u>	<u><u>\$ -</u></u>

Supplemental Schedule
NORTHWEST MONTANA HUMAN RESOURCES, INC.
DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
Kalispell, Montana

STATEMENT OF REVENUE AND EXPENSE
BUDGET AND ACTUAL

NORTHWESTERN ENERGY FREE WEATHERIZATION PROGRAM

Grant Number: DPHHS 23-028-33008-0
Grant Period: January 1, 2023 through December 15, 2023

	Budget	Actual
Revenue		
Grant Revenue	\$ 324,968	\$ 74,650
 Expenses		
Program Operations	\$ 146,964	\$ 40,621
Health & Safety	36,636	5,986
Readiness	12,875	-
Co-Funding	12,875	8,103
Program Overhead	<u>115,618</u>	<u>21,527</u>
 Total Expenses	 \$ <u>324,968</u>	 \$ <u>76,237</u>
 Transfer In	 <u>-</u>	 <u>1,587</u>
 REVENUE OVER (UNDER) EXPENSES	 <u><u>\$ -</u></u>	 <u><u>\$ -</u></u>

Supplemental Schedule
NORTHWEST MONTANA HUMAN RESOURCES, INC.
DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
Kalispell, Montana

STATEMENT OF REVENUE AND EXPENSES
BUDGET AND ACTUAL

LOW INCOME ENERGY ASSISTANCE PROGRAMS

Grant Number: DPHHS 22-028-130080
Grant Period: LIHEAP - October 1, 2021 through September 30, 2023
 CRF - November 4, 2021 through September 28, 2022

	<u>LIHEAP Administration</u>		<u>CRF</u>
	<u>Budget</u>	<u>Actual</u>	<u>Actual</u>
Revenue			
Contract Revenue	\$ -	\$ -	\$ 544,801
Misc. Revenue	-	-	-
Grant Revenue	<u>194,516</u>	<u>87,848</u>	<u>-</u>
Total Revenue	<u>\$ 194,516</u>	<u>\$ 87,848</u>	<u>\$ 544,801</u>
Expenses	\$ 194,516		
Audit		\$ 5,412	\$ -
Salaries		15,815	-
Fringe Benefits		2,797	-
Supplies, Postage, Printing, Contract Svc, Misc.		10,446	-
Insurance		3,258	-
Telephone and Internet		3,286	-
Travel & Training		1,815	-
Rent & Utilities		13,076	-
Support for Client Ed and Outreach		24,694	-
Allocated Common Cost		7,246	-
Wood - Reimbursement		-	12,398
Wood - Direct Client Pay		-	405,640
Utilities in Rent		-	16,225
Third Party Payment		-	9,887
General Vendor Payment		-	21,864
Emergency Repair		-	16,867
Client Utility Reimbursement		-	61,922
Total Expenses	<u>\$ 194,516</u>	<u>\$ 87,848</u>	<u>\$ 544,801</u>
REVENUE OVER (UNDER) EXPENSES	<u><u>\$ -</u></u>	<u><u>\$ -</u></u>	<u><u>\$ -</u></u>

Supplemental Schedule
NORTHWEST MONTANA HUMAN RESOURCES, INC.
DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
Kalispell, Montana

STATEMENT OF REVENUE AND EXPENSES
BUDGET AND ACTUAL

LIHEAP - OUTREACH

Grant Number: DPHHS 22-028-13008-0
Grant Period: October 1, 2021 through September 30, 2023

	Budget	Actual
Revenue		
Grant Revenue	\$ 114,981	\$ 74,507
Misc. Revenue	-	119
LIHEAP Support	-	14,818
	-	14,818
Total Revenue	114,981	89,444
Expenses	\$ 114,981	
Personnel Costs		
Salaries		\$ 42,786
Fringe Benefits		8,290
Postage, Telephone, Printing, Misc.		8,422
Consumable Supplies		1,198
Rent & Utilities		1,547
Educational items		12,383
Allocated Common Cost		14,078
Audit		740
	-	740
Total Expenses	\$ 114,981	\$ 89,444
REVENUE OVER (UNDER) EXPENSES	\$ -	\$ -

Supplemental Schedule
NORTHWEST MONTANA HUMAN RESOURCES, INC.
DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
Kalispell, Montana

STATEMENT OF REVENUE AND EXPENSES

ENERGY SHARE OF MONTANA

Provider: Energy Share of Montana
Contract Period: July 1, 2022 through June 30, 2023

Revenue	
Contract Program Revenue	\$ 41,039
Expenses	
Administration	\$ 1,727
Operations	6,994
Fuel Fund	1,419
Fuel Fund - Deposits	1,453
Unrestricted USB	8,266
USB - NWE Benefits	<u>22,359</u>
Total Expenses	<u>\$ 42,218</u>
Transfer In	<u>1,179</u>
REVENUE OVER (UNDER) EXPENSES	<u><u>\$ -</u></u>

Supplemental Schedule
NORTHWEST MONTANA HUMAN RESOURCES, INC.
DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
Kalispell, Montana

STATEMENT OF REVENUE AND EXPENSES
BUDGET AND ACTUAL

ARPA LIHEAP - ADMINISTRATION

Grant Number: DPHHS 21-028-19053-5
Grant Period: October 1, 2021 through September 30, 2023

	Budget	Actual
Revenue		
Grant Revenue	\$ 331,687	\$ 156,952
Expenses	\$ 331,687	
Personnel Costs		
Salaries		\$ 91,939
Fringe Benefits		19,853
Postage, Telephone, Printing, Misc.		8,486
Travel & Training		999
Support for Client Ed and Outreach		1,370
Consumable Supplies		54
Rent & Utilities		2,133
Allocated Common Cost		30,568
Audit		1,550
	_____	_____
Total Expenses	\$ 331,687	\$ 156,952
REVENUE OVER (UNDER) EXPENSES	\$ -	\$ -

**Supplemental Schedule
 NORTHWEST MONTANA HUMAN RESOURCES, INC.
 DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
 Kalispell, Montana**

**STATEMENT OF REVENUE AND EXPENSES
 BUDGET AND ACTUAL**

LIHWAP - Administration

Grant Number: DPHHS 21-028-18053-5
Grant Period: October 1, 2021 through September 30, 2023

	Budget	Actual
Revenue		
Grant Revenue	\$ 30,546	\$ 6,531
Expenses	\$ 30,546	
Personnel Costs		
Salaries		\$ 1,612
Fringe Benefits		188
Postage, Telephone, Printing, Misc.		55
Consumable Supplies		3,186
Support for Outreach		954
Rent & Utilities		17
Allocated Common Cost		490
Audit		29
	_____	_____
Total Expenses	\$ 30,546	\$ 6,531
REVENUE OVER (UNDER) EXPENSES	\$ -	\$ -

Supplemental Schedule
NORTHWEST MONTANA HUMAN RESOURCES, INC.
DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
Kalispell, Montana

STATEMENT OF REVENUE AND EXPENSES
BUDGET AND ACTUAL

ARPA LIHEAP - CLIENT EDUCATION

Grant Number: DPHHS 21-028-19053-5
Grant Period: October 1, 2021 through September 30, 2023

	Budget	Actual
Revenue		
Grant Revenue	\$ 53,568	\$ 100
Expenses	\$ 53,568	
Personnel Costs		
Postage, Telephone, Printing, Misc.		\$ 30
Rent & Utilities		70
	_____	_____
Total Expenses	\$ 53,568	\$ 100
REVENUE OVER (UNDER) EXPENSES	\$ -	\$ -

Supplemental Schedule
NORTHWEST MONTANA HUMAN RESOURCES, INC.
DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
Kalispell, Montana

STATEMENT OF REVENUE AND EXPENSES
BUDGET AND ACTUAL

ARPA LIHEAP - OUTREACH

Grant Number: DPHHS 21-028-19053-5
Grant Period: October 1, 2021 through September 30, 2023

	Budget	Actual
Revenue		
Grant Revenue	\$ 56,741	\$ 7,987
ARPA LIHEAP - Administration Support	-	1,370
Total Revenue	56,741	9,357
Expenses	\$ 56,741	
Personnel Costs		
Salaries		\$ 4,891
Fringe Benefits		1,011
Postage, Telephone, Printing, Misc.		1,939
Travel & Training		5
Rent & Utilities		271
Allocated Common Cost		1,294
Audit		76
Total Expenses	\$ 56,741	\$ 9,487
Transfer In		130
REVENUE OVER (UNDER) EXPENSES	\$ -	\$ -

Supplemental Schedule
NORTHWEST MONTANA HUMAN RESOURCES, INC.
DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
Kalispell, Montana

STATEMENT OF REVENUE AND EXPENSES
BUDGET AND ACTUAL

LIHWAP - Outreach

Grant Number: DPHHS 21-028-18053-5
Grant Period: October 1, 2021 through September 30, 2023

	Budget	Actual
Revenue		
Grant Revenue	\$ 30,546	\$ 8,514
LIHEAP Support	<u> -</u>	<u> 954</u>
Total Revenue	30,546	9,468
Expenses	\$ 30,546	
Personnel Costs		
Salaries		\$ 3,006
Fringe Benefits		394
Postage, Telephone, Printing, Misc.		463
Educational items		4,550
Rent & Utilities		100
Allocated Common Cost		903
Audit		<u> 52</u>
Total Expenses	<u>\$ 30,546</u>	<u>\$ 9,468</u>
REVENUE OVER (UNDER) EXPENSES	<u><u> -</u></u>	<u><u> -</u></u>

Supplemental Schedule
NORTHWEST MONTANA HUMAN RESOURCES, INC.
DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
Kalispell, Montana

STATEMENT OF REVENUE AND EXPENSES
BUDGET AND ACTUAL

PATHWAYS PROGRAM - FLATHEAD AND LINCOLN COUNTIES

Grant Number: DPHHS 23-022-28016-0
Grant Period: July 1, 2022 through June 30, 2023

	<u>FLATHEAD COUNTY</u>		<u>LINCOLN COUNTY</u>	
	<u>Budget</u>	<u>Actual</u>	<u>Budget</u>	<u>Actual</u>
Revenue				
Grant Revenue	\$ 663,799	\$ 433,719	\$ 207,492	\$ 207,392
Miscellaneous Revenue	-	60	-	-
	<u>663,799</u>	<u>433,779</u>	<u>207,492</u>	<u>207,392</u>
Total Revenue				
Expenses				
Client Advocacy	\$ 627,375	\$ 431,540	\$ 185,712	219,084
Education Pays Incentives	8,816	-	6,076	-
Client Education & Training	10,016	-	7,276	-
Employment & Work Services	4,016	1,614	1,276	1,677
Direct Instruction Financial ED	4,960	495	1,276	-
Matched Savings	8,516	-	5,776	-
Refugee	100	70	100	-
	<u>663,799</u>	<u>433,719</u>	<u>207,492</u>	<u>220,761</u>
Total Expenses				
Transfer In	<u>-</u>	<u>-</u>	<u>-</u>	<u>13,369</u>
REVENUE OVER (UNDER) EXPENSES	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

Supplemental Schedule
NORTHWEST MONTANA HUMAN RESOURCES, INC.
DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
Kalispell, Montana

STATEMENT OF REVENUE AND EXPENSES
BUDGET AND ACTUAL

COMMUNITY SERVICES BLOCK GRANT (CSBG)

Grant Number: DPHHS 22-028-10008-0
Grant Period: January 1, 2022 through September 30, 2023

	Budget	Actual
Revenue		
Grant Revenue	\$ 484,583	\$ 484,583
Miscellaneous Revenue	<u>-</u>	<u>6,390</u>
Total Revenue	<u>\$ 484,583</u>	<u>\$ 490,973</u>
Expenses		
Category 1 - Personnel Costs		
Salaries	\$ 208,322	\$ 218,724
Fringe Benefits	62,497	45,425
Contract Services	2,000	-
Category 2 - Non-Personnel Costs		
Audit Expense	2,000	5,092
Legal Expenses	2,500	-
Supplies, Telephone, Dues, Misc.	24,705	21,710
Travel & Training	20,000	12,130
Board Meeting Expenses	6,000	4,333
Rent & Utilities	18,749	10,750
Support To Programs	82,096	86,756
Equipment	-	49,860
Allocated Common Cost	33,114	34,851
Repair & Maintenance	7,600	1,342
C.N.A	<u>15,000</u>	<u>-</u>
Total Expenses	<u>\$ 484,583</u>	<u>\$ 490,973</u>
REVENUE OVER (UNDER) EXPENSES	<u><u>\$ -</u></u>	<u><u>\$ -</u></u>

Supplemental Schedule
NORTHWEST MONTANA HUMAN RESOURCES, INC.
DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
Kalispell, Montana

STATEMENT OF REVENUE AND EXPENSES
BUDGET AND ACTUAL

CSBG CARES

Grant Number: DPHHS 21-028-19048-0
Grant Period: May 1, 2021 through September 30, 2023

	Budget	Actual
Revenue		
Grant Revenue	\$ 451,481	\$ 417,227
Misc. Revenue	<u>-</u>	<u>149</u>
Total Revenue	451,481	417,376
Expenses	\$ 451,481	
Salaries		\$ 50
Fringe Benefits		18
Postage, Telephone, Printing, Misc.		10,207
Travel & Training		20,402
Contract Services		19,756
Repair and Maintenance		32,170
Equipment		103,724
Supportive Services		7,050
Subgrant		95,334
Consumable Supplies		74,758
Educational items		53,618
Rent & Utilities		2
Allocated Common Cost		13
Audit		<u>274</u>
Total Expenses	<u>\$ 451,481</u>	<u>\$ 417,376</u>
REVENUE OVER (UNDER) EXPENSES	<u><u>\$ -</u></u>	<u><u>\$ -</u></u>

Supplemental Schedule
NORTHWEST MONTANA HUMAN RESOURCES, INC.
DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
Kalispell, Montana

STATEMENT OF REVENUE AND EXPENSES
BUDGET AND ACTUAL

Youth Homelessness Demonstration Project

Grant Number: MT0100Y8T002100
Grant Period: October 1, 2022 through September 30, 2023

	Budget	Actual
Revenue		
Grant Revenue	\$ 51,617	\$ 36,490
Expenses	\$ 51,617	
Salaries		\$ 6,981
Fringe Benefits		1,732
Telephone & Internet		234
Rent & Utilities		271
Travel & Training		1,099
Supplies, Postage, Fees, Misc.		81
Supportive Services		24,421
Audit Expense		123
Allocated Common Cost		2,209
	\$ 51,617	\$ 37,152
Total Expenses	\$ 51,617	\$ 37,152
Transfer In	-	662
REVENUE OVER (UNDER) EXPENSES	\$ -	\$ -

Supplemental Schedule
NORTHWEST MONTANA HUMAN RESOURCES, INC.
DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
Kalispell, Montana

STATEMENT OF REVENUE AND EXPENSES

SECTION 8 HOUSING ASSISTANCE

Contract Number: Montana Department of Commerce 23-748-0007

Contract Period: July 1, 2022 through June 30, 2023

Revenue

Revenue	\$ 178,402
Inspection Fees	120
Misc. Revenue	179
	<u>178,701</u>

Total Revenue \$ 178,701

Expenses

Fee for Service Expenses

Salaries	\$ 97,883
Fringe Benefits	26,661
Audit	1,495
Supplies, Printing, Fees, Misc.	2,972
Postage	2,176
Service Agreements	1,558
Telephone & Internet	3,897
Travel & Training	10,131
Rent & Utilities	3,212
Allocated Common Cost	29,219
Insurance	1,691
	<u>180,893</u>

Total Expenses \$ 180,893

Transfers In 2,192

REVENUE OVER (UNDER) EXPENSES \$ -

**Supplemental Schedule
 NORTHWEST MONTANA HUMAN RESOURCES, INC.
 DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
 Kalispell, Montana**

**STATEMENT OF REVENUE AND EXPENSES
 BUDGET AND ACTUAL**

Rapid Rehousing Continuum of Care program

Grant Number: MT0043L8T002108
Grant Period: November 1, 2022 through October 31, 2023

	Budget	Actual
Revenue		
Grant Revenue	\$ 61,078	\$ 49,325
Expenses	\$ 61,078	
Salaries		\$ 23,276
Fringe Benefits		5,644
Telephone & Internet		932
Rent & Utilities		994
Travel & Training		1
Supplies, Postage, Fees, Misc.		135
Supportive Services		25,099
Audit Expense		337
Allocated Common Cost		6,570
Total Expenses	\$ 61,078	\$ 62,988
Transfer In		13,663
REVENUE OVER (UNDER) EXPENSES	\$ -	\$ -

Supplemental Schedule
NORTHWEST MONTANA HUMAN RESOURCES, INC.
DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
Kalispell, Montana

STATEMENT OF REVENUE AND EXPENSE
BUDGET AND ACTUAL

COVID EMERGENCY SOLUTIONS GRANT

Grant Number: DPHHS 20-028-51008-0
Grant Period: September 1, 2021 through May 31, 2023

	Budget	Actual
Revenue		
Grant Revenue	\$ 44,309	\$ 44,308
Misc Revenue	<u>-</u>	<u>4</u>
Total Revenue	<u>\$ 44,309</u>	<u>\$ 44,312</u>
Expenses		
Administration	\$ 3,537	\$ 3,970
Program Support	40,772	
Homeless Prevention		37,422
Rapid Re-Housing		<u>4,676</u>
Total Expenses	<u>\$ 44,309</u>	<u>\$ 46,067</u>
Transfers In		1,755
REVENUE OVER (UNDER) EXPENSES	<u><u>\$ -</u></u>	<u><u>\$ -</u></u>

Supplemental Schedule
NORTHWEST MONTANA HUMAN RESOURCES, INC.
DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
Kalispell, Montana

STATEMENT OF REVENUE AND EXPENSE
BUDGET AND ACTUAL

COVID EMERGENCY SOLUTIONS GRANT

Grant Number: DPHHS 21-028-51008-0
Grant Period: September 1, 2021 through July 31, 2023

	Budget	Actual
Revenue		
Grant Revenue	\$ 62,257	\$ 62,257
Expenses		
Administration	\$ 3,195	\$ 10,750
Program Support	59,062	
Homeless Prevention		37,237
Rapid Re-Housing		21,825
	\$ 62,257	\$ 69,811
Total Expenses		
		7,554
Transfers In		
REVENUE OVER (UNDER) EXPENSES	\$ -	\$ -

Supplemental Schedule
NORTHWEST MONTANA HUMAN RESOURCES, INC.
DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
Kalispell, Montana

STATEMENT OF REVENUE AND EXPENSE
BUDGET AND ACTUAL

COVID EMERGENCY SOLUTIONS GRANT

Grant Number: DPHHS 20-028-19008-0
Grant Period: April 1, 2020 through September 30, 2023

	Budget	Actual
Revenue		
Grant Revenue	\$ 1,433,820	\$ 1,433,820
Misc Revenue	<u> </u>	<u> 119</u>
Total Revenue	<u>\$ 1,433,820</u>	<u>\$ 1,433,939</u>
Expenses		
Administration	\$ 111,857	\$ 127,081
Program Support	1,321,963	
Street Outreach		8,996
Emergency Shelter		882,753
Homeless Prevention		101,136
Rapid Re-Housing	<u> </u>	<u> 329,210</u>
Total Expenses	<u>\$ 1,433,820</u>	<u>\$ 1,449,175</u>
Transfers In		15,236
REVENUE OVER (UNDER) EXPENSES	<u><u>\$ -</u></u>	<u><u>\$ -</u></u>

Supplemental Schedule
NORTHWEST MONTANA HUMAN RESOURCES, INC.
DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
Kalispell, Montana

STATEMENT OF REVENUE AND EXPENSES

Housing Counseling Stability

Provider: NeighborWorks Montana
Contract Period: October 1, 2021 through February 28, 2023

Revenue		
Revenue	\$	2,550
Expenses		
Salaries	\$	1,575
Fringe Benefits		171
Audit		13
Supplies, Postage, Printing, etc.		13
Telephone & Internet		58
Rent & Utilities		44
Allocated Common Cost		<u>582</u>
Total Expenses	\$	<u>2,455</u>
Transfer In		23
Transfer Out		<u>(118)</u>
REVENUE OVER (UNDER) EXPENSES	\$	<u><u>-</u></u>

Supplemental Schedule
NORTHWEST MONTANA HUMAN RESOURCES, INC.
DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
Kalispell, Montana

STATEMENT OF REVENUE AND EXPENSES

Housing Counseling Stability

Provider: NeighborWorks Montana
Contract Period: March 1, 2023 through June 30, 2023

Revenue	
Revenue	\$ 10,250
Expenses	
Salaries	\$ 801
Fringe Benefits	89
Audit	15
Supplies, Postage, Printing, etc.	6
Telephone & Internet	28
Rent & Utilities	19
Allocated Common Cost	<u>266</u>
Total Expenses	\$ <u>1,223</u>
Transfer Out	<u>(9,027)</u>
REVENUE OVER (UNDER) EXPENSES	\$ <u><u>-</u></u>

Supplemental Schedule
NORTHWEST MONTANA HUMAN RESOURCES, INC.
DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
Kalispell, Montana

STATEMENT OF REVENUE AND EXPENSES

HUD - HOMEBUYER EDUCATION & HOUSING COUNSELING

Provider: NeighborWorks Montana
Contract Period: October 1, 2022 through September 30, 2023

Revenue	
Revenue	\$ 21,673
Expenses	
Salaries	\$ 8,719
Fringe Benefits	883
Audit	117
Supplies, Postage, Printing, etc.	70
Telephone & Internet	261
Travel & Training	56
Rent & Utilities	209
Allocated Common Cost	<u>2,996</u>
Total Expenses	\$ <u>13,310</u>
Transfer Out	<u>(8,363)</u>
REVENUE OVER (UNDER) EXPENSES	\$ <u><u>-</u></u>

Supplemental Schedule
NORTHWEST MONTANA HUMAN RESOURCES, INC.
DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
Kalispell, Montana

STATEMENT OF REVENUE AND EXPENSES

HUD - HOMEBUYER EDUCATION & HOUSING COUNSELING

Provider: NeighborWorks Montana
Contract Period: July 1, 2022 through June 30, 2023

Revenue		
Revenue	\$	7,767
Expenses		
Salaries	\$	13,626
Fringe Benefits		1,221
Audit		237
Supplies, Postage, Printing, etc.		70
Telephone & Internet		514
Rent & Utilities		357
Allocated Common Cost		<u>4,916</u>
Total Expenses	\$	<u>20,941</u>
Transfer In		<u>13,174</u>
REVENUE OVER (UNDER) EXPENSES	\$	<u><u>-</u></u>

Supplemental Schedule
NORTHWEST MONTANA HUMAN RESOURCES, INC.
DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
Kalispell, Montana

STATEMENT OF REVENUE AND EXPENSES

HUD - HOMEBUYER EDUCATION & HOUSING COUNSELING

Provider: NeighborWorks Montana
Contract Period: July 1, 2023 to September 30, 2023

Revenue	
Revenue	\$ 5,332
Expenses	
Salaries	\$ 7,363
Fringe Benefits	650
Audit	237
Supplies, Postage, Printing, etc.	70
Telephone & Internet	514
Rent & Utilities	357
Allocated Common Cost	<u>4,916</u>
Total Expenses	\$ <u>14,107</u>
Transfer In	<u>6</u>
REVENUE OVER (UNDER) EXPENSES	\$ <u><u>-</u></u>

**Supplemental Schedule
 NORTHWEST MONTANA HUMAN RESOURCES, INC.
 DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
 Kalispell, Montana**

**STATEMENT OF REVENUE AND EXPENSES
 BUDGET AND ACTUAL**

Rapid Rehousing Continuum of Care program

Grant Number: MT0098T8T002100
Grant Period: December 1, 2022 through November 30, 2023

	Budget	Actual
Revenue		
Grant Revenue	\$ 30,880	\$ 25,241
Expenses	\$ 30,880	
Salaries		\$ 2,830
Fringe Benefits		874
Telephone & Internet		101
Rent & Utilities		151
Supplies, Postage, Fees, Misc.		34
Supportive Services		20,227
Audit Expense		55
Allocated Common Cost		969
	\$ 30,880	\$ 25,241
Total Expenses	\$ 30,880	\$ 25,241
REVENUE OVER (UNDER) EXPENSES	\$ -	\$ -

**Supplemental Schedule
 NORTHWEST MONTANA HUMAN RESOURCES, INC.
 DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
 Kalispell, Montana**

**STATEMENT OF REVENUE AND EXPENSES
 BUDGET AND ACTUAL**

Shelter Plus Continuum of Care program

Grant Number: MT0052L8T002106
Grant Period: October 1, 2022 through September 30, 2023

	Budget	Actual
Revenue		
Grant Revenue	\$ 77,404	\$ 73,792
Expenses	\$ 77,404	
Salaries		\$ 9,794
Fringe Benefits		2,601
Telephone & Internet		295
Rent & Utilities		348
Travel & Training		360
Supplies, Postage, Fees, Misc.		173
Supportive Services		57,454
Audit Expense		242
Allocated Common Cost		3,100
	\$ 77,404	\$ 74,367
Total Expenses	\$ 77,404	\$ 74,367
Transfer In		575
REVENUE OVER (UNDER) EXPENSES	\$ -	\$ -

Supplemental Schedule
NORTHWEST MONTANA HUMAN RESOURCES, INC.
DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
Kalispell, Montana

SCHEDULE OF ALLOCATED ADMINISTRATIVE COSTS
BUDGET AND ACTUAL

For the Twelve Months Ended December 31, 2023

	Budget	Actual
Expenses		
Salaries	\$ 319,048	\$ 298,208
Payroll Taxes and Fringe Benefits	59,132	61,607
Contract Services	5,000	3,889
Legal Services	1,000	20
Network Services	5,566	6,120
Supplies (Agency Wide - General Office)	10,000	13,204
Postage	4,000	4,009
Telephone, Email, Cellular (Ex. LD), Internet	2,250	2,033
Travel & Training (for Admin Staff)	2,500	2,974
Office Rent/Utilities/Janitorial	5,900	8,966
Advertising & Marketing	250	568
Service Agreements	16,500	10,309
Equipment Rental from General Fund	2,205	2,205
General Liability Insurance	35,580	37,878
Dues and Subscriptions - fiscal and personnel	1,634	379
Repair & Maintenance	<u>10,000</u>	<u>300</u>
Total Expenses	\$ <u>480,565</u>	\$ <u>452,669</u>

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

The Board of Directors of
Northwest Montana Human Resources, Inc.
DBA Community Action Partnership of Northwest Montana
Kalispell, Montana

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 the Northwest Montana Human Resources, Inc. DBA Community Action Partnership of Northwest Montana (CAPNM), which comprise the consolidated statement of financial position as of December 31, 2023, and the related consolidated statements of activities, functional expenses, and cash flows for the year then ended, and the related notes to the consolidated financial statements, and have issued our report thereon dated September 18, 2024.

Internal Control over Financial Reporting

In planning and performing our audit of the consolidated financial statements, we considered CAPNM's internal control over financial reporting (internal control) to determine the 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 CAPNM's internal control. Accordingly, we do not express an opinion on the effectiveness of CAPNM's internal control.

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

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

Compliance and Other Matters

As part of obtaining reasonable assurance about whether CAPNM'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 determination of financial statement amounts. 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.

Carver Florek & James, CPAs

Missoula, Montana
September 18, 2024

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

The Board of Directors of
Northwest Montana Human Resources, Inc.
DBA Community Action Partnership of Northwest Montana
Kalispell, Montana

Report on Compliance for Each Major Federal Program

Opinion on Each Major Federal Program

We have audited Northwest Montana Human Resources, Inc. DBA Community Action Partnership of Northwest Montana's (CAPNM)'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 CAPNM's major federal programs for the year ended December 31, 2023. CAPNM'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, CAPNM complied, in all material respects, with the compliance requirements referred to above that could have a direct and material effect on each of its major federal programs for the year ended December 31, 2023.

We have audited Northwest Montana Human Resources, Inc. DBA Community Action Partnership of Northwest Montana's (CAPNM) compliance with the types of compliance requirements described in the OMB *Compliance Supplement* that could have a direct and material effect on each of CAPNM's major federal programs for the year ended December 31, 2023. CAPNM's major federal programs are identified in the summary of auditor's results section of the accompanying schedule of findings and questioned costs.

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 (GAAS); the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States (*Government Auditing Standards*); 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 CAPNM 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 CAPNM'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 CAPNM'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 CAPNM'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 GAAS, *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 CAPNM's compliance with the requirements of each major federal program as a whole.

In performing an audit in accordance with GAAS, *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 CAPNM'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 CAPNM'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 CAPNM's internal control over compliance. Accordingly, no such opinion is expressed.

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

Other Matters

The results of our auditing procedures disclosed an instance of noncompliance which is required to be reported in accordance with the Uniform Guidance and is described in the accompanying schedule of findings and questioned costs as item 2023-001. Our opinion on each major federal program is not modified with respect to these matters. *Government Auditing Standards* requires the auditor to perform limited procedures on CAPNM's response to the noncompliance findings identified in our audit described in the accompanying schedule of findings and questioned costs. CAPNM's response was not subjected to the other auditing procedures applied in the audit of compliance and, accordingly, we express no opinion on the response.

Report on Internal Control over Compliance

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

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

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

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

Cover Florek & James, CPAs

Missoula, Montana
September 18, 2024

NORTHWEST MONTANA HUMAN RESOURCES, INC.
 DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
 SCHEDULE OF FINDINGS AND QUESTIONED COSTS
 For the Year Ended December 31, 2023

Section 1 – Summary of Auditor’s Results

Financial Statements

Type of auditor’s report issued on whether the financial statements audited were prepared in accordance with GAAP: Unmodified

Internal control over financial reporting:
 Material weakness identified? No

Significant deficiencies identified that are not considered to be material weaknesses? None Reported

Noncompliance material to the financial statements noted? No

Federal Awards

Internal control over major programs:
 Material weaknesses identified? No

Significant deficiencies identified? No

Type of auditor’s report issued on compliance for major federal programs: Unmodified

Any audit findings disclosed that are required to be reported in accordance with 2 CFR 500.516(a)? Yes

Identification of Major Federal Program:

U.S. Department of Health and Human Services	
Temporary Assistance for Needy Families (TANF)	ALN 93.558
Community Services Block Grant	ALN 93.569

The dollar threshold used to distinguish between Type A and Type B programs as described in the Uniform Guidance was \$750,000.

Auditee qualified as a low-risk auditee? Yes

NORTHWEST MONTANA HUMAN RESOURCES, INC.
DBA COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA
SCHEDULE OF FINDINGS AND QUESTIONED COSTS
For the Year Ended December 31, 2023

Section II – Financial Statement Findings

None Reported

Section III – Federal Awards Findings and Questioned Costs

2023-001 NONCOMPLIANCE - SPECIAL TESTING AND PROVISIONS

Criteria: Community Social Block Grants requires a tripartite board of directors that consist of diverse backgrounds while representing board principals.

Condition: During our testing we found that the board of directors was not in compliance with the requirements of the tripartite board requirements.

Cause: While CAPNM has made good faith efforts to recruit board members to comply with this requirement, properly filling the Flathead County government sector board seat has been a challenge.

Effects: Health and Human Services could consider CAPNM out of compliance with the Community Services Block Grants requirements.

Recommendation: We recommend CAPNM continues its search to fulfill the tripartite requirement associated with board representation.

Section IV – Summary Schedule of Prior Audit Findings

There were no findings in 2022.



40+ Years Proudly Serving Flathead, Lincoln, Lake and Sanders Counties.

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Audit Finding 2023-001

The corrective action will be followed up by agency Executive Director (ED), Tracy Diaz and Board of Directors Executive Committee, Laura Burrowes, Steven Stanley and Robin Haidle, along with the assistance of the entire Board of Directors (BOD).

CAPNM ED and BOD will continue to reach out to all elected city and county officials within Flathead County, to either join the board or appoint an individual to serve on the BOD. CAPNM will speak directly to elected officials, send letters and place information on our web site. It is our hope to have an elected official serving on the CAPNM BOD no later than December 2024.

CAPNM has attempted to have County Commissioner serve on our BOD and over the last several years they have refused. Due to this we have reached out to Columbia Falls, Whitefish, and Kalispell City Council members to seek representation on our board.

Tracy C. Diaz

Executive Director Community Action Partnership of Northwest Montana (CAPNM)

HRDC District 10

www.capnm.net

