

***NORTHWESTERN OHIO COMMUNITY
ACTION COMMISSION, INC.***

***1933 East Second Street
Defiance, Ohio 43512***

***FINANCIAL STATEMENTS AND
SUPPLEMENTAL INFORMATION
For The Year Ended December 31, 2015***

**NORTHWESTERN OHIO COMMUNITY
ACTION COMMISSION, INC.
1933 East Second Street
Defiance, Ohio 43512**

**FINANCIAL STATEMENTS AND
SUPPLEMENTAL INFORMATION
For The Year Ended December 31, 2015**

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Luderman & Konst, Inc.

Certified Public Accountants

INDEPENDENT AUDITOR'S REPORT

Board of Directors
Northwestern Ohio Community Action Commission, Inc.
1933 East Second Street
Defiance, Ohio 43512

Dear Directors:

Report on the Financial Statements

We have audited the accompanying financial statements of Northwestern Ohio Community Action Commission, Inc., (a non-profit organization), which comprise the statement of financial position as of December 31, 2015, and the related statements of activities, functional expenses and cash flows for the year then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

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

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

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

Board of Directors
Northwestern Ohio Community Action Commission, Inc.
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Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Northwestern Ohio Community Action Commission, Inc. as of December 31, 2015, and the changes in its net assets and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Other Matters

Our audit was conducted for the purpose of forming an opinion on the financial statements as a whole. The accompanying schedule of expenditures of federal and other awards, as required by Title 2 U.S. *Code of Federal Regulations* (CFR) Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* is presented for purposes of additional analysis and is not a required part of the financial statements. The accompanying supplemental information on pages 28 through 31 is presented for the purposes of additional analysis and is not a required part of the financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the financial statements as a whole.

Other Reporting Required by Government Auditing Standards

In accordance with *Government Auditing Standards*, we have also issued our report dated September 2, 2016 on our consideration of Northwestern Ohio Community Action Commission, Inc.'s internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is 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 Northwestern Ohio Community Action Commission, Inc.'s internal control over financial reporting and compliance.



Luderman & Konst, Inc.
Defiance, Ohio
Certified Public Accountants
September 2, 2016

NORTHWESTERN OHIO COMMUNITY ACTION COMMISSION, INC.
STATEMENT OF FINANCIAL POSITION
December 31, 2015

ASSETS

CURRENT ASSETS

Cash	\$ 1,712,241
Grants Receivable	554,377
Other Receivables	32
Inventory	49,911
Prepays	59,783
Total Current Assets	<u>2,376,344</u>

PROPERTY AND EQUIPMENT

Land, Buildings And Improvements	1,985,749
Equipment	541,933
Vehicles	1,079,771
Total Cost	<u>3,607,453</u>
Less: Accumulated Depreciation	(2,760,566)
Net Property And Equipment	<u>846,887</u>

OTHER ASSETS

Investments In Mutual Funds	391,410
Investments In Limited Partnerships	108,447
Total Other Assets	<u>499,857</u>
Total Assets	<u>\$ 3,723,088</u>

LIABILITIES AND NET ASSETS

CURRENT LIABILITIES

Accounts Payable	\$ 234,727
Accrued Payroll And Related Expenses	158,847
Deferred Revenue	592,993
Total Current Liabilities	<u>986,567</u>
Total Liabilities	<u>986,567</u>

NET ASSETS

Unrestricted	2,003,226
Temporarily Restricted	733,295
Total Net Assets	<u>2,736,521</u>
Total Liabilities And Net Assets	<u>\$ 3,723,088</u>

NORTHWESTERN OHIO COMMUNITY ACTION COMMISSION, INC.
STATEMENT OF ACTIVITIES
For The Year Ended December 31, 2015

CHANGES IN UNRESTRICTED NET ASSETS

Revenues And Support:

Grants	\$ 1,319
Donations	65,158
Investment Income-Mutual Funds	(10,333)
Investment Income-Limited Partnerships	29,539
Interest Income	300
Program Income	104,322
Fundraiser	190
Total Unrestricted Revenues And Support	<u>190,495</u>

Net Assets Released From Temporary Restrictions:

Restrictions Satisfied By Payments	7,312,639
Total Unrestricted Revenues, Support & Reclassifications	<u>7,503,134</u>

Expenses:

CACFP USDA	212,989
Summer Food Service Program	59,084
Richland Place HUD	24,766
CHIP Housing	3,379
Weatherization Assistance DOE	247,724
Weatherization Assistance HHS	796,645
HEAP	934,136
CSBG	278,456
AFDC	227,537
Step Up To Quality	23,716
Head Start	2,960,540
Assets For Independence	26,714
EFSP	12,287
Emergency Shelter Grant	66,647
Homeless Prevention & Rapid Rehousing	257,743
Together We Can Make A Difference	11,250
Housing Trust	102,780
Partnership In Assistance To The Homeless	59,586
Home Repair Program	13,734
Early Childhood Education	220,879
Housewarming	11,862
United Way	64,508
Toledo Edison	31,799
AEP	20,662
UCLA Health Initiative	568
Delta Dental	1,813
Housing Support	2,036
Capacity Building	5,404
BCI & Training	33,774
Richland Place	34,178

"SEE NOTES TO FINANCIAL STATEMENTS"

NORTHWESTERN OHIO COMMUNITY ACTION COMMISSION, INC.
STATEMENT OF ACTIVITIES
For The Year Ended December 31, 2015

Expenses (Continued):

Getting Ahead	\$ 6,000
Unrestricted Programs	93,126
Emergency Payment Donations	15,724
General & Administrative	629,568
Total Expenses	<u>7,491,614</u>

Increase In Unrestricted Net Assets	<u>11,520</u>
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CHANGES IN TEMPORARILY RESTRICTED NET ASSETS

Grants	7,058,568
Donations	6,257
Interest Income	(68)
Program Income	43,643
In-Kind Contributions	178,148
Net Assets Released From Restrictions	<u>(7,312,639)</u>

Decrease In Temporarily Restricted Net Assets	<u>(26,091)</u>
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DECREASE IN NET ASSETS	<u>(14,571)</u>
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NET ASSETS AT BEGINNING OF YEAR

Unrestricted	1,991,706
Temporarily Restricted	759,386
	<u>2,751,092</u>

NET ASSETS AT END OF YEAR

Unrestricted	2,003,226
Temporarily Restricted	<u>733,295</u>

\$ 2,736,521

NORTHWESTERN OHIO COMMUNITY ACTION COMMISSION, INC.
STATEMENT OF CASH FLOWS
For The Year Ended December 31, 2015

CASH FLOWS FROM OPERATING ACTIVITIES

Cash Received From:

Grants	\$ 7,191,620
Donations	71,415
Interest Income	232
Program Income	147,450
Fundraiser	190
Total	<u>7,410,907</u>

Cash Disbursed To:

Employees And Suppliers	7,461,395
Total	<u>7,461,395</u>

Net Cash Used By Operating Activities	(50,488)
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CASH FLOWS FROM INVESTING ACTIVITIES

Purchase Of Property And Equipment	(143,845)
Proceeds Received From Disposal of Investments	88,200
Purchase of Investments	(88,187)
Net Cash Used In Investing Activities	<u>(143,832)</u>

CASH FLOWS FROM FINANCING ACTIVITIES

Net Cash Used By Financing Activities	<u>0</u>
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Net Decrease In Cash And Cash Equivalents	(194,320)
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Cash And Cash Equivalents At December 31, 2014	<u>1,906,561</u>
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Cash And Cash Equivalents At December 31, 2015	<u><u>\$ 1,712,241</u></u>
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NORTHWESTERN OHIO COMMUNITY ACTION COMMISSION, INC.
STATEMENT OF CASH FLOWS - CONTINUED
For The Year Ended December 31, 2015

Change In Net Assets	\$ <u>(14,571)</u>
ADJUSTMENTS TO RECONCILE CHANGE IN NET ASSETS TO NET CASH USED BY OPERATING ACTIVITIES:	
Depreciation	193,260
Gain on Disposal of Property and Equipment	(500)
Investment Gain	(19,206)
(Increase) Decrease In:	
Grants Receivable	67,309
Other Receivables	(15)
Inventory	(17,205)
Prepays	(16,662)
Increase (Decrease) In:	
Accounts Payable	(166,808)
Accrued Payroll And Related Expenses	(140,514)
Deferred Revenue	64,424
Total Adjustments	<u>(35,917)</u>
Net Cash Used By Operating Activities	\$ <u><u>(50,488)</u></u>

NORTHWESTERN OHIO COMMUNITY ACTION COMMISSION, INC.
STATEMENT OF FUNCTIONAL EXPENSES
For The Year Ended December 31, 2015

	CACFP USDA	Summer Food Service Program	Richland Place HUD	CHIP Housing	Weatherization Assistance DOE	Weatherization Assistance HHS	HEAP	CSBG	AFDC	Step Up To Quality	Head Start	Assets for Independence
Personnel	\$ 64,459	\$ 25,832	\$ -	\$ 150	\$ 152,639	\$ 413,054	\$ 276,657	\$ 164,245	\$ 200,519	\$ -	\$ 1,975,672	\$ 53
Consultants/Contractual	-	-	-	-	11,760	70,077	1,480	6,888	1,777	-	10,813	-
Travel	1,038	4,208	-	-	5,137	3,921	1,461	13,416	2,932	-	89,546	89
Space	-	2,043	24,766	-	-	18,935	23,548	7,894	6,877	-	130,912	-
Supplies	147,492	26,913	-	-	-	22,961	6,032	30,661	10,790	18,317	191,839	-
Equipment/Renovations	-	-	-	-	-	-	-	-	-	-	-	-
Lease & Maintenance of Equipment	-	-	-	-	-	16,004	9,691	5,537	1,573	-	-	-
Weatherization Materials	-	-	-	-	67,761	209,102	-	-	-	-	55,055	-
Direct Assistance	-	-	-	3,229	-	-	614,313	31,259	-	-	55,616	26,572
Other	-	88	-	-	10,427	42,591	954	18,556	3,069	5,399	272,939	-
In-Kind	-	-	-	-	-	-	-	-	-	-	178,148	-
Total	\$ 212,989	\$ 59,084	\$ 24,766	\$ 3,379	\$ 247,724	\$ 796,645	\$ 934,136	\$ 278,456	\$ 227,537	\$ 23,716	\$ 2,960,540	\$ 26,714

"SEE NOTES TO FINANCIAL STATEMENTS"

NORTHWESTERN OHIO COMMUNITY ACTION COMMISSION, INC.
STATEMENT OF FUNCTIONAL EXPENSES (CONTINUED)
For The Year Ended December 31, 2015

	EFSP	Emergency Shelter Grant Program	Homeless Prevention & RR	Together We Can Make A Difference	Housing Trust	Partnership In Assistance To The Homeless	Home Repair Program	Early Childhood Education	Housewarming	United Way	Toledo Edison	AEP
Personnel	\$ -	\$ 38,469	\$ 124,931	\$ 11,250	\$ 13,605	\$ 43,875	\$ 572	\$ 180,407	\$ 7,279	\$ 23,161	\$ 2,069	\$ 2,051
Consultants/Contractual	-	1,956	346	-	81,968	60	12,482	583	-	-	744	1,363
Travel	-	2	2,475	-	-	5,114	-	1,473	245	782	-	-
Space	-	20,029	9,904	-	-	9,256	-	13,270	-	-	-	-
Supplies	-	2,660	1,305	-	7,202	-	680	12,667	3,899	24,447	28,974	17,248
Equipment/Renovations	-	235	-	-	-	-	-	-	-	-	-	-
Lease & Maintenance of Equipment	-	2,460	2,898	-	-	1,281	-	2,241	174	-	-	-
Weatherization Materials	-	-	-	-	-	-	-	-	-	-	-	-
Direct Assistance	12,287	-	115,873	-	-	-	-	2,563	-	14,332	-	-
Other	-	836	11	-	5	-	-	7,675	265	1,786	12	-
In-Kind	-	-	-	-	-	-	-	-	-	-	-	-
Total	\$ 12,287	\$ 66,647	\$ 257,743	\$ 11,250	\$ 102,780	\$ 59,586	\$ 13,734	\$ 220,879	\$ 11,862	\$ 64,508	\$ 31,799	\$ 20,662

"SEE NOTES TO FINANCIAL STATEMENTS"

NORTHWESTERN OHIO COMMUNITY ACTION COMMISSION, INC.
STATEMENT OF FUNCTIONAL EXPENSES (CONTINUED)
For The Year Ended December 31, 2015

	UCLA Health Initiative	Delta Dental	Housing Support	Capacity Building	BCI & Training	Richland Place	Getting Ahead	Unrestricted Programs	Emergency Payment Donations	Total Program Activities	General And Administrative	Fundraising	Total
Personnel	\$ -	\$ -	\$ 1,148	\$ 3,702	\$ 30,519	\$ 3,032	\$ -	\$ 29,441	\$ -	\$ 3,788,791	\$ 507,976	\$ -	\$ 4,296,767
Consultants/Contractual	-	14	-	-	101	198	-	1,104	-	203,714	50,203	-	253,917
Travel	-	823	-	615	4	-	230	227	-	133,738	4,565	-	138,303
Space	-	-	-	-	-	16,862	-	-	-	284,296	14,634	-	298,930
Supplies	3	975	25	337	796	147	4,328	3,177	-	563,875	6,254	-	570,129
Equipment/Renovations	-	-	-	-	-	-	-	1,026	-	1,261	7,575	-	8,836
Lease & Maintenance of Equipment	-	-	596	105	1	1,444	-	146	-	99,206	9,648	-	108,854
Weatherization Materials	-	-	-	-	-	-	-	-	-	276,863	-	-	276,863
Direct Assistance	565	-	-	-	-	-	-	1,362	15,709	893,680	601	-	894,281
Other	-	1	267	645	2,353	12,495	1,442	56,643	15	438,474	28,112	-	466,586
In-Kind	-	-	-	-	-	-	-	-	-	178,148	-	-	178,148
Total	\$ 568	\$ 1,813	\$ 2,036	\$ 5,404	\$ 33,774	\$ 34,178	\$ 6,000	\$ 93,126	\$ 15,724	\$ 6,862,046	\$ 629,568	\$ -	\$ 7,491,614

"SEE NOTES TO FINANCIAL STATEMENTS"

NORTHWESTERN OHIO COMMUNITY ACTION COMMISSION, INC.
NOTES TO FINANCIAL STATEMENTS
For The Year Ended December 31, 2015

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Nature Of Operations – Northwestern Ohio Community Action Commission, Inc. was organized as a nonprofit corporation in 1965. The Organization was formed to develop and provide resources for the purpose of assisting low-income individuals through a variety of programs. The Organization is primarily supported through federal and state government grants. Major classes of programs include child and adult care food program, weatherization, home energy assistance, community services block grant, publicly funded child care, head start, homeless crisis response, and early childhood education.

Basis Of Accounting – The financial statements of the Organization have been prepared on the accrual basis of accounting and accordingly reflect all significant receivables, payables, and other liabilities.

Basis of Presentation – The Organization reports information regarding its financial position and activities according to three classes of net assets that are based upon the existence or absence of restrictions on use that are placed by its donors or grantors: unrestricted net assets, temporarily restricted net assets, and permanently restricted net assets. Unrestricted net assets are resources available to support operations. The only limits on the use of unrestricted net assets are the broad limits resulting from the nature of the Organization, the environment in which it operates, the purpose specified in corporate documents and its application for tax-exempt status, and any limits resulting from contractual agreements with creditors and others that are entered into in the course of its operations. Temporarily restricted net assets are resources restricted by donors or grantors for use for a particular purpose or in a particular future period. When a restriction expires (that is, when a stipulated time restriction ends or when purpose of the restriction is accomplished), temporarily restricted net assets are reclassified to unrestricted net assets and reported in the Statement of Activities as net assets released from restrictions. The Organization does not have any permanently restricted net assets as of December 31, 2015.

Fund Accounting – The accounts of the Organization are maintained in accordance with the principles of fund accounting. Under fund accounting, resources for various purposes are classified for accounting and reporting purposes into funds established according to their nature and purpose. Separate accounts are maintained for each fund; however, in the accompanying financial statements, funds that have similar characteristics have been combined into fund groups. Fund balances are classified on the Statement of Financial Position as unrestricted, temporarily restricted, or permanently restricted net assets based on the absence or existence and type of donor-imposed restrictions.

Cash And Cash Equivalents – For purposes of the statements of cash flows, the Organization considers all unrestricted highly liquid investments with maturities of three months or less at the time of acquisition to be cash equivalents.

Property And Equipment – The Organization capitalizes property and equipment which costs \$ 5,000 or more and records it at cost. Donated property and equipment are carried at fair value at the date of donation. Equipment is capitalized and depreciated over periods between five and twenty years using the straight-line method. Depreciation expense for the year ended December 31, 2015, was \$ 193,260.

The property and equipment acquired with grant funds is owned by the Northwestern Ohio Community Action Commission, Inc., while used in the program for which it was purchased or in other future authorized programs. The funding sources, however, retain a reversionary interest in the equipment purchased with grant funds; therefore, its disposition, as well as the ownership of any sale proceeds there from, is subject to funding source regulations.

NORTHWESTERN OHIO COMMUNITY ACTION COMMISSION, INC.
NOTES TO FINANCIAL STATEMENTS
For The Year Ended December 31, 2015

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES-CONTINUED

Inventory – Inventory is stated at the lower cost (first-in, first out) or market and consists of material and work in progress on open Home Weatherization Assistance Program jobs.

Deferred Revenue – The Organization is the recipient of grants that require expenditure for specified activities before the Organization is reimbursed by the grantor for the costs incurred. Documentation showing actual costs expended is included when submitting reports for reimbursements. Certain grantors pay in advance of incurring the specified costs; in those cases, the amount received in excess of amounts spent on reimbursable costs is reported as deferred revenue.

Revenues – Revenues are recognized in the accompanying financial statements as follows:

A. **Grants**

The funds from various funding sources under grants and reimbursement contracts are recognized as revenue in the accounting period in which the related expenses are incurred. Purchase of service grants are recognized as revenue when the related expenses are incurred.

B. **Program Income**

The funds from various funding sources are recognized as revenue in the accounting period in which they are earned. Any uncollected funds from the current period or prior periods are reported as accounts receivable.

C. **Donations**

Donations are recognized when received and are recorded at fair market value.

D. **In-Kind**

The Organization records donated materials, space and services that create or enhance nonfinancial assets or require specialized skills. The donations are recorded at fair market value.

E. **Interest Income**

Interest income is recognized in the accounting period when it is received. Northwestern Ohio Community Action Commission, Inc. maintains funds received from various sources in an interest bearing checking account. The portion of interest earned greater than \$ 500 on advances of direct federal funds is remitted to the Department of Health and Human Services Payment Management System in accordance with Title 2 U.S. *Code of Federal Regulations* (CFR) Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards*.

The interest earned on other funds is included in unrestricted funds and is used to support Agency programs.

Expenses – Expenses for goods, services and materials are recognized when incurred.

Cost Allocation – Joint costs are allocated to benefiting programs using various allocation methods depending on the type of joint cost being allocated. Joint costs are those costs incurred for the common benefit of all agency programs which cannot be readily identified with a final cost objective. Cost allocation methods are as follows:

NORTHWESTERN OHIO COMMUNITY ACTION COMMISSION, INC.
NOTES TO FINANCIAL STATEMENTS
For The Year Ended December 31, 2015

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES-CONTINUED

Cost Allocation (continued)

A. Personnel

Most employees are charged to programs based on actual hours when possible. For positions where actual hours are allocated to programs, time is charged on the number of employees, number of transactions, number of children, number of applications, or number of providers/families, whichever is most representative for each employee's job description.

B. Space Costs

Space costs (maintenance, depreciation, insurance, etc.) are allocated based on the number of square feet of space each program occupies. Space occupied by administrative staff is allocated to all grants based on time allocations.

C. Other Joint Costs

Other joint costs are charged to agency programs based on the amounts used by each program or other appropriate methodology.

Functional Allocation of Expenses – The costs of providing the various programs and other activities have been summarized on a functional basis in the Statement of Activities and in the Statement of Functional Expenses. Directly identifiable expenses are charged to programs and supporting services. Expenses related to more than one function are charged to programs and supporting services on the basis of periodic time and expense studies. Management and general expenses include those expenses that are not directly identifiable with any other specific function but provide for the overall support and direction of the Organization.

Income Tax Status – The Organization is exempt from federal income taxes under Section 501(c)(3) of the Internal Revenue Code and applicable state law. However, income from certain activities not directly related to the Organization's tax-exempt purpose is subject to taxation as unrelated business income. In addition, the Organization qualifies for the charitable contribution deduction under Section 170(b)(1)(A) and has been classified as an organization other than a private foundation under Section 509(a)(2). The Organization's Forms 990, Return of Organization Exempt from Income Tax for years ending 2012, 2013, 2014, and 2015 are subject to examination by the IRS, generally for three years after they were filed.

Estimates – Management uses estimates and assumptions in preparing financial statements. Those estimates and assumptions affect the reported amounts of assets and liabilities, the disclosure of contingent assets and liabilities and the reported revenues and expenses. On an ongoing basis, management evaluates the estimates and assumptions based on new information. Management believes that the estimates and assumptions are reasonable in the circumstances; however, actual results could differ from those estimates.

Advertising – Advertising costs are expensed as incurred. Advertising expense was \$ 19,458 for the year ended December 31, 2015.

NOTE 2 – GRANT RECEIVABLE

The balance of grants receivable at December 31, 2015, is receivable in less than one year. All amounts are expected to be collected.

NORTHWESTERN OHIO COMMUNITY ACTION COMMISSION, INC.

NOTES TO FINANCIAL STATEMENTS

For The Year Ended December 31, 2015

NOTE 3 – INVESTMENTS

Investments in marketable equity securities with readily determinable fair values are stated at fair value. Other investments are recorded at cost. Unrealized gains and losses are included in the change in net assets in the accompanying Statement of Activities.

Gains and losses and investment income from investments are accounted for as unrestricted or temporarily restricted based on restrictions, if any, imposed by donors. Currently all gains and losses are unrestricted.

Investments are as Follows:

Municipal Bond –Mesa Arizona Utility System	\$ 22,052
Mutual Funds – AMCAP Fund Inc CL F1	14,208
Mutual Funds – Blackrock Equity Dividend Fund Institutional	14,265
Mutual Funds – Bridge Builder Core Bond Fund	49,815
Mutual Funds – Bridge Builder Core Plus Bond Fund	31,941
Mutual Funds – Bridge Builder International Equity Fund	14,114
Mutual Funds – Bridge Builder Large Growth Fund	10,770
Mutual Funds – Bridge Builder Large Value Fund	14,013
Mutual Funds – Capital Income Builder Fund	15,633
Mutual Funds – Dodge & Cox Income Fund	10,639
Mutual Funds – Dodge & Cox International Stock Fund	13,636
Mutual Funds – Franklin Mutual Global Discovery Fund	21,118
Mutual Funds – Invesco Growth & Income Fund	14,013
Mutual Funds – JP Morgan Money Market	6,711
Mutual Funds – JP Morgan High Yield Fund	17,344
Mutual Funds – JP Morgan Mid Cap Value Institutional	14,304
Mutual Funds – JP Morgan Short Duration Bond	17,797
Mutual Funds – Legg Mason BW Global Opportunities Bond Fund CL I	7,110
Mutual Funds – Loomis Sayles Investment Grade Bond	10,595
Mutual Funds – Metropolitan West Total Return Bond Fund	14,252
Mutual Funds – MFS International Equity	10,505
Mutual Funds – Morgan Stanley Inst Mid Cap Growth	10,944
Mutual Funds – Neuberger Berman Genesis	7,006
Mutual Funds – T Rowe Price Blue Chip Growth	7,262
Mutual Funds – T Rowe Price Equity Income Fund	10,565
Mutual Funds – T Rowe Price International Bond Fund	10,798
Chelsea Village LLC	108,447
Total	\$ <u>499,857</u>

Investment Income Consists of the Following:

Investment Income	\$ 29,539
Realized Gain on Investments	16,232
Unrealized Loss on Investments	<u>(26,565)</u>
Net Investment Gain	\$ <u>19,206</u>

NORTHWESTERN OHIO COMMUNITY ACTION COMMISSION, INC.
NOTES TO FINANCIAL STATEMENTS
For The Year Ended December 31, 2015

NOTE 4 – FAIR VALUE MEASUREMENTS

Generally accepted accounting principles provide a framework for measuring fair value. That framework establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). At December 31, 2015, the Organizations' investments consisted of mutual funds and bonds totaling \$ 391,410. Investments are reported at fair value using a Level 1 measure.

Short-term investments and long-term investments are reported at fair value on a recurring basis determined by reference to quoted market prices for similar investments and other relevant information.

The Organization recognizes transfers of assets into and out of levels within the fair value hierarchy as of the date an event or change in circumstances causes the transfer. There were no transfers between levels in the year ended December 31, 2015.

NOTE 5 – NET ASSETS

Temporarily restricted net assets as of December 31, 2015, amount to \$ 733,295 and are the result of grant agreements with state and local governments. \$ 642,611 of this amount consists of the net book value of property, equipment and vehicles purchased with grant funds in which the various funding sources hold a reversionary interest. The balance of the net assets consists of funds which will be released from restriction when spent according to the terms of the various grants.

NOTE 6 - OPERATING LEASES

The Organization leases various facilities and equipment for operation of its programs on an annual basis. The operating lease payments for the year ended December 31, 2015, amounted to \$ 66,905. Future minimum rental payments required as of December 31, 2015 are as follows: 2016-\$ 57,741, 2017-\$ 8,976, and 2018-\$ 3,276.

NOTE 7 – PENSION PLAN

The Organization sponsors a voluntary self-directed retirement plan qualified under Section 403(b). The plan covers employees with at least one month of service. The Organization matches employee contributions after 120 days of employment dollar for dollar up to 6% of annual wages. The total contribution for the year ended December 31, 2015, was \$ 107,444. In addition administrative fees of \$ 2,900 were paid to Principal Financial.

NOTE 8 – IN-KIND CONTRIBUTIONS

The Organization receives donated services from a variety of unpaid volunteers. Professional services valued at \$ 60,418 have been recognized in the financial statements for the year ended December 31, 2015.

The Organization uses various facilities for which no rent is paid or a nominal fee is paid to cover utilities and the Organization receives donated equipment. The estimated fair market value of donated facilities and equipment recognized on the financial statements for the year ended December 31, 2015, is \$ 117,251. The Organization also is receiving donated supplies and transportation services. The estimated value of these services for the year ended December 31, 2015 is \$ 479. The balance of donated services has not been recognized in the financial statements because they did not meet the criteria for recognition. This differs significantly from criteria used to meet programmatic matching requirements. The fair value of donated services received but not recognized was \$ 620,677. The program that received contributed services was Head Start.

NORTHWESTERN OHIO COMMUNITY ACTION COMMISSION, INC.
NOTES TO FINANCIAL STATEMENTS
For The Year Ended December 31, 2015

NOTE 9 – CONCENTRATIONS OF CREDIT RISK

The Organization depends on grants from federal, state and local sources for its continued existence. The Head Start Program, funded through the Department of Health and Human Services, the Home Energy Assistance Program, funded through the Ohio Development Services Agency, and the Weatherization Assistance Program, funded through the Ohio Development Services Agency, provide approximately 45%, 14%, and 16% of the Organization's revenue, respectively.

NOTE 10 – RELATED PARTIES

In 1994, Northwestern Ohio Community Action Commission, Inc. developed Chelsea Village, a low and moderate-income housing project consisting of 72 units. To facilitate fund raising for the project, a for-profit corporation and a limited partnership was formed. Upon completion of the project in 1995, equity in the limited partnership was sold to investees. In July 2011, the limited partners sold their interest to the general partner. The general partner was removed as the non-managing co-general partner and NOCAC became the limited partner with 99% interest.

The related parties are listed below:

1. Northwestern Ohio Community Action Commission, Inc. (NOCAC), an Ohio nonstock corporation.
2. Chelsea Village LLC (CVLLC), an Ohio Limited Liability Company

The working relationship and ownership interest of the related parties as of December 31, 2015, are as follows:

<u>Entity</u>	<u>Working Relationship</u>	<u>Percent Ownership</u>
Chelsea Village Partnership (CVLP)		
NOCAC	Limited Partner	99 %
Chelsea Village LLC	General Partner	1 %
		<u>100 %</u>

Since the Organization has a non-controlling interest in Chelsea Village Partnership due to being a limited partner, no consolidation is necessary and any profits are being reported under the equity method.

In 2004, Northwest Ohio Housing Corporation was formed as a for-profit corporation. The Organization owns 75% of the stock. Between 2005 and 2011 the Organization developed 4 low income tax credit housing projects. Northwest Ohio Housing Corporation has a 51% general partner ownership in each of these. Northwest Ohio Housing Corporation receives .0051 (.51%) share of the profits and losses from each of these housing projects through a limited partnership. The housing projects are as follows: Paigelynn Place, LLC, Villas of Wayne Trail, LLC, Defiance Crossing, LP, and Bryan Community Housing, LP.

The Organization does not have any type of controlling interest and no consolidation is necessary. The profits are required to be reported under the equity method, but only losses have accrued through December 31, 2015.

NORTHWESTERN OHIO COMMUNITY ACTION COMMISSION, INC.
NOTES TO FINANCIAL STATEMENTS
For The Year Ended December 31, 2015

NOTE 10 – RELATED PARTIES-CONTINUED

Related Party Transactions – Related party activities in the asset, liability, revenue and expense accounts included in the December 31, 2015 financial statements as a result of the above agreements and other activities are as follows:

Statement of Financial Position

Investment in Chelsea Village LLC	\$	108,447
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Statement of Activities

Unrestricted Investment Income	\$	29,539
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NOTE 11 –SUBSEQUENT EVENTS

Subsequent events were evaluated through September 2, 2016 which is the date the financial statements were available to be issued.

Supplemental Information

NORTHWESTERN OHIO COMMUNITY ACTION COMMISSION, INC.
SCHEDULE OF EXPENDITURES OF FEDERAL AND OTHER AWARDS
For The Year Ended December 31, 2015

Federal Grantor Pass-Through Grantor CFDA #	Federal Programs									
	Department of Agriculture					Department of Housing & Urban Development		Department of Energy		
	Ohio Department Of Education					Henry Metro Housing	City	Ohio Development Services Agency		
	10.558		10.559			14.156	14.228	81.042		
		CACFP USDA 073387 (01)	CACFP USDA 073387 (02)	10.558 Subtotal	Summer Food Service Program 073387 (03)	Richland Place HUD (04)	CHIP Defiance A-C-13-2BD-1 (05)	Weatherization Assistance D15-113 (6)	Weatherization Assistance D14-113 (7)	81.042 Subtotal
REVENUES	Total									
Grants	\$ 7,077,032	\$ 145,456	\$ 67,533	\$ 212,989	\$ 59,084	\$ 24,766	\$ 3,375	\$ 164,107	\$ 103,043	\$ 267,150
Donations	71,415	-	-	-	-	-	-	-	-	-
Interest Income	378	-	-	-	-	-	-	1	1	2
Investment Income-Mutual Funds	(10,333)	-	-	-	-	-	-	-	-	-
Investment Income-Limited Partnerships	29,539	-	-	-	-	-	-	-	-	-
Program Income	147,965	-	-	-	-	-	-	388	-	388
Funds Deobligated	(17,145)	-	-	-	-	-	-	-	-	-
Fundraiser	190	-	-	-	-	-	-	-	-	-
Unapplied Interest/Program Income	(146)	-	-	-	-	-	-	-	-	-
Total Revenues	\$ 7,298,895	\$ 145,456	\$ 67,533	\$ 212,989	\$ 59,084	\$ 24,766	\$ 3,375	\$ 164,496	\$ 103,044	\$ 267,540
EXPENDITURES										
Personnel	\$ 3,788,617	\$ 43,953	\$ 20,506	\$ 64,459	\$ 25,832	\$ -	\$ 150	\$ 96,274	\$ 56,365	\$ 152,639
Consultants/Contractual	203,776	-	-	-	-	-	-	12,569	(809)	11,760
Travel	133,738	851	187	1,038	4,208	-	-	3,378	1,759	5,137
Space	284,296	-	-	-	2,043	24,766	-	-	-	-
Supplies	563,979	100,652	46,840	147,492	26,913	-	-	-	-	-
Equipment/Renovations	1,261	-	-	-	-	-	-	-	-	-
Lease & Maintenance Of Equipment	99,207	-	-	-	-	-	-	-	-	-
Weatherization Materials	276,863	-	-	-	-	-	-	39,968	27,793	67,761
Direct Assistance	893,680	-	-	-	-	-	3,229	-	-	-
Other	454,929	-	-	-	88	-	-	220	6,614	6,834
Total Expenditures Before General & Admin Expense	\$ 6,700,346	\$ 145,456	\$ 67,533	\$ 212,989	\$ 59,084	\$ 24,766	\$ 3,379	\$ 152,409	\$ 91,722	\$ 244,131
Fundraising	-	-	-	-	-	-	-	-	-	-
General And Administrative Exp.	613,120	-	-	-	-	-	-	12,087	11,321	23,408
Total Expenditures	\$ 7,313,466	\$ 145,456	\$ 67,533	\$ 212,989	\$ 59,084	\$ 24,766	\$ 3,379	\$ 164,496	\$ 103,043	\$ 267,539
Excess Of Revenues (Exp)	\$ (14,571)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (4)	\$ -	\$ 1	\$ 1
Net Assets December 31, 2014	2,751,093	-	-	-	-	-	-	-	-	-
Interfund Transfers	-	-	-	-	-	-	4	-	(1)	(1)
Net Assets December 31, 2015	\$ 2,736,522	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

"See Notes To Schedule Of Expenditures Of Federal And Other Awards"

NORTHWESTERN OHIO COMMUNITY ACTION COMMISSION, INC.
SCHEDULE OF EXPENDITURES OF FEDERAL AND OTHER AWARDS (CONTINUED)
For The Year Ended December 31, 2015

Federal Grantor Pass-Through Grantor CFDA #	Federal Programs								
	Department of Health & Human Services								
	Ohio Development Services Agency								
	93.568								93.569
	Weatherization Assistance H15-113 (8)	Weatherization Assistance H14-113 (9)	HEAP Administration 16-HA-117 (10)	HEAP Administration 15-HA-117 (11)	HEAP Emergency 16-HE-217 (12)	HEAP Emergency 15-HE-217 (13)	HEAP Crisis Cooling 15-HC-217 (14)	93.568 Subtotal	CSBG 1415-18 (15)
REVENUES									
Grants	\$ 341,017	\$ 491,206	\$ 120,318	\$ 235,859	\$ 258,655	\$ 288,499	\$ 67,159	\$ 1,802,713	\$ 327,771
Donations	-	-	-	-	-	-	-	-	(250)
Interest Income	8	7	19	20	-	-	-	54	3
Investment Income-Mutual Funds	-	-	-	-	-	-	-	-	-
Investment Income-Limited Partnerships	-	-	-	-	-	-	-	-	-
Program Income	2,924	1,020	-	-	-	-	-	3,944	-
Funds Deobligated	-	-	-	-	-	-	-	-	-
Fundraiser	-	-	-	-	-	-	-	-	-
Unapplied Interest/Program Income	-	-	-	-	-	-	-	-	-
Total Revenues	\$ 343,949	\$ 492,233	\$ 120,337	\$ 235,879	\$ 258,655	\$ 288,499	\$ 67,159	\$ 1,806,711	\$ 327,524
EXPENDITURES									
Personnel	\$ 174,127	\$ 238,927	\$ 95,462	\$ 181,195	\$ -	\$ -	\$ -	\$ 689,711	\$ 164,245
Consultants/Contractual	36,801	33,276	511	969	-	-	-	71,557	6,888
Travel	213	3,708	622	839	-	-	-	5,382	13,416
Space	8,681	10,254	8,898	14,650	-	-	-	42,483	7,894
Supplies	13,502	9,459	2,514	3,518	-	-	-	28,993	30,661
Equipment/Renovations	-	21,142	-	-	-	-	-	21,142	-
Lease & Maintenance Of Equipment	6,978	9,026	3,927	5,764	-	-	-	25,695	5,537
Weatherization Materials	74,340	134,762	-	-	-	-	-	209,102	-
Direct Assistance	-	-	-	-	258,655	288,499	67,159	614,313	31,259
Other	19,003	19,283	645	(153)	-	-	-	38,778	16,330
Total Expenditures Before General & Admin Expense	\$ 333,645	\$ 479,837	\$ 112,579	\$ 206,782	\$ 258,655	\$ 288,499	\$ 67,159	\$ 1,747,156	\$ 276,230
Fundraising	-	-	-	-	-	-	-	-	-
General And Administrative Exp.	10,304	12,396	7,758	29,097	-	-	-	59,555	51,294
Total Expenditures	\$ 343,949	\$ 492,233	\$ 120,337	\$ 235,879	\$ 258,655	\$ 288,499	\$ 67,159	\$ 1,806,711	\$ 327,524
Excess Of Revenues (exp)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Net Assets December 31, 2014	-	-	-	-	-	-	-	-	-
Interfund Transfers	-	-	-	-	-	-	-	-	-
Net Assets December 31, 2015	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

"See Notes To Schedule Of Expenditures Of Federal And Other Awards"

NORTHWESTERN OHIO COMMUNITY ACTION COMMISSION, INC.
SCHEDULE OF EXPENDITURES OF FEDERAL AND OTHER AWARDS (CONTINUED)
For The Year Ended December 31, 2015

Federal Grantor Pass-Through Grantor CFDA #	Federal Programs									
	Department of Health & Human Services									
	Fulton Cty Dept of JFS		Williams Cty Dept of JFS		Hancock Cty Dept of JFS		Hardin Cty Dept of JFS		Van Wert Cty of Dept of JFS	
	93.596									
	AFDC Fulton County (16)	AFDC Fulton County (17)	AFDC Williams County (18)	AFDC Hancock County (19)	AFDC Hancock County (20)	AFDC Hardin County (21)	AFDC Hardin County (22)		AFDC Van Wert County (23)	
REVENUES										
Grants	\$ 19,691	\$ 25,662	\$ 34,516	\$ 41,223	\$ 38,538	\$ 17,208	\$ 18,548	\$		10,301
Donations	-	-	-	-	-	-	-	-	-	-
Interest Income	-	-	-	-	-	-	-	-	-	-
Investment Income-Mutual Funds	-	-	-	-	-	-	-	-	-	-
Investment Income-Limited Partnerships	-	-	-	-	-	-	-	-	-	-
Program Income	-	-	-	-	-	-	-	-	-	-
Funds Deobligated	-	-	-	-	-	-	-	-	-	-
Fundraiser	-	-	-	-	-	-	-	-	-	-
Unapplied Interest/Program Income	-	-	-	-	-	-	-	-	-	-
Total Revenues	\$ 19,691	\$ 25,662	\$ 34,516	\$ 41,223	\$ 38,538	\$ 17,208	\$ 18,548	\$		10,301
EXPENDITURES										
Personnel	\$ 15,413	\$ 20,162	\$ 26,011	\$ 35,234	\$ 29,924	\$ 13,032	\$ 14,139	\$		9,091
Consultants/Contractual	128	194	194	321	383	108	128			-
Travel	143	220	496	512	368	256	240			355
Space	469	770	726	1,283	1,408	513	469			-
Supplies	570	1,425	905	614	2,673	307	603			616
Equipment/Renovations	-	-	-	-	-	-	-			-
Lease & Maintenance Of Equipment	112	179	193	285	275	123	112			4
Weatherization Materials	-	-	-	-	-	-	-			-
Direct Assistance	-	-	-	-	-	-	-			-
Other	182	120	660	289	262	297	183			227
Total Expenditures Before General & Admin Expense	\$ 17,017	\$ 23,070	\$ 29,185	\$ 38,538	\$ 35,293	\$ 14,636	\$ 15,874	\$		10,293
Fundraising	-	-	-	-	-	-	-			-
General And Administrative Exp.	2,674	2,592	5,331	2,685	3,245	2,572	2,674			8
Total Expenditures	\$ 19,691	\$ 25,662	\$ 34,516	\$ 41,223	\$ 38,538	\$ 17,208	\$ 18,548	\$		10,301
Excess Of Revenues (exp)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$		-
Net Assets December 31, 2014	-	-	-	-	-	-	-			-
Interfund Transfers	-	-	-	-	-	-	-			-
Net Assets December 31, 2015	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$		-

"See Notes To Schedule Of Expenditures Of Federal And Other Awards"

NORTHWESTERN OHIO COMMUNITY ACTION COMMISSION, INC.
SCHEDULE OF EXPENDITURES OF FEDERAL AND OTHER AWARDS (CONTINUED)
For The Year Ended December 31, 2015

Federal Grantor Pass-Through Grantor CFDA #	Federal Programs										
	Department of Health & Human Services										
	Defiance & Paulding Cty Depts of JFS				Ohio Dept of JFS						
	93.596						93.600			93.602	
	AFDC Defiance & Paulding Counties (24)	AFDC Defiance & Paulding Counties (25)	Step Up To Quality (26)	93.596 Subtotal		Head Start Full Year Part Day 05CH8481-01-03 (27)	Head Start Training & Tech Assist 05CH8481-01-03 (28)	93.600 Subtotal	Assets for Independence 90EI0667/01 (29)	Assets for Independence 90EI0869/01 (30)	93.602 Subtotal
REVENUES											
Grants	\$ 13,433	\$ 35,364	\$ 18,319	\$ 272,803		\$ 3,089,588	\$ 40,966	\$ 3,130,554	\$ 31,107	\$ 734	\$ 31,841
Donations	-	-	-	-		-	-	-	(17,145)	23,395	6,250
Interest Income	-	-	-	-		-	-	-	-	14	14
Investment Income-Mutual Funds	-	-	-	-		-	-	-	-	-	-
Investment Income-Limited Partnerships	-	-	-	-		-	-	-	-	-	-
Program Income	-	-	-	-		28,948	-	28,948	-	-	-
Funds Deobligated	-	-	-	-		-	-	-	(17,145)	-	(17,145)
Fundraiser	-	-	-	-		-	-	-	-	-	-
Unapplied Interest/Program Income	-	-	-	-		-	-	-	(146)	-	(146)
Total Revenues	\$ 13,433	\$ 35,364	\$ 18,319	\$ 272,803		\$ 3,118,536	\$ 40,966	\$ 3,159,502	\$ (3,329)	\$ 24,143	\$ 20,814
EXPENDITURES											
Personnel	\$ 10,959	\$ 26,554	\$ -	\$ 200,519		\$ 1,975,672	\$ -	\$ 1,975,672	\$ 54	\$ (1)	\$ 53
Consultants/Contractual	96	225	-	1,777		9,813	1,000	10,813	-	-	-
Travel	143	199	-	2,932		55,577	33,969	89,546	89	-	89
Space	423	816	-	6,877		134,603	-	134,603	-	-	-
Supplies	268	2,809	18,317	29,107		193,340	46	193,386	-	-	-
Equipment/Renovations	-	-	-	-		95,236	-	95,236	-	-	-
Lease & Maintenance Of Equip	96	194	-	1,573		55,055	-	55,055	-	-	-
Weatherization Materials	-	-	-	-		-	-	-	-	-	-
Direct Assistance	-	-	-	-		55,616	-	55,616	26,572	-	26,572
Other	230	386	2	2,838		153,631	5,951	159,582	-	-	-
Total Expenditures Before General & Admin Expense	\$ 12,215	\$ 31,183	\$ 18,319	\$ 245,623		\$ 2,728,543	\$ 40,966	\$ 2,769,509	\$ 26,715	\$ (1)	\$ 26,714
Fundraising	-	-	-	-		-	-	-	-	-	-
General And Administrative Exp.	1,218	4,292	-	27,291		389,993	-	389,993	1,063	(31)	1,032
Total Expenditures	\$ 13,433	\$ 35,475	\$ 18,319	\$ 272,914		\$ 3,118,536	\$ 40,966	\$ 3,159,502	\$ 27,778	\$ (32)	\$ 27,746
Excess Of Revenues (exp)	\$ -	\$ (111)	\$ -	\$ (111)		\$ -	\$ -	\$ -	\$ (31,107)	\$ 24,175	\$ (6,932)
Net Assets December 31, 2014	-	-	-	-		-	-	-	31,107	6,786	37,893
Interfund Transfers	-	111	-	111		-	-	-	-	-	-
Net Assets December 31, 2015	\$ -	\$ -	\$ -	\$ -		\$ -	\$ -	\$ -	\$ -	\$ 30,961	\$ 30,961

"See Notes To Schedule Of Expenditures Of Federal And Other Awards"

NORTHWESTERN OHIO COMMUNITY ACTION COMMISSION, INC.
SCHEDULE OF EXPENDITURES OF FEDERAL AND OTHER AWARDS (CONTINUED)
For The Year Ended December 31, 2015

	Federal Programs							State & Local Programs	
	Emergency Food & Shelter Program							Emergency Shelter Grant Program	Homeless Prevention & Rapid Rehousing
	Emergency Food & Shelter National Board							S-L-13-6AQ-1	S-L-13-6AQ-1
CFDA #	97.024							(36)	(37)
	EFSP Henry Co. 32-6766-00 (31)	EFSP Defiance Co. 32-6730-00 (32)	EFSP Van Wert Co. 32-6878-00 (33)	EFSP Paulding Co. 32-6834-00 (34)	97.024 Subtotal	GAAP Accounting (35)	Total Federal Programs		
REVENUES									
Grants	\$ 5,551	\$ 1,820	\$ 2,555	\$ 2,361	\$ 12,287	\$ -	\$ 6,145,333	\$ 69,659	\$ 271,877
Donations	-	-	-	-	-	-	6,000	-	-
Interest Income	-	-	-	-	-	-	73	-	-
Investment Income-Mutual Funds	-	-	-	-	-	-	-	-	-
Investment Income-Limited Partnerships	-	-	-	-	-	-	-	-	-
Program Income	-	-	-	-	-	-	33,280	-	-
Funds Deobligated	-	-	-	-	-	-	(17,145)	-	-
Fundraiser	-	-	-	-	-	-	-	-	-
Unapplied Interest/Program Income	-	-	-	-	-	-	(146)	-	-
Total Revenues	\$ 5,551	\$ 1,820	\$ 2,555	\$ 2,361	\$ 12,287	\$ -	\$ 6,167,395	\$ 69,659	\$ 271,877
EXPENDITURES									
Personnel	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,273,280	\$ 38,469	\$ 124,931
Consultants/Contractual	-	-	-	-	-	-	102,795	1,956	346
Travel	-	-	-	-	-	-	121,748	2	2,475
Space	-	-	-	-	-	(3,691)	214,975	20,029	9,904
Supplies	-	-	-	-	-	(1,547)	455,005	2,660	1,305
Equipment/Renovations	-	-	-	-	-	(116,378)	-	235	-
Lease & Maintenance Of Equip	-	-	-	-	-	-	87,860	2,460	2,898
Weatherization Materials	-	-	-	-	-	-	276,863	-	-
Direct Assistance	5,551	1,820	2,555	2,361	12,287	-	743,276	-	115,873
Other	-	-	-	-	-	132,991	357,441	278	2
Total Expenditures Before General & Admin Expense	\$ 5,551	\$ 1,820	\$ 2,555	\$ 2,361	\$ 12,287	\$ 11,375	\$ 5,633,243	\$ 66,089	\$ 257,734
Fundraising	-	-	-	-	-	-	-	-	-
General And Administrative Exp.	-	-	-	-	-	-	552,573	3,570	14,143
Total Expenditures	\$ 5,551	\$ 1,820	\$ 2,555	\$ 2,361	\$ 12,287	\$ 11,375	\$ 6,185,816	\$ 69,659	\$ 271,877
Excess Of Revenues (exp)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (11,375)	\$ (18,421)	\$ -	\$ -
Net Assets December 31, 2014	-	-	-	-	-	700,850	738,743	-	-
Interfund Transfers	-	-	-	-	-	-	114	-	-
Net Assets December 31, 2015	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 689,475	\$ 720,436	\$ -	\$ -

"See Notes To Schedule Of Expenditures Of Federal And Other Awards"

NORTHWESTERN OHIO COMMUNITY ACTION COMMISSION, INC.
SCHEDULE OF EXPENDITURES OF FEDERAL AND OTHER AWARDS (CONTINUED)
For The Year Ended December 31, 2015

Federal Grantor
 Pass-Through Grantor
 CFDA #

	State & Local Programs									
	Together We Can Make A Difference 015421 (38)	Housing Trust S-R-13-6AQ-1 (39)	Partnership In Assistance to the Homeless (40)	Partnership In Assistance To The Homeless (41)	AOOA Home Repair Program (42)	Early Childhood Education NOCAC 073387 (43)	Early Childhood Education NOCAC 073387 (44)	Early Childhood Education Montpelier 40815 (45)	Early Childhood Education Montpelier 40815 (46)	Early Childhood Education NWOESC 124297 (47)
REVENUES										
Grants	\$ 11,250	\$ 105,282	\$ 33,338	\$ 31,139	\$ 14,325	\$ 95,321	\$ 72,052	\$ 11,277	\$ 12,609	\$ 43,673
Donations	128	-	-	-	-	-	-	-	-	-
Interest Income	-	-	-	-	-	-	-	-	-	-
Investment Income-Mutual Funds	-	-	-	-	-	-	-	-	-	-
Investment Income-Limited Partnerships	-	-	-	-	-	-	-	-	-	-
Program Income	-	-	-	-	-	4,078	138	159	176	5,812
Funds Deobligated	-	-	-	-	-	-	-	-	-	-
Fundraiser	-	-	-	-	-	-	-	-	-	-
Unapplied Interest/Program Income	-	-	-	-	-	-	-	-	-	-
Total Revenues	\$ 11,378	\$ 105,282	\$ 33,338	\$ 31,139	\$ 14,325	\$ 99,399	\$ 72,190	\$ 11,436	\$ 12,785	\$ 49,485
EXPENDITURES										
Personnel	\$ 11,250	\$ 13,605	\$ 24,065	\$ 19,810	\$ 572	\$ 65,750	\$ 54,288	\$ 9,025	\$ 8,885	\$ 42,459
Consultants/Contractual	-	81,968	60	-	12,482	254	201	2	56	70
Travel	-	-	5,114	-	-	460	335	184	111	383
Space	-	-	-	9,256	-	8,556	3,732	-	-	982
Supplies	-	7,202	-	-	680	8,505	2,307	686	566	603
Equipment/Renovations	-	-	-	-	-	-	-	-	-	-
Lease & Maintenance Of Equip	-	-	820	461	-	1,174	592	51	111	313
Weatherization Materials	-	-	-	-	-	-	-	-	-	-
Direct Assistance	-	-	-	-	-	976	935	339	237	76
Other	-	-	-	-	-	2,766	2,289	606	410	425
Total Expenditures Before General & Admin Expense	\$ 11,250	\$ 102,775	\$ 30,059	\$ 29,527	\$ 13,734	\$ 88,441	\$ 64,679	\$ 10,893	\$ 10,376	\$ 45,311
Fundraising	-	-	-	-	-	-	-	-	-	-
General And Administrative Exp.	128	2,507	3,279	1,612	158	10,958	7,511	650	2,409	6,713
Total Expenditures	\$ 11,378	\$ 105,282	\$ 33,338	\$ 31,139	\$ 13,892	\$ 99,399	\$ 72,190	\$ 11,543	\$ 12,785	\$ 52,024
Excess Of Revenues (exp)	\$ -	\$ -	\$ -	\$ -	\$ 433	\$ -	\$ -	\$ (107)	\$ -	\$ (2,539)
Net Assets December 31, 2014	-	-	-	-	-	-	-	-	-	-
Interfund Transfers	-	-	-	-	(433)	-	-	107	-	2,539
Net Assets December 31, 2015	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

"See Notes To Schedule Of Expenditures Of Federal And Other Awards"

NORTHWESTERN OHIO COMMUNITY ACTION COMMISSION, INC.
SCHEDULE OF EXPENDITURES OF FEDERAL AND OTHER AWARDS (CONTINUED)
For The Year Ended December 31, 2015

Federal Grantor
Pass-Through Grantor
CFDA #

	State & Local Programs									
	Housewarming Program (48)	Housewarming Program (49)	United Way Williams Funds (50)	United Way Defiance County (51)	United Way Defiance County (52)	United Way Van Wert County (53)	United Way Fulton County (54)	United Way Paulding County (55)	United Way Paulding County (56)	United Way Henry County (57)
REVENUES										
Grants	\$ 700	\$ 11,001	\$ 5,295	\$ 7,106	\$ 13,711	\$ 2,728	\$ 18,030	\$ 1,603	\$ 4,083	\$ 6,054
Donations	-	-	-	-	-	-	-	-	129	-
Interest Income	-	-	-	-	-	-	1	-	-	-
Investment Income-Mutual Funds	-	-	-	-	-	-	-	-	-	-
Investment Income-Limited Partnerships	-	-	-	-	-	-	-	-	-	-
Program Income	-	-	-	-	-	-	-	-	-	-
Funds Deobligated	-	-	-	-	-	-	-	-	-	-
Fundraiser	-	-	-	-	-	-	-	-	-	-
Unapplied Interest/Program Income	-	-	-	-	-	-	-	-	-	-
Total Revenues	\$ 700	\$ 11,001	\$ 5,295	\$ 7,106	\$ 13,711	\$ 2,728	\$ 18,031	\$ 1,603	\$ 4,212	\$ 6,054
EXPENDITURES										
Personnel	\$ 861	\$ 6,418	\$ 1,952	\$ 8,578	\$ 7,179	\$ -	\$ 1,854	\$ -	\$ 1,914	\$ 1,684
Consultants/Contractual	-	-	-	-	-	-	-	-	-	-
Travel	-	245	48	33	27	78	177	53	202	164
Space	-	-	-	-	-	-	-	-	-	-
Supplies	-	3,899	3,295	7	6,296	1,245	6,000	862	2,718	4,024
Equipment/Renovations	-	-	-	-	-	-	-	-	-	-
Lease & Maintenance Of Equip	-	174	-	-	-	-	-	-	-	-
Weatherization Materials	-	-	-	-	-	-	-	-	-	-
Direct Assistance	-	-	-	-	-	1,404	10,546	688	1,694	-
Other	-	265	-	1	209	1	-	-	1,393	182
Total Expenditures Before General & Admin Expense	\$ 861	\$ 11,001	\$ 5,295	\$ 8,619	\$ 13,711	\$ 2,728	\$ 18,577	\$ 1,603	\$ 7,921	\$ 6,054
Fundraising	-	-	-	-	-	-	-	-	-	-
General And Administrative Exp.	-	-	-	-	-	-	-	-	-	-
Total Expenditures	\$ 861	\$ 11,001	\$ 5,295	\$ 8,619	\$ 13,711	\$ 2,728	\$ 18,577	\$ 1,603	\$ 7,921	\$ 6,054
Excess Of Revenues (exp)	\$ (161)	\$ -	\$ -	\$ (1,513)	\$ -	\$ -	\$ (546)	\$ -	\$ (3,709)	\$ -
Net Assets December 31, 2014	-	-	-	1,513	-	-	546	-	3,709	-
Interfund Transfers	161	-	-	-	-	-	-	-	-	-
Net Assets December 31, 2015	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

"See Notes To Schedule Of Expenditures Of Federal And Other Awards"

NORTHWESTERN OHIO COMMUNITY ACTION COMMISSION, INC.
SCHEDULE OF EXPENDITURES OF FEDERAL AND OTHER AWARDS (CONTINUED)
For The Year Ended December 31, 2015

Federal Grantor
Pass-Through Grantor
CFDA #

	State & Local Programs										
	Toledo Edison (58)	Toledo Edison (59)	AEP (60)	AEP (61)	UCLA Health Int (62)	Delta Dental (63)	Housing Support (64)	Housing Support (65)	Capacity Building (66)	State & Local Subtotal	
REVENUES											
Grants	\$ 25,481	\$ 17,887	\$ 7,252	\$ 23,497	\$ -	\$ -	\$ 746	\$ 8,000	\$ 5,404	\$ 930,380	
Donations	-	-	-	-	-	-	-	-	-	257	
Interest Income	2	1	-	-	-	-	-	1	-	5	
Investment Income-Mutual Funds	-	-	-	-	-	-	-	-	-	-	
Investment Income-Limited Partnerships	-	-	-	-	-	-	-	-	-	-	
Program Income	-	-	-	-	-	-	-	-	-	10,363	
Funds Deobligated	-	-	-	-	-	-	-	-	-	-	
Fundraiser	-	-	-	-	-	-	-	-	-	-	
Unapplied Interest/Program Income	-	-	-	-	-	-	-	-	-	-	
Total Revenues	\$ 25,483	\$ 17,888	\$ 7,252	\$ 23,497	\$ -	\$ -	\$ 746	\$ 8,001	\$ 5,404	\$ 941,005	
EXPENDITURES											
Personnel	\$ 527	\$ 1,542	\$ 1,185	\$ 866	\$ -	\$ -	\$ 937	\$ 211	\$ 3,702	\$ 452,519	
Consultants/Contractual	744	-	-	1,363	-	14	-	-	-	99,516	
Travel	-	-	-	-	-	823	-	-	615	11,529	
Space	-	-	-	-	-	-	-	-	-	52,459	
Supplies	16,990	11,984	4,550	12,698	3	975	25	-	337	100,422	
Equipment/Renovations	-	-	-	-	-	-	-	-	-	235	
Lease & Maintenance Of Equip	-	-	-	-	-	-	596	-	105	9,755	
Weatherization Materials	-	-	-	-	-	-	-	-	-	-	
Direct Assistance	-	-	-	-	565	-	-	-	-	133,333	
Other	7	-	-	-	-	1	264	3	645	9,747	
Total Expenditures Before General & Admin Expense	\$ 18,268	\$ 13,526	\$ 5,735	\$ 14,927	\$ 568	\$ 1,813	\$ 1,822	\$ 214	\$ 5,404	\$ 869,515	
Fundraising	-	-	-	-	-	-	-	-	-	-	
General And Administrative Exp.	2,225	1,456	1,148	2,080	-	-	-	-	-	60,547	
Total Expenditures	\$ 20,493	\$ 14,982	\$ 6,883	\$ 17,007	\$ 568	\$ 1,813	\$ 1,822	\$ 214	\$ 5,404	\$ 930,062	
Excess Of Revenues (exp)	\$ 4,990	\$ 2,906	\$ 369	\$ 6,490	\$ (568)	\$ (1,813)	\$ (1,076)	\$ 7,787	\$ -	\$ 10,943	
Net Assets December 31, 2014	-	11,381	-	-	523	1,813	1,159	-	-	20,644	
Interfund Transfers	-	(14,287)	(369)	(6,490)	45	-	-	-	-	(18,727)	
Net Assets December 31, 2015	\$ 4,990	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 83	\$ 7,787	\$ -	\$ 12,860	

"See Notes To Schedule Of Expenditures Of Federal And Other Awards"

NORTHWESTERN OHIO COMMUNITY ACTION COMMISSION, INC.
SCHEDULE OF EXPENDITURES OF FEDERAL AND OTHER AWARDS (CONTINUED)
For The Year Ended December 31, 2015

Federal Grantor
 Pass-Through Grantor
 CFDA #

	Discretionary Activities						
	BCI & Training Program (67)	Richland (68)	Getting Ahead DAF (69)	Unrestricted Programs (70)	Emergency Payment Donations (71)	Discretionary Activity Total	Corporate Activities (72)
REVENUES							
Grants	\$ -	\$ -	\$ -	\$ 1,000	\$ 319	\$ 1,319	\$ -
Donations	-	-	2,000	44,470	18,688	65,158	-
Interest Income	1	19	-	277	3	300	-
Investment Income-Mutual Funds	-	-	-	(10,333)	-	(10,333)	-
Investment Income-Limited Partnerships	-	-	-	29,539	-	29,539	-
Program Income	37,034	25,125	-	18,012	246	80,417	23,905
Funds Deobligated	-	-	-	-	-	-	-
Fundraiser	-	-	-	190	-	190	-
Unapplied Interest/Program Income	-	-	-	-	-	-	-
Total Revenues	\$ 37,035	\$ 25,144	\$ 2,000	\$ 83,155	\$ 19,256	\$ 166,590	\$ 23,905
EXPENDITURES							
Personnel	\$ 30,519	\$ 3,032	\$ -	\$ 29,441	\$ -	\$ 62,992	\$ (174)
Consultants/Contractual	101	198	-	1,104	-	1,403	62
Travel	4	-	230	227	-	461	-
Space	-	16,862	-	-	-	16,862	-
Supplies	796	147	4,328	3,177	-	8,448	104
Equipment/Renovations	-	-	-	1,026	-	1,026	-
Lease & Maintenance Of Equip	1	1,444	-	146	-	1,591	1
Weatherization Materials	-	-	-	-	-	-	-
Direct Assistance	-	-	-	1,362	15,709	17,071	-
Other	2,353	12,495	1,442	54,981	15	71,286	16,455
Total Expenditures Before General & Admin Expense	\$ 33,774	\$ 34,178	\$ 6,000	\$ 91,464	\$ 15,724	\$ 181,140	\$ 16,448
Fundraising	-	-	-	-	-	-	-
General And Administrative Exp.	-	-	-	-	-	-	-
Total Expenditures	\$ 33,774	\$ 34,178	\$ 6,000	\$ 91,464	\$ 15,724	\$ 181,140	\$ 16,448
Excess Of Revenues (exp)	\$ 3,261	\$ (9,034)	\$ (4,000)	\$ (8,309)	\$ 3,532	\$ (14,550)	\$ 7,457
Net Assets December 31, 2014	-	95,737	4,000	1,514,749	17,872	1,632,358	359,348
Interfund Transfers	(3,261)	-	-	21,874	-	18,613	-
Net Assets December 31, 2015	\$ -	\$ 86,703	\$ -	\$ 1,528,314	\$ 21,404	\$ 1,636,421	\$ 366,805

"See Notes To Schedule of Expenditures of Federal And Other Awards"

NORTHWESTERN OHIO COMMUNITY ACTION COMMISSION, INC.
NOTES TO SCHEDULE OF EXPENDITURES OF FEDERAL AND OTHER AWARDS
For The Year Ended December 31, 2015

NOTE 1 – SIGNIFICANT ACCOUNTING POLICIES

The accompanying schedule of expenditures of federal and other awards is a summary of the Organization's activities. The schedule has been prepared on the same basis of accounting as the basic financial statements with the exception that temporarily restricted property and equipment is expensed when purchased rather than capitalized. The entity elected not to use the 10% de minimis indirect cost rate.

NOTE 2 – RECONCILIATION OF GENERAL AND ADMINISTRATIVE EXPENSES OF SCHEDULE OF EXPENDITURES OF FEDERAL AND OTHER AWARDS AND BASIC FINANCIAL STATEMENTS

General And Administrative Expenses Per Schedule Of Expenditures Of Federal And Other Awards (Total Column, Page 19)	\$ 613,120
 Total Corporate Activities Expenditures Per Schedule Of Expenditures Of Federal And Other Awards (Column 72, Page 27)	 <u>16,448</u>
 General And Administrative Expenses Per Basic Financial Statements	 \$ <u>629,568</u>

NOTE 3 – GAAP ACCOUNTING

This column reflects purchases of equipment and depreciation that is charged to programs as per the grant agreements, but must be capitalized and depreciated for the financial statements to be in accordance with generally accepted accounting principles.

NORTHWESTERN OHIO COMMUNITY ACTION COMMISSION, INC.

LIST OF PROGRAMS
For The Year Ended December 31, 2015

<u>Ref. No.</u>	<u>Program</u>	<u>Funding Source</u>	<u>Reporting Period</u>
FEDERAL PROGRAMS			
DEPARTMENT OF AGRICULTURE			
<u>CFDA #10.558</u>			
(1)	CACFP USDA #073387	Ohio Department of Education	10/01/14-09/30/15
(2)	CACFP USDA #073387	Ohio Department of Education	10/01/15-09/30/16
<u>CFDA #10.559</u>			
(3)	Summer Food Service Program #073387	Ohio Department of Education	06/01/15-08/31/15
DEPARTMENT OF HOUSING & URBAN DEVELOPMENT			
<u>CFDA #14.156</u>			
(4)	Richland Place HUD	Henry Metropolitan Housing Authority	01/01/15-12/31/15
<u>CFDA #14.228</u>			
(5)	CHIP-Defiance A-C-13-2BD-1	City of Defiance	12/10/13-10/31/15
DEPARTMENT OF ENERGY			
<u>CFDA #81.042</u>			
(6)	Weatherization Assistance D15-113	Ohio Development Services Agency	07/01/15-06/30/16
(7)	Weatherization Assistance D14-113	Ohio Development Services Agency	07/01/14-06/30/15
<u>CFDA #93.568</u>			
(8)	Weatherization Assistance H15-113	Ohio Development Services Agency	07/01/15-06/30/16
(9)	Weatherization Assistance H14-113	Ohio Development Services Agency	07/01/14-06/30/15
(10)	HEAP Administration 16-HA-117	Ohio Development Services Agency	09/01/15-08/31/16
(11)	HEAP Administration 15-HA-117	Ohio Development Services Agency	09/01/14-08/31/15
(12)	HEAP Emergency 16-HE-217	Ohio Development Services Agency	11/01/15-03/31/16
(13)	HEAP Emergency 15-HE-217	Ohio Development Services Agency	11/01/14-03/31/15
(14)	HEAP Crisis Cooling 15-HC-217	Ohio Development Services Agency	07/01/15-08/31/15
<u>CFDA #93.569</u>			
(15)	CSBG #1415-18	Ohio Development Services Agency	01/01/14-12/31/15
<u>CFDA #93.596</u>			
(16)	AFDC Fulton County	Fulton Co Dept of Job & Fam Services	07/01/14-06/30/15
(17)	AFDC Fulton County	Fulton Co Dept of Job & Fam Services	07/01/15-06/30/16
(18)	AFDC Williams County	Williams Co Dept of Job & Fam Services	01/01/15-12/31/15
(19)	AFDC Hancock County	Hancock Co Dept of Job & Fam Services	07/01/15-06/30/16
(20)	AFDC Hancock County	Hancock Co Dept of Job & Fam Services	07/01/14-06/30/15
(21)	AFDC Hardin County	Harding Co Dept of Job & Fam Services	07/01/15-06/30/16
(22)	AFDC Hardin County	Harding Co Dept of Job & Fam Services	07/01/14-06/30/15
(23)	AFDC Van Wert County	Van Wert Co Dept of Job & Fam Services	01/12/15-12/31/15
(24)	AFDC Defiance & Paulding Counties	Ohio Dept of Job & Family Services	10/01/15-09/30/16
(25)	AFDC Defiance & Paulding Counties	Ohio Dept of Job & Family Services	10/01/14-09/30/15
(26)	Step Up To Quality	Ohio Dept of Job & Family Services	01/01/15-12/31/15
<u>CFDA #93.600</u>			
(27)	Head Start Full Year Part Day #05CH8481-01-03	US Dept of Health & Human Services	01/01/15-12/31/15
(28)	Head Start Training & Tech Assistance #05CH8481-01-03	US Dept of Health & Human Services	01/01/15-12/31/15

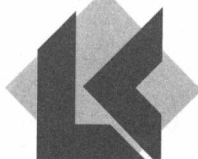
NORTHWESTERN OHIO COMMUNITY ACTION COMMISSION, INC.

LIST OF PROGRAMS (CONTINUED)
For The Year Ended December 31, 2015

Ref. No.	Program	Funding Source	Reporting Period
CFDA #93.602			
(29)	Assets For Independence 90EI0667/01	US Dept of Health & Human Services	09/01/10-08/31/15
(30)	Assets For Independence 90EI0869/01	US Dept of Health & Human Services	09/30/14-09/29/19
EMERGENCY FOOD AND SHELTER PROGRAM			
CFDA #97.024			
(31)	EFSP Henry Co. #32-6766-00	Emerg Food & Shelter National Bd	01/01/15-11/30/15
(32)	EFSP Defiance Co. #32-6730-00	Emerg Food & Shelter National Bd	01/01/15-10/31/15
(33)	EFSP Van Wert Co. #32-6878-00	Emerg Food & Shelter National Bd	01/01/15-11/30/15
(34)	EFSP Paulding Co. #32-6834-00	Emerg Food & Shelter National Bd	01/01/15-01/31/16
GAAP ACCOUNTING			
(35)	GAAP Accounting	Various	01/01/15-12/31/15
STATE & LOCAL PROGRAMS			
(36)	Emergency Shelter Grant S-L-13-6AQ-1	Ohio Development Services Agency	01/01/14-12/31/15
(37)	Homeless Prevention & RR S-L-13-6AQ-1	Ohio Development Services Agency	01/01/14-12/31/15
(38)	Together We Can Make A Difference	Ohio Department of Education	10/01/15-06/30/16
(39)	Housing Trust Fund S-R-13-6AQ-1	Ohio Development Services Agency	03/01/14-02/29/16
(40)	Partnership In Assistance To The Homeless	Four County Bd. of Alcohol Drug Addiction & Mental Health Services	07/01/14-06/30/15
(41)	Partnership In Assistance To The Homeless	Four County Bd. of Alcohol Drug Addiction & Mental Health Services	07/01/15-06/30/16
(42)	Home Repair Program	Area Office On Aging of Northwest Ohio, Inc.	01/01/15-12/31/15
(43)	Early Childhood Education #073387	Ohio Department of Education	07/01/15-06/30/16
(44)	Early Childhood Education #073387	Ohio Department of Education	07/01/14-06/30/15
(45)	Early Childhood Education #40815	Montpelier Exempted Village Schools/ODE	07/01/14-06/30/15
(46)	Early Childhood Education #40815	Montpelier Exempted Village Schools/ODE	07/01/15-06/30/16
(47)	Early Childhood Education #124297	NW Ohio Educational Service Ctr/ODE	07/01/14-06/30/15
(48)	Housewarming Program	Cleveland Housing Network Inc	02/17/15-06/30/15
(49)	Housewarming Program	Cleveland Housing Network Inc	07/01/15-06/30/16
(50)	United Way Williams County	United Way of Williams County	01/01/15-12/31/15
(51)	United Way Defiance County	United Way of Defiance County	07/01/14-06/30/15
(52)	United Way Defiance County	United Way of Defiance County	07/01/15-06/30/16
(53)	United Way Van Wert County	United Way of Van Wert County	07/01/15-06/30/16
(54)	United Way Fulton County	United Way of Fulton County	01/01/15-12/31/15
(55)	United Way Paulding County	United Way of Paulding County	07/01/15-06/30/16
(56)	United Way Paulding County	United Way of Paulding County	07/01/14-06/30/15
(57)	United Way Henry County	United Way of Henry County	01/01/15-12/31/15
(58)	Toledo Edison Energy Program	Toledo Edison Company	06/01/15-05/31/16
(59)	Toledo Edison Energy Program	Toledo Edison Company	06/01/14-05/31/15
(60)	AEP	American Electric Power	01/01/15-03/31/15
(61)	AEP	American Electric Power	04/01/15-12/31/15
(62)	UCLA Health Initiative	UCLA	01/01/15-12/31/15
(63)	Delta Dental	Delta Dental	01/01/15-12/31/15
(64)	Housing Support	Bryan Community Apts & Clay Meadows	01/01/14-12/31/15
(65)	Housing Support	Bryan Community Apts & Clay Meadows	01/01/15-12/31/15
(66)	Capacity Building	Ohio Assoc of Second Harvest Food Banks	11/01/14-04/30/15

NORTHWESTERN OHIO COMMUNITY ACTION COMMISSION, INC.**LIST OF PROGRAMS (CONTINUED)****For The Year Ended December 31, 2015**

Ref. No.	Program	Funding Source	Reporting Period
DISCRETIONARY ACTIVITY			
(67)	BCI & Training Program	Various	01/01/15-12/31/15
(68)	Richland Place	Various	01/01/15-12/31/15
(69)	Getting Ahead	Defiance Area Foundation	11/07/14-12/31/15
(70)	Unrestricted Programs	Various	01/01/15-12/31/15
(71)	Emergency Payment Donations	Various	01/01/15-12/31/15
(72)	Corporate Activities	Various	01/01/15-12/31/15



Luderman & Konst, Inc.

Certified Public Accountants

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

Board of Directors

Northwestern Ohio Community Action Commission, Inc.

1933 East Second Street

Defiance, Ohio 43512

We have audited, in accordance with the auditing standards generally accepted in the United States of America and standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States, the financial statements of Northwestern Ohio Community Action Commission, Inc. (a non-profit organization), which comprise the statement of financial position as of December 31, 2015, and the related statements of activities, functional expenses, and cash flows for the year then ended, and the related notes to the financial statements, and have issued our report thereon dated September 2, 2016.

Internal Control Over Financial Reporting

In planning and performing our audit of the financial statements, we considered Northwestern Ohio Community Action Commission, Inc.'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 financial statements, but not for the purpose of expressing an opinion on the effectiveness of Northwestern Ohio Community Action Commission, Inc.'s internal control over financial reporting. Accordingly, we do not express an opinion on the effectiveness of the Organization'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 material weaknesses. However, material weaknesses may exist that have not been identified.

Hicksville Office

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Ottawa Office

321 E. Main St. • Ottawa, OH 45875
419-523-5393

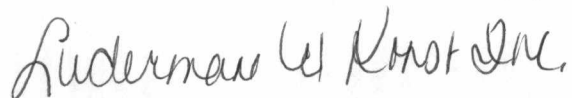
Board of Directors
Northwestern Ohio Community Action Commission, Inc.
Page 2

Compliance and Other Matters

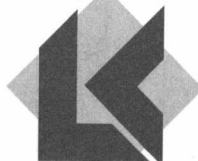
As part of obtaining reasonable assurance about whether Northwestern Ohio Community Action Commission, Inc.'s financial statements are free of material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts and grants, noncompliance with which could 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 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 entity's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.



Luderman & Konst, Inc.
Certified Public Accountants
Defiance, Ohio
September 2, 2016



Luderman & Konst, Inc.

Certified Public Accountants

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

Board of Directors
Northwestern Ohio Community Action Commission, Inc.
1933 East Second Street
Defiance, Ohio 43512

Report On Compliance For Each Major Federal Program

We have audited the Northwestern Ohio Community Action Commission, Inc.'s compliance with the types of compliance requirements described in the *OMB Compliance Supplement* that could have a direct and material effect on each of Northwestern Ohio Community Action Commission Inc.'s major federal programs for the year ended December 31, 2015. Northwestern Ohio Community Action Commission, Inc.'s major federal programs are identified in the summary of auditor's results section of the accompanying schedule of findings and questioned costs.

Management Responsibility

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

Auditor's Responsibility

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

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

Board of Directors
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Opinion On Each Major Federal Program

In our opinion, Northwestern Ohio Community Action Commission, Inc. complied, in all material respects, with the types of compliance requirements referred to above that could have a direct and material effect on each of its major federal programs for the year ended December 31, 2015.

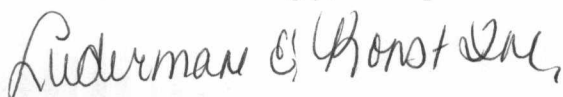
Report On Internal Control Over Compliance

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

A deficiency in internal control over compliance exists when the design or operation of a control over compliance does not allow management or employees, in the normal course of performing their assigned functions, to prevent or detect 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 that might be material weaknesses or significant deficiencies. We did not identify any deficiencies in internal control over compliance that we consider to be material weaknesses. However, material weaknesses may exist that have not been identified.

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



Luderman & Konst, Inc.
Certified Public Accountants
Defiance, Ohio
September 2, 2016

NORTHWESTERN OHIO COMMUNITY ACTION COMMISSION, INC.
SCHEDULE OF FINDINGS AND QUESTIONED COSTS
For The Year Ended December 31, 2015

SUMMARY OF AUDITOR'S RESULTS

1. The auditor's report expresses an unmodified opinion on the financial statements of Northwestern Ohio Community Action Commission, Inc. were prepared in accordance with GAAP.
2. No significant deficiencies were disclosed during the audit of the financial statements. No material weaknesses were reported.
3. No instance of noncompliance material to the financial statements of Northwestern Ohio Community Action Commission, Inc., which would be required to be reported in accordance with *Government Auditing Standards*, were disclosed during the audit.
4. No significant deficiencies in internal control over major federal awards programs were disclosed during the audit. No material weaknesses are reported.
5. The auditor's report on compliance for the major federal award programs for Northwestern Ohio Community Action Commission, Inc. expresses an unmodified opinion on all major federal programs.
6. Audit findings that are required to be reported in accordance with 2 CFR section 200.516(a) are reported in this Schedule.
7. The programs tested as major programs were: Head Start CFDA #93.600
8. The threshold used to distinguish between Type A and Type B programs was \$ 750,000.
9. Northwestern Ohio Community Action Commission, Inc. did not qualify as a low-risk auditee.

FINDINGS-FINANCIAL STATEMENT AUDIT

None

FINDINGS AND QUESTIONED COSTS RELATED TO FEDERAL AWARDS

None

NORTHWESTERN OHIO COMMUNITY ACTION COMMISSION, INC.
SUMMARY SCHEDULE OF PRIOR AUDIT FINDINGS
For The Year Ended December 31, 2015

FINDINGS-FINANCIAL STATEMENT AUDIT

Material weakness

2014-01 Revenue Recognition

Condition: It was determined that improper revenue recognition policies have been followed by the Organization. Certain revenue from contracts with governmental entities was accounted for as temporarily restricted contributions. Due to the provisions of the contracts this revenue should be treated as an exchange transaction.

Criteria: Internal controls should be in place to ensure proper revenue recognition policies are followed.

Cause: The independent auditor advised the Organization regarding the accounting standards relating to revenue recognition. The standards were improperly interpreted by the independent auditor.

Effect: Because improper revenue recognition policies were followed, temporarily restricted assets were overstated at the beginning of the year.

Recommendation: Proper revenue recognition policies should be followed. Beginning of year net asset amounts should be restated to reflect the effects of the change.

Current Status: The recommendation was adopted in August 2015. Correct Revenue Recognition policies are being followed.