

<p>Form 5500</p> <p>Department of the Treasury Internal Revenue Service</p> <hr/> <p>Department of Labor Employee Benefits Security Administration</p> <hr/> <p>Pension Benefit Guaranty Corporation</p>	<p>Annual Return/Report of Employee Benefit Plan</p> <p>This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).</p> <p>▶ Complete all entries in accordance with the instructions to the Form 5500.</p>	<p>OMB Nos. 1210-0110 1210-0089</p> <hr/> <p style="font-size: 24pt; font-weight: bold;">2024</p> <hr/> <p>This Form is Open to Public Inspection</p>
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Part I Annual Report Identification Information
 For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

A This return/report is for: a multiemployer plan a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.)

a single-employer plan a DFE (specify) _____

B This return/report is: the first return/report the final return/report

an amended return/report a short plan year return/report (less than 12 months)

C If the plan is a collectively-bargained plan, check here. ▶

D Check box if filing under: Form 5558 automatic extension the DFVC program

special extension (enter description)

E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. ▶

Part II Basic Plan Information—enter all requested information

<p>1a Name of plan <u>403(B) THRIFT PLAN FOR EMPLOYEES OF STARK COUNTY COMMUNITY ACTION AGENCY</u></p>	<p>1b Three-digit plan number (PN) ▶ <u>001</u></p>
<p>2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>STARK COUNTY COMMUNITY ACTION</u></p> <p><u>1366 MARKET AVE N</u> <u>CANTON, OH 44714-2606</u></p>	<p>1c Effective date of plan <u>01/01/2011</u></p> <p>2b Employer Identification Number (EIN) <u>34-1320658</u></p> <p>2c Plan Sponsor's telephone number <u>330-454-1676</u></p> <p>2d Business code (see instructions) <u>624100</u></p>

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	10/07/2025	RODNEY REASONOVER
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN	
	4d PN	
5 Total number of participants at the beginning of the plan year	5	222
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6a(1)	161
	6a(2)	148
	6b	9
	6c	64
	6d	221
	6e	1
	6f	222
	6g(1)	147
6g(2)	141	
6h	0	
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
2G 3D 2J 2K 2T

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

9a Plan funding arrangement (check all that apply)	9b Plan benefit arrangement (check all that apply)
(1) <input checked="" type="checkbox"/> Insurance	(1) <input checked="" type="checkbox"/> Insurance
(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts	(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts
(3) <input type="checkbox"/> Trust	(3) <input type="checkbox"/> Trust
(4) <input type="checkbox"/> General assets of the sponsor	(4) <input type="checkbox"/> General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules	b General Schedules
(1) <input checked="" type="checkbox"/> R (Retirement Plan Information)	(1) <input checked="" type="checkbox"/> H (Financial Information)
(2) <input type="checkbox"/> MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary	(2) <input type="checkbox"/> I (Financial Information – Small Plan)
(3) <input type="checkbox"/> SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	(3) <input checked="" type="checkbox"/> A (Insurance Information) – Number Attached <u>1</u>
(4) <input type="checkbox"/> DCG (Individual Plan Information) – Number Attached _____	(4) <input checked="" type="checkbox"/> C (Service Provider Information)
(5) <input type="checkbox"/> MEP (Multiple-Employer Retirement Plan Information)	(5) <input checked="" type="checkbox"/> D (DFE/Participating Plan Information)
	(6) <input type="checkbox"/> G (Financial Transaction Schedules)

Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) Yes No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) Yes No

11c Enter the Receipt Confirmation Code for the 2024 Form M-1 annual report. If the plan was not required to file the 2024 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

<p>SCHEDULE A (Form 5500)</p> <p>Department of the Treasury Internal Revenue Service</p> <hr/> <p>Department of Labor Employee Benefits Security Administration</p> <hr/> <p>Pension Benefit Guaranty Corporation</p>	<p>Insurance Information</p> <p>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).</p> <p>▶ File as an attachment to Form 5500.</p> <p>▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).</p>	<p>OMB No. 1210-0110</p> <hr/> <p>2024</p> <hr/> <p>This Form is Open to Public Inspection</p>
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For calendar plan year 2024 or fiscal plan year beginning **01/01/2024** and ending **12/31/2024**

<p>A Name of plan 403(B) THRIFT PLAN FOR EMPLOYEES OF STARK COUNTY COMMUNITY ACTION AGENCY</p>	<p>B Three-digit plan number (PN) ▶ 001</p>
<p>C Plan sponsor's name as shown on line 2a of Form 5500 STARK COUNTY COMMUNITY ACTION</p>	<p>D Employer Identification Number (EIN) 34-1320658</p>

Part I Information Concerning Insurance Contract Coverage, Fees, and Commissions Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.

1 Coverage Information:

(a) Name of insurance carrier
MUTUAL OF AMERICA SEC. CORP LLC

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
13-1614399	88668	061290	141	01/01/2024	12/31/2024

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.

(a) Total amount of commissions paid 0	(b) Total amount of fees paid 833
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3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid
AKRON 3700 EMBASSY PARKWAY SUITE 500 AKRON, OH 44333

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
	833	PORTION OF INCENTIVE COMPENSATION	3

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

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(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
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(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

Part II	Investment and Annuity Contract Information	
	Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.	
4	Current value of plan's interest under this contract in the general account at year end	304034
5	Current value of plan's interest under this contract in separate accounts at year end.....	2642193
6	Contracts With Allocated Funds:	
a	State the basis of premium rates ▶	
b	Premiums paid to carrier	6b
c	Premiums due but unpaid at the end of the year	6c
d	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. Specify nature of costs ▶	6d
e	Type of contract: (1) <input type="checkbox"/> individual policies (2) <input type="checkbox"/> group deferred annuity (3) <input type="checkbox"/> other (specify) ▶	
f	If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ <input type="checkbox"/>	
7	Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)	
a	Type of contract: (1) <input checked="" type="checkbox"/> deposit administration (2) <input type="checkbox"/> immediate participation guarantee (3) <input type="checkbox"/> guaranteed investment (4) <input type="checkbox"/> other ▶	
b	Balance at the end of the previous year	7b 197619
c	(1) Contributions deposited during the year	7c(1) 18490
	(2) Dividends and credits.....	7c(2) 0
	(3) Interest credited during the year.....	7c(3) 6862
	(4) Transferred from separate account	7c(4) 92850
	(5) Other (specify below)..... ▶ ROLLOVER, LOANS, FORFEITURES	7c(5) 34
	(6) Total additions	7c(6) 118236
d	Total of balance and additions (add lines 7b and 7c(6))	7d 315855
e	Deductions:	
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1) 2751
	(2) Administration charge made by carrier.....	7e(2) 401
	(3) Transferred to separate account	7e(3) 8636
	(4) Other (specify below)..... ▶ ROLLOVER, LOANS, FORFEITURES	7e(4) 33
(5) Total deductions	7e(5) 11821	
f	Balance at the end of the current year (subtract line 7e(5) from line 7d).....	7f 304034

Part III Welfare Benefit Contract Information
 If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

- a** Health (other than dental or vision)
- b** Dental
- c** Vision
- d** Life insurance
- e** Temporary disability (accident and sickness)
- f** Long-term disability
- g** Supplemental unemployment
- h** Prescription drug
- i** Stop loss (large deductible)
- j** HMO contract
- k** PPO contract
- l** Indemnity contract
- m** Other (specify) ▶

9 Experience-rated contracts:

a	Premiums: (1) Amount received	9a(1)		
	(2) Increase (decrease) in amount due but unpaid	9a(2)		
	(3) Increase (decrease) in unearned premium reserve	9a(3)		
	(4) Earned ((1) + (2) - (3))		9a(4)	0
b	Benefit charges (1) Claims paid	9b(1)		
	(2) Increase (decrease) in claim reserves	9b(2)		
	(3) Incurred claims (add (1) and (2))		9b(3)	0
	(4) Claims charged		9b(4)	
c	Remainder of premium: (1) Retention charges (on an accrual basis) --			
	(A) Commissions	9c(1)(A)		
	(B) Administrative service or other fees	9c(1)(B)		
	(C) Other specific acquisition costs	9c(1)(C)		
	(D) Other expenses	9c(1)(D)		
	(E) Taxes	9c(1)(E)		
	(F) Charges for risks or other contingencies	9c(1)(F)		
	(G) Other retention charges	9c(1)(G)		
	(H) Total retention		9c(1)(H)	0
	(2) Dividends or retroactive rate refunds. (These amounts were <input type="checkbox"/> paid in cash, or <input type="checkbox"/> credited.)		9c(2)	
d	Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)	
	(2) Claim reserves		9d(2)	
	(3) Other reserves		9d(3)	
e	Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)		9e	

10 Nonexperience-rated contracts:

a	Total premiums or subscription charges paid to carrier	10a	
b	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount.	10b	

Specify nature of costs.

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A? Yes No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

SCHEDULE C (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning **01/01/2024** and ending **12/31/2024**

A Name of plan 403(B) THRIFT PLAN FOR EMPLOYEES OF STARK COUNTY COMMUNITY ACTION AGENCY	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 STARK COUNTY COMMUNITY ACTION	D Employer Identification Number (EIN) 34-1320658	

Part I Service Provider Information (see instructions)

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... Yes No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

DWS	210 WEST 10TH STREET KANSAS CITY, MO 64105
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(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

FIDELITY INVESTMENTS	82 DEVONSHIRE STREET BOSTON, MA 02109
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(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

GOLDMAN SACHS	200 WEST STREET NEW YORK, NY 10282
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(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

MUTUAL OF AMERICA	320 PARK AVE NEW YORK, NY 10022
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(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

NEUBERGER BERMAN

1290 AVENUE OF THE AMERICAS
NEW YORK, NY 10104

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

INVESCO

11 GREENWAY PLAZA
STE. 2500
HOUSTON, TX 77046

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

T. ROWE PRICE

100 EAST PRATT STREET
BALTIMORE, MD 21202

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

VANGUARD

100 VANGUARD BOULEVARD
MALVERN, PA 19355

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

AMERICAN CENTURY INVESTMENTS

P.O. BOX 419200
4500 MAIN STREET
KANSAS CITY, MO 64141

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

MFS

111 HUNTINGTON AVENUE
BOSTON, MA 02199

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

DELAWARE FUNDS BY MACQUARIE

PO BOX 9876
PROVIDENCE, RI 02940

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

VICTORY CAPITAL MANAGEMENT INC.

15935 LA CANTERA PARKWAY
BUILDING TWO
SAN ANTONIO, TX 78256

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

PIMCO
840 NEWPORT CENTER DRIVE
SUITE 100
NEWPORT BEACH, CA 92660

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

AMERICAN FUNDS
333 SOUTH HOPE STREET
LOS ANGELES, CA 90071-1406

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

CALVERT RESEARCH AND MANAGEMENT
1825 CONNECTICUT AVENUE NW
SUITE 400
WASHINGTON, DC 20009

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

MUTUAL OF AMERICA INVESTMENT CORP

320 PARK AVENUE
NEW YORK, NY 10022

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
12 15 37 65	RECORD KEEPER	2209	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

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(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)
(complete as many entries as needed)

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

SCHEDULE D (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small>	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

A Name of plan <u>403(B) THRIFT PLAN FOR EMPLOYEES OF STARK COUNTY COMMUNITY ACTION AGENCY</u>	B Three-digit plan number (PN)	<u>001</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>STARK COUNTY COMMUNITY ACTION</u>	D Employer Identification Number (EIN) <u>34-1320658</u>	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: <u>SEPARATE ACCOUNT NUMBER SA2</u>		
b Name of sponsor of entity listed in (a): <u>MUTUAL OF AMERICA</u>		
c EIN-PN <u>13-1614399-001</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>2642190</u>
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A Name of plan 403(B) THRIFT PLAN FOR EMPLOYEES OF STARK COUNTY COMMUNITY ACTION AGENCY	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 STARK COUNTY COMMUNITY ACTION	D Employer Identification Number (EIN) 34-1320658

Part I	Asset and Liability Statement
---------------	--------------------------------------

1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

		(a) Beginning of Year	(b) End of Year
Assets			
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	113797	115347
(2) Participant contributions	1b(2)	0	0
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	0	0
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common	1c(4)(B)	0	0
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans	1c(8)	30807	89723
(9) Value of interest in common/collective trusts	1c(9)	0	0
(10) Value of interest in pooled separate accounts	1c(10)	2341097	2642193
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	0	0
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	166812	214310
(15) Other	1c(15)	0	0

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)		
(2) Employer real property.....	1d(2)		
e Buildings and other property used in plan operation.....	1e		
f Total assets (add all amounts in lines 1a through 1e).....	1f	2652513	3061573
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables.....	1h		
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j		
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	2652513	3061573

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers.....	2a(1)(A)	115347	
(B) Participants.....	2a(1)(B)	178348	
(C) Others (including rollovers).....	2a(1)(C)	25322	
(2) Noncash contributions.....	2a(2)	0	
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		319017
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	0	
(B) U.S. Government securities.....	2b(1)(B)	0	
(C) Corporate debt instruments.....	2b(1)(C)	0	
(D) Loans (other than to participants).....	2b(1)(D)	0	
(E) Participant loans.....	2b(1)(E)	0	
(F) Other.....	2b(1)(F)	6864	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		6864
(2) Dividends: (A) Preferred stock.....	2b(2)(A)	0	
(B) Common stock.....	2b(2)(B)	0	
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	0	
(D) Total dividends. Add lines 2b(2)(A), (B), and (C)	2b(2)(D)		0
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds.....	2b(4)(A)	0	
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	0	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)	0	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B).....	2b(5)(C)		

	(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)	0
(7) Net investment gain (loss) from pooled separate accounts	2b(7)	290686
(8) Net investment gain (loss) from master trust investment accounts	2b(8)	0
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)	0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)	0
c Other income	2c	0
d Total income. Add all income amounts in column (b) and enter total	2d	616567

Expenses

e Benefit payment and payments to provide benefits:		
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	205777
(2) To insurance carriers for the provision of benefits	2e(2)	0
(3) Other	2e(3)	0
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)	205777
f Corrective distributions (see instructions)	2f	
g Certain deemed distributions of participant loans (see instructions)	2g	
h Interest expense	2h	
i Administrative expenses:		
(1) Salaries and allowances	2i(1)	
(2) Contract administrator fees	2i(2)	
(3) Recordkeeping fees	2i(3)	0
(4) IQPA audit fees	2i(4)	0
(5) Investment advisory and investment management fees	2i(5)	0
(6) Bank or trust company trustee/custodial fees	2i(6)	0
(7) Actuarial fees	2i(7)	
(8) Legal fees	2i(8)	
(9) Valuation/appraisal fees	2i(9)	
(10) Other trustee fees and expenses	2i(10)	
(11) Other expenses	2i(11)	1730
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)	1730
j Total expenses. Add all expense amounts in column (b) and enter total	2j	207507

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k	409060
l Transfers of assets:		
(1) To this plan	2l(1)	0
(2) From this plan	2l(2)	

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) Unmodified (2) Qualified (3) Disclaimer (4) Adverse

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) DOL Regulation 2520.103-8 (2) DOL Regulation 2520.103-12(d) (3) neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: MALONEY AND NOVOTNY

(2) EIN: 34-0677006

d The opinion of an independent qualified public accountant is **not attached** as part of Schedule H because:

(1) This form is filed for a CCT, PSA, DCG or MTIA. (2) It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l. DCGs do not complete lines 4e, 4f, 4k, 4l, and 5, and DCGs generally complete the rest of Part IV collectively for all plans in the DCG, except as otherwise provided (see instructions).

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X	
e Was this plan covered by a fidelity bond?	X		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? Yes No
If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) Yes No Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

SCHEDULE R (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

A Name of plan <u>403(B) THRIFT PLAN FOR EMPLOYEES OF STARK COUNTY COMMUNITY ACTION AGENCY</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>STARK COUNTY COMMUNITY ACTION</u>	D Employer Identification Number (EIN) <u>34-1320658</u>	

Part I	Distributions
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All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	<u>0</u>
---	----------	----------

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):
EIN(s): 13-3590259

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3	<u>12</u>
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Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
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4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? Yes No N/A
If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____
If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a	
b Enter the amount contributed by the employer to the plan for this plan year	6b	
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....	6c	

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? Yes No N/A

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? Yes No N/A

Part III	Amendments
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9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... Increase Decrease Both No

Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
----------------	---

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? Yes No

11 a Does the ESOP hold any preferred stock? Yes No

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) Yes No

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? Yes No

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that (1) contributed more than 5% of total contributions to the plan during the plan year or (2) was one of the top-ten highest contributors (measured in dollars). See instructions. Complete as many entries as needed to report all applicable employers.

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: <input type="checkbox"/> last contributing employer <input type="checkbox"/> alternative <input type="checkbox"/> reasonable approximation (see instructions for required attachment).....	14a	
b The plan year immediately preceding the current plan year. <input type="checkbox"/> Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....	14b	
c The second preceding plan year. <input type="checkbox"/> Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....	14c	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	15a	
b The corresponding number for the second preceding plan year	15b	

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	16a	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers.....	16b	

17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment

19 If the total number of participants is 1,000 or more, complete lines (a) and (b):

a Enter the percentage of plan assets held as:
 Public Equity: _____% Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: _____%
 High-Yield Debt: _____% Real Assets: _____% Cash or Cash Equivalents: _____% Other: _____%

b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets:
 0-5 years 5-10 years 10-15 years 15 years or more

20 PBGC missed contribution reporting requirements. If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? Yes No

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:
 Yes.
 No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.
 No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.
 No. Other. Provide explanation: _____

Part VII IRS Compliance Questions

21a Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules? Yes No

21b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).
 Design-based safe harbor method
 "Prior year" ADP test
 "Current year" ADP test
 N/A

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 03 / 31 / 2017 (MM/DD/YYYY) and the Opinion Letter serial number J300870A.



**STARK COUNTY COMMUNITY
ACTION AGENCY AND AFFILIATE
CONSOLIDATED FINANCIAL REPORT
DECEMBER 31, 2024 AND 2023**



M MALONEY
+ NOVOTNY LLC

STARK COUNTY COMMUNITY
ACTION AGENCY AND AFFILIATE

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+ 4774 Munson Street NW, Suite 402, Canton, Ohio 44718

+ p 330.966.9400 | f 330.966.9401

+ www.maloneynovotny.com

Independent Auditors' Report

To the Board of Trustees
Stark County Community Action Agency and Affiliate
Canton, Ohio

Report on the Audits of the Financial Statements

Opinion

We have audited the consolidated financial statements of Stark County Community Action Agency (a nonprofit organization) and Affiliate (a for-profit corporation), which comprise the consolidated statements of financial position as of December 31, 2024 and 2023, 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 Stark County Community Action Agency and Affiliate as of December 31, 2024 and 2023, and the changes in their net assets and their cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America ("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 Auditors' Responsibilities for the Audits of the Financial Statements section of our report. We are required to be independent of Stark County Community Action Agency and Affiliate and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

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

In preparing the consolidated financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Stark County Community Action Agency and Affiliate's ability to continue as a going concern within one year after the date that the consolidated financial statements are available to be issued.

Auditors' Responsibilities for the Audits of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but it 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 one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the consolidated financial statements.

In performing an audit in accordance with 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 consolidated financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the consolidated financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Stark County Community Action Agency and Affiliate's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the consolidated financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Stark County Community Action Agency and Affiliate'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 audits, significant audit findings, and certain internal control related matters that we identified during the audits.

Supplementary Information

Our audits were conducted for the purpose of forming an opinion on the consolidated financial statements as a whole. The consolidating statements on pages 24 through 26 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 also 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 audits 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 supplementary information is fairly stated, in all material respects, in relation to the consolidated 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 26, 2025, on our consideration of Stark County Community Action Agency and Affiliate's internal control over financial reporting and on our tests of their compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of Stark County Community Action Agency and Affiliate's internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering Stark County Community Action Agency and Affiliate's internal control over financial reporting and compliance.



Canton, Ohio
September 26, 2025

STARK COUNTY COMMUNITY ACTION AGENCY AND AFFILIATE

CONSOLIDATED STATEMENTS OF FINANCIAL POSITION

December 31, 2024 and 2023

<u>ASSETS</u>	<u>2024</u>	<u>2023</u>
<u>CURRENT ASSETS</u>		
Cash and cash equivalents	\$ 4,205,536	\$ 2,517,037
Grants receivable	718,448	3,708,576
Prepaid expenses	23,076	25,995
TOTAL CURRENT ASSETS	<u>4,947,060</u>	<u>6,251,608</u>
<u>PROPERTY AND EQUIPMENT</u>		
Land	792,581	792,581
Buildings	9,114,284	9,057,984
Tools and equipment	612,968	648,069
Computers and software	486,177	556,204
Office equipment	484,403	351,569
Vehicles	1,222,869	1,222,869
	<u>12,713,282</u>	<u>12,629,276</u>
Less accumulated depreciation	10,445,069	10,366,200
	<u>2,268,213</u>	<u>2,263,076</u>
<u>OTHER ASSETS</u>		
Investments in 457(b) plan	401,886	317,295
Deposits	17,465	17,465
Right-of-use assets	1,368,889	1,631,754
	<u>1,788,240</u>	<u>1,966,514</u>
TOTAL ASSETS	<u>\$ 9,003,513</u>	<u>\$ 10,481,198</u>

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

STARK COUNTY COMMUNITY ACTION AGENCY AND AFFILIATE

CONSOLIDATED STATEMENTS OF FINANCIAL POSITION

December 31, 2024 and 2023

<u>LIABILITIES AND NET ASSETS</u>	<u>2024</u>	<u>2023</u>
<u>CURRENT LIABILITIES</u>		
Accounts payable - trade	\$ 260,586	\$ 590,081
Accrued expenses	404,140	379,290
Refundable advances	1,097,056	1,971,459
Current portion of long-term debt	81,895	78,726
Current portion of operating lease liabilities	234,848	262,554
TOTAL CURRENT LIABILITIES	<u>2,078,525</u>	<u>3,282,110</u>
<u>LONG-TERM LIABILITIES</u>		
Deferred compensation	428,448	343,857
Long-term debt, net of current portion	56,408	138,303
Operating lease liabilities, net of current portion	1,146,015	1,379,281
TOTAL LONG-TERM LIABILITIES	<u>1,630,871</u>	<u>1,861,441</u>
TOTAL LIABILITIES	<u>3,709,396</u>	<u>5,143,551</u>
<u>NET ASSETS</u>		
Without donor restrictions	<u>5,294,117</u>	<u>5,337,647</u>
 TOTAL LIABILITIES AND NET ASSETS	 <u>\$ 9,003,513</u>	 <u>\$ 10,481,198</u>

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

STARK COUNTY COMMUNITY ACTION AGENCY AND AFFILIATE

CONSOLIDATED STATEMENTS OF ACTIVITIES

Years Ended December 31, 2024 and 2023

	<u>Without Donor Restrictions</u>	
	<u>2024</u>	<u>2023</u>
<u>REVENUE</u>		
Program revenue:		
Federal grants	\$ 7,688,524	\$ 7,451,161
State pass through grants	2,170,966	6,619,623
USDA reimbursements	305,181	205,947
Other grants and contributions	2,738,918	1,187,306
TOTAL PROGRAM REVENUE	<u>12,903,589</u>	<u>15,464,037</u>
Other revenue:		
Rental income	147,982	147,982
Miscellaneous income	142,172	52,519
TOTAL OTHER REVENUE	<u>290,154</u>	<u>200,501</u>
TOTAL REVENUE	<u>13,193,743</u>	<u>15,664,538</u>
 <u>EXPENSES</u>		
Program services:		
Child development	7,103,948	6,493,309
Community services	2,016,241	4,068,721
Energy assistance	1,936,223	2,104,422
Home weatherization	876,405	1,499,129
TOTAL PROGRAM SERVICES	<u>11,932,817</u>	<u>14,165,581</u>
Support services:		
Management and general	1,178,742	1,025,683
Affiliate corporation	125,714	126,667
TOTAL EXPENSES	<u>13,237,273</u>	<u>15,317,931</u>
 CHANGE IN NET ASSETS	 (43,530)	 346,607
 NET ASSETS - BEGINNING	 <u>5,337,647</u>	 <u>4,991,040</u>
 NET ASSETS - ENDING	 <u>\$ 5,294,117</u>	 <u>\$ 5,337,647</u>

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

STARK COUNTY COMMUNITY ACTION AGENCY AND AFFILIATE

CONSOLIDATED STATEMENTS OF FUNCTIONAL EXPENSES

Year Ended December 31, 2024

	PROGRAM SERVICES					SUPPORT SERVICES			Total Expenses
	Child Development	Community Services	Energy Assistance	Home Weatherization	Total Program Services	Management and General	Affiliate Corporation		
Salaries	\$ 3,153,395	\$ 409,824	\$ 450,712	\$ 71,244	\$ 4,085,175	\$ 699,769	\$ -	\$ -	\$ 4,784,944
Employee benefits	1,128,358	143,853	201,242	12,721	1,486,174	207,243	-	-	1,693,417
Payroll taxes	361,847	40,254	48,425	9,137	459,663	46,457	-	-	506,120
TOTAL PAYROLL AND RELATED BENEFITS	4,643,600	593,931	700,379	93,102	6,031,012	953,469	-	-	6,984,481
Administrative expenses	-	-	-	-	-	-	24,675	-	24,675
Advertising and publicity	48,946	38,302	3,355	268	90,871	2,093	-	-	92,964
Assistance to individuals	-	302,451	837,549	-	1,140,000	-	-	-	1,140,000
Computer expenses	88,254	68,836	-	855	157,945	12,717	-	-	170,662
Contract labor	338,421	484,818	16,381	319,226	1,158,846	33,188	-	-	1,192,034
Dues and subscriptions	3,868	4,382	-	-	8,250	15,923	345	-	24,518
Employee expenses	10,367	521	-	-	10,888	8,651	-	-	19,539
Equipment maintenance and rental	118,596	192,352	11,120	2,679	324,747	-	19,429	-	344,176
Food	199,051	-	-	-	199,051	-	-	-	199,051
Insurance	53,509	2,715	5,094	8,117	69,435	19,118	6,404	-	94,957
Interest	-	-	-	-	-	-	7,129	-	7,129
Local transportation and travel	23,096	14,209	1,270	44	38,619	1,275	-	-	39,894
Materials	-	-	-	430,291	430,291	-	-	-	430,291
Meeting expense	11,261	31,981	-	-	43,242	5,920	412	-	49,574
Miscellaneous	-	14,739	2,496	-	17,235	-	6,584	-	23,819
Occupancy	77,767	99,081	79,221	3,660	259,729	66,911	-	-	326,640
Postage	1,701	274	1,991	1,108	5,074	1,277	-	-	6,351
Printing and publication	-	-	982	-	982	380	-	-	1,362
Professional fees and contract services	748,790	79,630	2,355	1,138	831,913	37,919	2,300	-	872,132
Security	100,584	1,788	3,540	-	105,912	-	-	-	105,912
Supplies	184,852	57,062	203,929	773	446,616	3,318	2,290	-	452,224
Taxes - real estate and income	-	-	-	-	-	-	29,157	-	29,157
Training and tuition	72,849	10,957	12,264	3,315	99,385	6,776	-	-	106,161
Utilities	194,022	16,558	49,974	6,440	266,994	8,072	2,318	-	277,384
Vehicle expense	30,469	-	252	1,418	32,139	-	-	-	32,139
TOTAL EXPENSES BEFORE DEPRECIATION	6,950,003	2,014,587	1,932,152	872,434	11,769,176	1,177,007	101,043	-	13,047,226
Depreciation	153,945	1,654	4,071	3,971	163,641	1,735	24,671	-	190,047
TOTAL EXPENSES	\$ 7,103,948	\$ 2,016,241	\$ 1,936,223	\$ 876,405	\$ 11,932,817	\$ 1,178,742	\$ 125,714	\$ -	\$ 13,237,273

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

STARK COUNTY COMMUNITY ACTION AGENCY AND AFFILIATE

CONSOLIDATED STATEMENTS OF FUNCTIONAL EXPENSES

Year Ended December 31, 2023

	PROGRAM SERVICES				SUPPORT SERVICES			Total Expenses
	Child Development	Community Services	Energy Assistance	Home Weatherization	Total Program Services	Management and General	Affiliate Corporation	
Salaries	\$ 2,771,876	\$ 437,847	\$ 433,344	\$ 96,427	\$ 3,739,494	\$ 496,240	\$ -	\$ 4,235,734
Employee benefits	1,014,566	143,229	177,999	28,331	1,364,125	142,871	-	1,506,996
Payroll taxes	331,575	46,439	50,901	10,167	439,082	46,954	-	486,036
TOTAL PAYROLL AND RELATED BENEFITS	4,118,017	627,515	662,244	134,925	5,542,701	686,065	-	6,228,766
Administrative expenses	-	-	-	-	-	-	24,663	24,663
Advertising and publicity	168,342	48,163	5,179	1,999	223,683	2,129	-	225,812
Assistance to individuals	-	2,528,088	1,020,098	554	3,548,740	-	-	3,548,740
Computer expenses	54,540	79,847	8,777	922	144,086	7,042	-	151,128
Contract labor	95,575	171,797	12,681	603,724	883,777	12,642	-	896,419
Dues and subscriptions	12,645	-	-	-	12,645	17,210	329	30,184
Employee expenses	9,123	-	-	-	9,123	5,110	-	14,233
Equipment maintenance and rental	321,458	16,594	14,598	1,987	354,637	18,163	17,591	390,391
Food	170,733	-	-	-	170,733	-	-	170,733
Insurance	54,291	1,945	4,129	7,707	68,072	18,260	5,354	91,686
Interest	-	-	-	-	-	-	10,131	10,131
Local transportation and travel	23,096	14,209	1,270	44	38,619	1,275	-	39,894
Materials	-	-	-	724,886	724,886	17,434	-	742,320
Meeting expense	5,942	27,815	-	-	33,757	8,608	281	42,646
Miscellaneous	46,669	15,880	57	224	62,830	20,279	7,570	90,679
Occupancy	81,114	101,176	86,182	3,660	272,132	71,091	-	343,223
Postage	4,516	1,908	1,496	909	8,829	2,069	-	10,898
Printing and publication	580	2,000	1,253	-	3,833	114	-	3,947
Professional fees and contract services	472,074	326,833	2,596	690	802,193	111,513	2,200	915,906
Security	21,245	3,270	3,238	-	27,753	174	-	27,927
Supplies	308,740	72,714	219,891	705	602,050	6,886	2,864	611,800
Taxes - real estate and income	-	-	-	-	-	-	28,971	28,971
Training and tuition	83,023	7,042	6,100	2,081	98,246	10,670	-	108,916
Utilities	206,259	19,632	50,046	7,232	283,169	7,507	2,042	292,718
Vehicle expense	21,187	-	-	-	21,187	-	-	21,187
TOTAL EXPENSES BEFORE DEPRECIATION	6,279,169	4,066,428	2,099,835	1,492,249	13,937,681	1,024,241	101,996	15,063,918
Depreciation	214,140	2,293	4,587	6,880	227,900	1,442	24,671	254,013
TOTAL EXPENSES	\$ 6,493,309	\$ 4,068,721	\$ 2,104,422	\$ 1,499,129	\$ 14,165,581	\$ 1,025,683	\$ 126,667	\$ 15,317,931

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

STARK COUNTY COMMUNITY ACTION AGENCY AND AFFILIATE

CONSOLIDATED STATEMENTS OF CASH FLOWS

Years Ended December 31, 2024 and 2023

	<u>2024</u>	<u>2023</u>
<u>CASH FLOWS FROM OPERATING ACTIVITIES</u>		
Change in net assets	\$ (43,530)	\$ 346,607
Adjustments to reconcile change in net assets to net cash provided (used) by operating activities:		
Depreciation	190,047	254,013
Amortization of right-of-use assets	252,591	256,904
Unrealized gain on on investments in 457(b) plan	(61,591)	(52,417)
Decrease (increase) in:		
Grants receivable	2,990,128	(2,378,140)
Prepaid expenses	2,919	110,949
Increase (decrease) in:		
Accounts payable - trade	(329,495)	316,779
Accrued expenses	24,850	32,155
Refundable advances	(874,403)	966,776
Deferred compensation	84,591	74,917
Operating lease liabilities	(260,972)	(257,101)
Net cash provided (used) by operating activities	<u>1,975,135</u>	<u>(328,558)</u>
<u>CASH FLOWS FROM INVESTING ACTIVITIES</u>		
Purchase of property and equipment	(184,910)	(458,578)
Purchase of investments in 457(b) plan	(23,000)	(22,500)
Net cash (used) by investing activities	<u>(207,910)</u>	<u>(481,078)</u>
<u>CASH FLOWS FROM FINANCING ACTIVITIES</u>		
Payment on mortgage payable	(78,726)	(72,725)
Net cash (used) by financing activities	<u>(78,726)</u>	<u>(72,725)</u>
Net increase (decrease) in cash and cash equivalents	1,688,499	(882,361)
CASH AND CASH EQUIVALENTS - BEGINNING	2,517,037	3,399,398
CASH AND CASH EQUIVALENTS - ENDING	<u>\$ 4,205,536</u>	<u>\$ 2,517,037</u>

SUPPLEMENTAL DISCLOSURES OF CASH FLOW INFORMATION

Cash paid during the year for:

Interest	\$ 7,129	\$ 10,131
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The accompanying notes are an integral part of these financial statements.

STARK COUNTY COMMUNITY ACTION AGENCY AND AFFILIATE

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

Summary of Significant Accounting Policies

- A. The Stark County Community Action Agency (the Agency) is a nonprofit agency that provides community services which aim to combat conditions of poverty through direct assistance and referral linkages with social services agencies and organizations that seek to assist those at risk in the community.

The Agency stresses the self-help approach for families and individuals, while applying solutions that are practical for both the client and the provider. The programs and services are available free to any household, regardless of composition (race, religion, age, disability, etc.), whose income falls under the Federal Poverty Standards. These programs and services include the following: Head Start, Housing Assistance, Home Energy Assistance Programs (HEAP), Home Weatherization Assistance Program (HWAP), Community Pathways HUB, and Community Services (CSBG).

The Agency is affiliated with the Stark County Community Enterprise Corporation (the Affiliate). The Affiliate is a for-profit corporation, which is wholly owned by the Agency. The Affiliate owns a commercial real estate plaza located in Canton, Ohio.

- B. Principles of Consolidation – The consolidated financial statements include the accounts of the Agency and the Affiliate (collectively the Organization). All significant intercompany accounts and transactions have been eliminated in the consolidation.
- C. Use of Estimates – The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America (GAAP) requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements, and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.
- D. Cash and Cash Equivalents – Cash and cash equivalents include highly liquid financial instruments with original maturities of three months or less. Cash and cash equivalents are maintained at financial institutions and may at times exceed federally-insured amounts. As of December 31, 2024 and 2023, the Organization had uninsured cash balances of \$3,711,148 and \$1,694,024, respectively.
- E. Grants Receivable – Grant revenue is recorded as earned. Grants receivable are expected to be collected within one year. Management has determined that no allowance for uncollectible grants receivable is necessary based upon a review of outstanding grants receivable and historical collections.
- F. Property and Equipment – Property and equipment are stated at cost if purchased or fair value at the contribution date if donated. Depreciation is computed for financial statement purposes principally on the straight-line method over the estimated useful lives of the related assets. The Organization capitalizes property and equipment with a cost greater than \$1,000 and a useful life of more than one year.

Expenses for major renewals and betterments which extend the useful lives of property and equipment are capitalized. Expenses for maintenance and repairs are charged to expense as incurred.

STARK COUNTY COMMUNITY ACTION AGENCY AND AFFILIATE

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

Summary of Significant Accounting Policies (Continued)

- G. Investments in 457(b) Plan – Investments in marketable securities with readily determinable fair values are valued at their fair values in the consolidated statements of financial position. Investment income, realized and unrealized gains and losses are included in miscellaneous income in the accompanying consolidated statements of activities.
- H. Federal Income Tax – The Agency is a nonprofit corporation, exempt from federal income tax under Section 501(c)(3) of the Internal Revenue Code. None of its present or anticipated future activities are subject to taxation as unrelated business income; therefore, no provision for income taxes has been made in the accompanying financial statements. The Affiliate is a corporation required to pay federal income tax based upon its income. The Organization believes that it has appropriate support for any tax position taken, and as such, does not have any uncertain tax positions that are material to the financial statements.
- I. Basis of Presentation – Net assets and support and revenue are classified based on the existence or absence of donor-imposed restrictions. Accordingly, the net assets of the Agency and changes therein are classified and reported as follows:

Net assets without donor restrictions: Net assets available for use in general operations and not subject to donor-imposed stipulations.

Net assets with donor restrictions: Net assets subject to donor-imposed stipulations that may or will be met either by actions of the Agency and/or the passage of time. Also included in this category are net assets subject to donor-imposed stipulations that they be maintained permanently by the Agency. Generally, the donors of these assets permit the Agency to use all or part of the income earned on the related investments for general operating purposes. During 2023 and 2024, the Agency had no net assets with donor restrictions.

- J. Contributions – Unconditional contributions received are recorded as without donor restrictions or with donor restrictions depending on the existence or nature of any donor restrictions. Support that is restricted by the donor is reported as an increase in net assets without donor restrictions if the restriction expires in the reporting period in which the support is recognized. Donor-restricted support that was initially a conditional contribution and for which the donor-imposed conditions and restrictions are met in the same period is reported as net assets without donor restrictions. All other donor-restricted support is reported as an increase in net assets with donor restrictions, depending on the nature of the restriction. When a restriction expires (that is, when a stipulated time restriction ends or purpose restriction is accomplished), net assets with donor restrictions are reclassified to net assets without donor restrictions and reported in the consolidated statements of activities as net assets released from restrictions.

A portion of the Agency's revenue is derived from cost-reimbursable government grants, which are conditioned upon certain performance requirements and/or the incurrence of allowable qualifying expenses. Amounts received are recognized as revenue when the Agency has incurred expenditures in compliance with specific grant provisions. Conditional contributions for which cash is received in advance are accounted for as a liability within refundable advances.

STARK COUNTY COMMUNITY ACTION AGENCY AND AFFILIATE

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

Summary of Significant Accounting Policies (Continued)

J. Contributions (Continued)

As of December 31, 2024 and 2023, government grants totaling \$20,953,437 and \$21,650,701, respectively, have not been recognized in the accompanying financial statements because the conditions on which they depend have not been met.

K. Concentrations of Credit Risk – Financial instruments which potentially subject the Agency to concentrations of credit risk consist primarily of grants receivable. Concentration of credit risk with respect to grants receivable is limited due to the large number of corporations and government agencies comprising the Agency's receivable base. Generally, the Agency does not require collateral or other security to support these receivables.

L. Advertising – The Agency participates in various advertising and marketing programs. All costs related to marketing and advertising the Agency's services are expensed in the period incurred.

M. Functional Expenses – The costs of program and supporting services activities have been summarized on a functional basis in the consolidated statements of activities. The consolidated statements of functional expenses present the natural classification detail of expenses by function. Accordingly, certain costs have been allocated among the programs and supporting services benefited. The expenses that are allocated include occupancy and utilities, which are allocated on a square footage basis, as well as salaries, employee benefits and payroll taxes, which are allocated on the basis of estimates of time and effort.

N. Refundable Advances – Consists of program revenue that is designated for or related to future years' activities and may be refunded if the funds are not utilized. Refundable advances are recognized as revenue when the Agency has incurred expenditures in compliance with specific grant provisions.

O. Right-Of-Use Assets and Operating Lease Liabilities – Operating lease right-of-use ("ROU") assets and operating lease liabilities are recognized based on the present value of the future minimum lease payments over the lease term at commencement date. As the Agency leases generally do not include an implicit rate, the Agency used the rate that would be used if using a lender to purchase the asset over the time frame of the lease to determine the present value of future payments. The operating lease ROU asset also includes any payments made and excludes lease incentives and any initial direct costs incurred. The Agency's operating lease ROU assets and operating lease liabilities are calculated including options to extend the lease when it is reasonably certain that the Agency will exercise the option. The Agency has elected not to recognize a lease liability or ROU asset for short-term leases with an initial term of twelve months or less. Lease expense for minimum lease payments is recognized on a straight-line basis over the term of the lease.

P. Subsequent Events – Management has evaluated subsequent events through September 26, 2025, the date the financial statements were available to be issued.

STARK COUNTY COMMUNITY ACTION AGENCY AND AFFILIATE

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

Note 1. Liquidity and Availability

The financial assets available to meet general expenditures within one year as of December 31 are as follows:

	<u>2024</u>	<u>2023</u>
Cash and cash equivalents	\$4,205,536	\$2,517,037
Grants receivable	<u>718,448</u>	<u>3,708,576</u>
 Total financial assets available to meet general expenditures within one year	 <u>\$4,926,008</u>	 <u>\$6,227,636</u>

The Agency is substantially supported by government grants. Because a grantor's restriction requires resources to be used in a particular manner or in a future period, the Agency must maintain sufficient resources to meet those responsibilities to its grantors. Grants are restricted for programs which are ongoing, major, and central to its annual operations. The Agency must be able to meet its cash needs for expenditures as nearly all grants are made on a reimbursement basis. The Agency manages its liquidity and reserves following three guiding principles: operating programs within a prudent range of financial soundness and stability, maintaining adequate liquid assets to fund near-term needs, and maintaining sufficient reserves to provide reasonable assurance that long-term obligations will be met.

Note 2. Long-Term Debt

Long-term debt consisted of the following at December 31:

	<u>2024</u>	<u>2023</u>
Note payable to a bank, due in monthly installments of \$7,155 through August 30, 2026, including interest at a rate of 3.87%, secured by real estate of the Affiliate, and guaranteed by the Agency	\$ 138,303	\$ 217,029
Less: current portion	<u>81,895</u>	<u>78,726</u>
	<u>\$ 56,408</u>	<u>\$ 138,303</u>

Scheduled principal payments on long-term debt are:

2025	\$ 81,895
2026	<u>56,408</u>
	<u>\$ 138,303</u>

The Affiliate is allowed to prepay 10% of the principal balance annually without incurring a penalty.

STARK COUNTY COMMUNITY ACTION AGENCY AND AFFILIATE

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

Note 3. Line of Credit

At December 31, 2024, the Agency had a \$300,000 line of credit with a bank which is payable on demand and collateralized by the Agency's receivables. The line of credit was undrawn as of December 31, 2024 and bears interest at a variable interest rate as defined in the promissory note (8% at of December 31, 2024).

Note 4. Retirement Plans

The Agency maintains a defined contribution pension plan for all eligible employees under Section 403(b) of the Internal Revenue Code. All employees over the age of 21 are eligible to participate in the Plan. Employees may elect to contribute to the Plan by deferring a limited amount of their compensation, but not in excess of the maximum allowed under the Internal Revenue Code. The Plan provides for a matching contribution by the Agency equal to 4% of the employee's earnings if the employee contributes 2% and has worked at least 1,000 hours. The Plan also allows for any additional contributions at the discretion of the board of trustees. For the years ended December 31, 2024 and 2023, the Agency's matching contributions were \$95,158 and \$135,123, respectively.

In 2011, the Agency established an "eligible deferred compensation plan" as defined in Section 457(b) of the Internal Revenue Code for a select group of management. The eligible employee is able to elect to contribute a dollar amount or a percentage of salary tax deferred for his/her account. The Plan allows for discretionary nonelective employer deferrals. For the years ended December 31, 2024 and 2023, the Agency's expense was \$23,000 and \$22,500, respectively.

Note 5. Operating Leases

The Agency has entered into several noncancellable operating leases for various pieces of office equipment and real estate with termination dates through July 2031. Rent expense under these leases was \$279,368 and \$398,045 for the years ended December 31, 2024 and 2023, respectively. Cash paid against the lease liability under the leasing arrangements was \$262,554 and \$259,019 for the years ended December 31, 2024 and 2023, respectively, and is included in operating cash flows. The minimum rental commitments for each of the next five years as of December 31 are:

2025	\$ 234,848
2026	240,487
2027	244,091
2028	241,538
2029	175,036
Thereafter	<u>292,395</u>
	1,428,395
Less present value discount	<u>47,532</u>
Lease liability	<u>\$1,380,863</u>

At of December 31, 2024 and 2023, the weighted-average remaining lease term for all operating leases was 5.99 and 6.90 years, respectively.

STARK COUNTY COMMUNITY ACTION AGENCY AND AFFILIATE

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

Note 5. Operating Leases (Continued)

Because the Agency generally does not have access to the rate implicit in the lease, the Agency utilized the risk free rate as the discount rate. The weighted average discount rate associated with operating leases at of December 31, 2024 and 2023 was 1.10% and 1.11%, respectively.

Note 6. Fair Value Measurements

The Agency estimates the fair value of financial instruments using available market information and other generally accepted valuation methodologies. Fair value is defined as the price that would be received to sell an asset or would be paid to transfer a liability in an orderly transaction between market participants at the measurement date. The asset's fair value measurement level is based on the lowest level of any input that is significant to the fair value measurement. There have been no changes in the methodologies used from 2023 to 2024.

The inputs used to measure fair value are classified into three levels:

Level 1 – Quoted market prices in active markets for identical assets and liabilities.

Level 2 – Observable market-based inputs or unobservable inputs that are corroborated by market data.

Level 3 – Unobservable inputs in which little or no market data exists.

	Level 2	
	<u>2024</u>	<u>2023</u>
Mutual of America funds	\$ 401,886	\$ 317,295

The Agency's investments include pooled Mutual of America funds with quoted prices based on assets in active markets that are considered to be Level 2 assets.

Note 7. Commitments and Contingencies

The Agency is involved in various legal proceedings and litigation with certain parties arising in the ordinary course of business. Management evaluates each claim and provides for any potential loss when the claim is probable and estimable.

Note 8. Grant Matching Program and Concentration

The Agency receives a substantial amount of grants through various governmental agencies. A significant reduction in the level of support, if this were to occur, could have a dramatic effect on the Agency's programs and activities.

Some of the Agency's grants have a matching program provision, which requires the Agency to match a specific percentage of the grant funds. If the Agency does not meet the matching requirement by the end of the grant period, the Agency must either return a portion of the grant funds or obtain a waiver.

**STARK COUNTY COMMUNITY ACTION AGENCY AND AFFILIATE
UNIFORM GUIDANCE AUDIT REQUIREMENTS**

STARK COUNTY COMMUNITY ACTION AGENCY AND AFFILIATE

SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS

Year Ended December 31, 2024

Federal Grantor/Pass-Through Grantor/Program or Cluster Title	Federal Assistance Listing Number	Pass-Through Entity Identifying Number	Provided to Subrecipients	Total Federal Expenditures
<i>U.S. Department of Health and Human Services- Direct Program</i>				
Head Start - Head Start Cluster	93.600	N/A	\$ -	\$ 7,448,561
<i>U.S. Department of Health and Human Services - Pass Through Programs From:</i>				
Ohio Development Services Agency - Office of Community Assistance				
Low-Income Home Energy Assistance	93.568	HEAP 2024-144	-	651,009
Low-Income Home Energy Assistance	93.568	HEAP 2025-144	-	280,906
Low-Income Home Energy Assistance	93.568	WCP-2024-144	-	301,691
Low-Income Home Energy Assistance	93.568	WCP-2025-144	-	99,805
Low-Income Home Energy Assistance	93.568	PIPP-2024-144	-	67,062
Low-Income Home Energy Assistance	93.568	SCP 2024-144	-	407,986
Low-Income Home Energy Assistance	93.568	23-129	-	152,508
Low-Income Home Energy Assistance	93.568	24-129	-	123,759
Low-Income Home Energy Assistance	93.568	23HE129	-	181,240
Low-Income Home Energy Assistance	93.568	LIHWAP 2021-144	-	236,008
				<u>2,501,974</u>
Health Impact Ohio				
Community Health Workers for Public Health Response and Resilient	93.495	CDC-RFS-DP21-2109	-	227,036
Ohio Department of Job and Family Services				
Temporary Assistance for Needy Families	93.558	CCMEP-PY23-TANF-S-601	-	28,112
Temporary Assistance for Needy Families	93.558	CCMEP-PY24-TANF-S-601	-	91,273
				<u>119,385</u>
Ohio Development Services Agency - Office of Community Assistance				
Community Services Block Grant	93.569	CSBG 2024-2025-50	-	651,301
<i>Total U.S. Department of Health and Human Services</i>				<u>10,948,257</u>
<i>U.S. Department of Energy - Pass Through Programs From:</i>				
Ohio Development Services Agency - Office of Community Assistance				
Weatherization of Assistance for Low-Income Persons	81.042	23-129	-	42,561
Weatherization of Assistance for Low-Income Persons	81.042	24-129	-	160,708
Weatherization of Assistance for Low-Income Persons	81.042	23BIL129	-	227,666
<i>Total U.S. Department of Energy</i>				<u>430,935</u>
<i>U.S. Department of Housing and Urban Development - Pass Through Program From:</i>				
City of Canton				
Community Development Block Grants/Entitlement Grants - CDBG Entitlement Grants Cluster	14.218	B-22-MC-39-0002	-	57,650
<i>Total U. S. Department of Housing and Urban Development</i>				<u>57,650</u>
<i>U.S. Department of Agriculture - Pass Through Program From:</i>				
State of Ohio Department of Education				
Child and Adult Care Food Program	10.558	113555 - 24	-	210,756
Child and Adult Care Food Program	10.558	113555 - 25	-	98,789
<i>Total U.S. Department of Agriculture</i>				<u>309,545</u>
<i>U.S. Treasury Department - Pass Through Programs From:</i>				
City of Canton				
COVID-19: Coronavirus State and Local Fiscal Recovery Funds	21.027	SLFRP1983	-	44,320
Ohio Development Services Agency				
COVID-19: Emergency Rental Assistance Program	21.023	ARPAHRG 2022-50	-	112,434
<i>Total U.S. Treasury Department</i>				<u>156,754</u>
Total Expenditures of Federal Awards			\$ -	<u>11,903,141</u>

The accompanying notes to the schedule of expenditures of federal awards are an integral part of this schedule.

STARK COUNTY COMMUNITY ACTION AGENCY AND AFFILIATE
NOTES TO THE SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS

For the Year Ended December 31, 2024

Note 1. Basis of Presentation

The accompanying schedule of expenditures of federal awards (the "Schedule") includes the federal award activity of Stark County Community Action Agency and Affiliate under programs of the federal government for the year ended December 31, 2024. The information in this schedule is presented in accordance with the requirements of Title 2 U.S. Code of Federal Regulations (CFR) Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance). Because the Schedule presents only a selected portion of the operations of the Agency, it is not intended to and does not present the financial position, changes in net assets, or cash flows of the Agency.

Note 2. Summary of Significant Accounting Policies

Expenditures reported on the Schedule are reported on the accrual basis of accounting. Such expenditures are recognized following the cost principles contained in the Uniform Guidance, wherein certain types of expenditures are not allowable or are limited in reimbursement.

Note 3. Indirect Cost Rate

The Agency has elected not to use the 10 percent de minimis indirect cost rate as allowed under the Uniform Guidance.



+ 4774 Munson Street NW, Suite 402, Canton, Ohio 44718

+ p 330.966.9400 | f 330.966.9401

+ www.maloneynovotny.com

Independent Auditors' 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*

To the Board of Trustees
Stark County Community Action Agency and Affiliate
Canton, Ohio

We have audited, 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 (*Government Auditing Standards*), the financial statements of Stark County Community Action Agency (a nonprofit organization) and Affiliate (a for-profit corporation), which comprise the consolidated statement of financial position as of December 31, 2024, 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 26, 2025.

Report on Internal Control over Financial Reporting

In planning and performing our audit of the consolidated financial statements, we considered Stark County Community Action Agency and Affiliate's internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the consolidated financial statements, but not for the purpose of expressing an opinion on the effectiveness of Stark County Community Action Agency and Affiliate's internal control. Accordingly, we do not express an opinion on the effectiveness of Stark County Community Action Agency and Affiliate'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 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.

Independent Auditors' 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* (Continued)

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 or significant deficiencies may exist that were not identified.

Report on Compliance and Other Matters

As part of obtaining reasonable assurance about whether Stark County Community Action Agency and Affiliate's consolidated financial statements are free from material misstatement, we performed tests of their compliance with certain provisions of laws, regulations, contracts and grant agreements, noncompliance with which could have a direct and material effect on the consolidated financial statements. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

Purpose of this Report

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

Meloney + Novotny LLC

Canton, Ohio
September 26, 2025



+ 4774 Munson Street NW, Suite 402, Canton, Ohio 44718

+ p 330.966.9400 | f 330.966.9401

+ www.maloneynovotny.com

Independent Auditors' Report on Compliance for Each Major
Program and on Internal Control over Compliance
Required by the Uniform Guidance

To the Board of Trustees
Stark County Community Action Agency and Affiliate
Canton, Ohio

Report on Compliance for its Major Federal Program

Opinion on its Major Federal Program

We have audited Stark County Community Action Agency and Affiliate's compliance with the types of compliance requirements identified as subject to the audit in the U.S. Office of Management and Budget (OMB) *Compliance Supplement* that could have a direct and material effect on Stark County Community Action Agency and Affiliate's major federal programs for the year ended December 31, 2024. Stark County Community Action Agency and Affiliate's major federal programs are identified in the summary of auditors' results section of the accompanying schedule of findings and questioned costs.

In our opinion, Stark County Community Action Agency and Affiliate complied, in all material respects, with the compliance requirements referred to above that could have a direct and material effect on its major federal programs for the year ended December 31, 2024.

Basis for Opinion on its Major Federal Program

We conducted our audit of compliance in accordance with auditing standards generally accepted in the United States of America; the standards applicable to the 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* (CFR) 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 Auditors' Responsibilities for the Audit of Compliance section of our report.

We are required to be independent of Stark County Community Action Agency and Affiliate 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 Stark County Community Action Agency and Affiliate's compliance with the compliance requirements referred to above.

Independent Auditors' Report on Compliance for Each Major
Program and on Internal Control over Compliance
Required by the Uniform Guidance (Continued)

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 Stark County Community Action Agency and Affiliate's federal programs.

Auditors' 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 Stark County Community Action Agency and Affiliate's compliance based on our audit. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards; *Government Auditing Standards*, and the Uniform Guidance will always detect material noncompliance when it exists. The risk of not detecting material noncompliance resulting from fraud is higher than for that resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Noncompliance with the compliance requirements referred to above is considered material if there is a substantial likelihood that, individually or in the aggregate, it would influence the judgment made by a reasonable user of the report on compliance about Stark County Community Action Agency and Affiliate'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 Stark County Community Action Agency and Affiliate'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 Stark County Community Action Agency and Affiliate'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 Stark County Community Action Agency and Affiliate'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.

Independent Auditors' Report on Compliance for Each Major
Program and on Internal Control over Compliance
Required by the Uniform Guidance (Continued)

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 Auditors' Responsibilities for the Audit of Compliance section above and was not designed to identify all deficiencies in internal control over compliance that might be material weaknesses or significant deficiencies in internal control over compliance. Given these limitations, during our audit we did not identify any deficiencies in internal control over compliance that we consider to be material weaknesses, as defined above. However, material weaknesses or significant deficiencies in internal control over compliance may exist that were not identified.

Our audit was not designed for the purpose of expressing an opinion on the effectiveness of internal control over the 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.

Meloney + Novotny LLC

Canton, Ohio
September 26, 2025

STARK COUNTY COMMUNITY ACTION AGENCY AND AFFILIATE

SCHEDULE OF FINDINGS AND QUESTIONED COSTS

Year Ended December 31, 2024

Section I - Summary of Auditors' Results

Financial Statements

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

Internal control over financial reporting:
Material weakness(es) identified? Yes X No
Significant deficiency(ies) identified? Yes X None reported
Noncompliance material to financial statements noted? Yes X No

Federal Awards

Internal control over major program(s):
Material weakness(es) identified? Yes X No
Significant deficiency(ies) identified? Yes X None reported

Type of auditors' report issued on compliance for major federal program(s): Unmodified

Any audit findings disclosed that are required to be reported in accordance with 2 CFR section 200.516(a)? Yes X No

Identification of major federal program(s):

<u>Federal Assistance Listing Number(s)</u>	<u>Name of Federal Program or Cluster</u>
93.600	Head Start

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

Auditee qualified as low-risk auditee? X Yes No

STARK COUNTY COMMUNITY ACTION AGENCY AND AFFILIATE
SCHEDULE OF FINDINGS AND QUESTIONED COSTS (CONTINUED)

Year Ended December 31, 2024

PART II: FINANCIAL STATEMENT FINDINGS

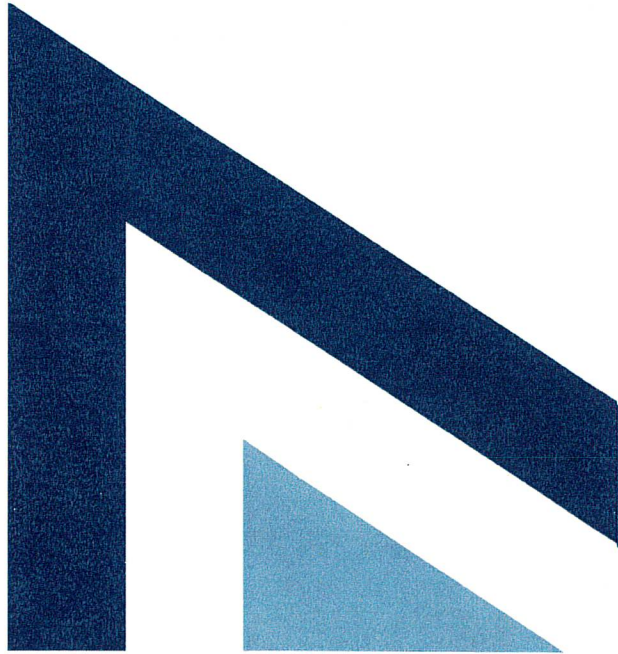
There were no findings for the year ended December 31, 2024.

PART III: FINDINGS AND QUESTIONED COSTS FOR FEDERAL AWARDS

There were no findings for the year ended December 31, 2024.

Stark County
SCCAA
Community Action Agency

**STARK COUNTY COMMUNITY
ACTION AGENCY AND AFFILIATE
CONSOLIDATED FINANCIAL REPORT
DECEMBER 31, 2024 AND 2023**



M MALONEY
+ NOVOTNY LLC

STARK COUNTY COMMUNITY
ACTION AGENCY AND AFFILIATE

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+ 4774 Munson Street NW, Suite 402, Canton, Ohio 44718

+ p 330.966.9400 | f 330.966.9401

+ www.maloneynovotny.com

Independent Auditors' Report

To the Board of Trustees
Stark County Community Action Agency and Affiliate
Canton, Ohio

Report on the Audits of the Financial Statements

Opinion

We have audited the consolidated financial statements of Stark County Community Action Agency (a nonprofit organization) and Affiliate (a for-profit corporation), which comprise the consolidated statements of financial position as of December 31, 2024 and 2023, 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 Stark County Community Action Agency and Affiliate as of December 31, 2024 and 2023, and the changes in their net assets and their cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America ("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 Auditors' Responsibilities for the Audits of the Financial Statements section of our report. We are required to be independent of Stark County Community Action Agency and Affiliate and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

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

In preparing the consolidated financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Stark County Community Action Agency and Affiliate's ability to continue as a going concern within one year after the date that the consolidated financial statements are available to be issued.

Auditors' Responsibilities for the Audits of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but it 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 one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the consolidated financial statements.

In performing an audit in accordance with 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 consolidated financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the consolidated financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Stark County Community Action Agency and Affiliate's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the consolidated financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Stark County Community Action Agency and Affiliate'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 audits, significant audit findings, and certain internal control related matters that we identified during the audits.

Supplementary Information

Our audits were conducted for the purpose of forming an opinion on the consolidated financial statements as a whole. The consolidating statements on pages 24 through 26 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 also 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 audits 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 supplementary information is fairly stated, in all material respects, in relation to the consolidated 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 26, 2025, on our consideration of Stark County Community Action Agency and Affiliate's internal control over financial reporting and on our tests of their compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of Stark County Community Action Agency and Affiliate's internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering Stark County Community Action Agency and Affiliate's internal control over financial reporting and compliance.

Meloney + Novotny LLC

Canton, Ohio
September 26, 2025

STARK COUNTY COMMUNITY ACTION AGENCY AND AFFILIATE

CONSOLIDATED STATEMENTS OF FINANCIAL POSITION

December 31, 2024 and 2023

<u>ASSETS</u>	<u>2024</u>	<u>2023</u>
<u>CURRENT ASSETS</u>		
Cash and cash equivalents	\$ 4,205,536	\$ 2,517,037
Grants receivable	718,448	3,708,576
Prepaid expenses	23,076	25,995
TOTAL CURRENT ASSETS	<u>4,947,060</u>	<u>6,251,608</u>
<u>PROPERTY AND EQUIPMENT</u>		
Land	792,581	792,581
Buildings	9,114,284	9,057,984
Tools and equipment	612,968	648,069
Computers and software	486,177	556,204
Office equipment	484,403	351,569
Vehicles	1,222,869	1,222,869
	<u>12,713,282</u>	<u>12,629,276</u>
Less accumulated depreciation	10,445,069	10,366,200
	<u>2,268,213</u>	<u>2,263,076</u>
<u>OTHER ASSETS</u>		
Investments in 457(b) plan	401,886	317,295
Deposits	17,465	17,465
Right-of-use assets	1,368,889	1,631,754
	<u>1,788,240</u>	<u>1,966,514</u>
TOTAL ASSETS	<u>\$ 9,003,513</u>	<u>\$ 10,481,198</u>

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

STARK COUNTY COMMUNITY ACTION AGENCY AND AFFILIATE

CONSOLIDATED STATEMENTS OF FINANCIAL POSITION

December 31, 2024 and 2023

<u>LIABILITIES AND NET ASSETS</u>	<u>2024</u>	<u>2023</u>
<u>CURRENT LIABILITIES</u>		
Accounts payable - trade	\$ 260,586	\$ 590,081
Accrued expenses	404,140	379,290
Refundable advances	1,097,056	1,971,459
Current portion of long-term debt	81,895	78,726
Current portion of operating lease liabilities	234,848	262,554
TOTAL CURRENT LIABILITIES	<u>2,078,525</u>	<u>3,282,110</u>
<u>LONG-TERM LIABILITIES</u>		
Deferred compensation	428,448	343,857
Long-term debt, net of current portion	56,408	138,303
Operating lease liabilities, net of current portion	1,146,015	1,379,281
TOTAL LONG-TERM LIABILITIES	<u>1,630,871</u>	<u>1,861,441</u>
TOTAL LIABILITIES	<u>3,709,396</u>	<u>5,143,551</u>
<u>NET ASSETS</u>		
Without donor restrictions	<u>5,294,117</u>	<u>5,337,647</u>
TOTAL LIABILITIES AND NET ASSETS	<u>\$ 9,003,513</u>	<u>\$ 10,481,198</u>

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

STARK COUNTY COMMUNITY ACTION AGENCY AND AFFILIATE

CONSOLIDATED STATEMENTS OF ACTIVITIES

Years Ended December 31, 2024 and 2023

	<u>Without Donor Restrictions</u>	
	<u>2024</u>	<u>2023</u>
<u>REVENUE</u>		
Program revenue:		
Federal grants	\$ 7,688,524	\$ 7,451,161
State pass through grants	2,170,966	6,619,623
USDA reimbursements	305,181	205,947
Other grants and contributions	2,738,918	1,187,306
TOTAL PROGRAM REVENUE	<u>12,903,589</u>	<u>15,464,037</u>
Other revenue:		
Rental income	147,982	147,982
Miscellaneous income	142,172	52,519
TOTAL OTHER REVENUE	<u>290,154</u>	<u>200,501</u>
TOTAL REVENUE	<u>13,193,743</u>	<u>15,664,538</u>
 <u>EXPENSES</u>		
Program services:		
Child development	7,103,948	6,493,309
Community services	2,016,241	4,068,721
Energy assistance	1,936,223	2,104,422
Home weatherization	876,405	1,499,129
TOTAL PROGRAM SERVICES	<u>11,932,817</u>	<u>14,165,581</u>
Support services:		
Management and general	1,178,742	1,025,683
Affiliate corporation	125,714	126,667
TOTAL EXPENSES	<u>13,237,273</u>	<u>15,317,931</u>
 CHANGE IN NET ASSETS	 (43,530)	 346,607
 NET ASSETS - BEGINNING	 <u>5,337,647</u>	 <u>4,991,040</u>
 NET ASSETS - ENDING	 <u>\$ 5,294,117</u>	 <u>\$ 5,337,647</u>

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

STARK COUNTY COMMUNITY ACTION AGENCY AND AFFILIATE

CONSOLIDATED STATEMENTS OF FUNCTIONAL EXPENSES

Year Ended December 31, 2024

	PROGRAM SERVICES					SUPPORT SERVICES			Total Expenses
	Child Development	Community Services	Energy Assistance	Home Weatherization	Total Program Services	Management and General	Affiliate Corporation		
Salaries	\$ 3,153,395	\$ 409,824	\$ 450,712	\$ 71,244	\$ 4,083,175	\$ 699,769	\$ -	\$ -	\$ 4,784,944
Employee benefits	1,128,358	143,853	201,242	12,721	1,486,174	207,243	-	-	1,693,417
Payroll taxes	361,847	40,254	48,425	9,137	459,663	46,457	-	-	506,120
TOTAL PAYROLL AND RELATED BENEFITS	4,643,600	593,931	700,379	93,102	6,031,012	953,469	-	-	6,984,481
Administrative expenses	-	-	-	-	-	-	24,675	-	24,675
Advertising and publicity	48,946	38,302	3,355	268	90,871	2,093	-	-	92,964
Assistance to individuals	-	302,451	837,549	-	1,140,000	-	-	-	1,140,000
Computer expenses	88,254	68,836	-	855	157,945	12,717	-	-	170,662
Contract labor	338,421	484,818	16,381	319,226	1,158,846	33,188	-	-	1,192,034
Dues and subscriptions	3,868	4,382	-	-	8,250	15,923	345	-	24,518
Employee expenses	10,367	521	-	-	10,888	8,651	-	-	19,539
Equipment maintenance and rental	118,596	192,352	11,120	2,679	324,747	-	19,429	-	344,176
Food	199,051	-	-	-	199,051	-	-	-	199,051
Insurance	53,509	2,715	5,094	8,117	69,435	19,118	6,404	-	94,957
Interest	-	-	-	-	-	-	7,129	-	7,129
Local transportation and travel	23,096	14,209	1,270	44	38,619	1,275	-	-	39,894
Materials	-	-	-	430,291	430,291	-	-	-	430,291
Meeting expense	11,261	31,981	-	-	43,242	5,920	412	-	49,574
Miscellaneous	-	14,739	2,496	-	17,235	-	6,584	-	23,819
Occupancy	77,767	99,081	79,221	3,660	259,729	66,911	-	-	326,640
Postage	1,701	274	1,991	1,108	5,074	1,277	-	-	6,351
Printing and publication	-	-	982	-	982	380	-	-	1,362
Professional fees and contract services	748,790	79,630	2,355	1,138	831,913	37,919	2,300	-	872,132
Security	100,584	1,788	3,540	-	105,912	-	-	-	105,912
Supplies	184,852	57,062	203,929	773	446,616	3,318	2,290	-	452,224
Taxes - real estate and income	-	-	-	-	-	-	29,157	-	29,157
Training and tuition	72,849	10,957	12,264	3,315	99,385	6,776	-	-	106,161
Utilities	194,022	16,558	49,974	6,440	266,994	8,072	2,318	-	277,384
Vehicle expense	30,469	-	252	1,418	32,139	-	-	-	32,139
TOTAL EXPENSES BEFORE DEPRECIATION	6,950,003	2,014,587	1,932,152	872,434	11,769,176	1,177,007	101,043	-	13,047,226
Depreciation	153,945	1,654	4,071	3,971	163,641	1,735	24,671	-	190,047
TOTAL EXPENSES	\$ 7,103,948	\$ 2,016,241	\$ 1,936,223	\$ 876,405	\$ 11,932,817	\$ 1,178,742	\$ 125,714	\$ -	\$ 13,237,273

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

STARK COUNTY COMMUNITY ACTION AGENCY AND AFFILIATE

CONSOLIDATED STATEMENTS OF FUNCTIONAL EXPENSES

Year Ended December 31, 2023

	PROGRAM SERVICES				SUPPORT SERVICES			Total Expenses
	Child Development	Community Services	Energy Assistance	Home Weatherization	Total Program Services	Management and General	Affiliate Corporation	
Salaries	\$ 2,771,876	\$ 437,847	\$ 433,344	\$ 96,427	\$ 3,739,494	\$ 496,240	\$ -	\$ 4,235,734
Employee benefits	1,014,566	143,229	177,999	28,331	1,364,125	142,871	-	1,506,996
Payroll taxes	331,575	46,439	50,901	10,167	439,082	46,954	-	486,036
TOTAL PAYROLL AND RELATED BENEFITS	4,118,017	627,515	662,244	134,925	5,542,701	686,065	-	6,228,766
Administrative expenses	-	-	-	-	-	-	24,663	24,663
Advertising and publicity	168,342	48,163	5,179	1,999	223,683	2,129	-	225,812
Assistance to individuals	-	2,528,088	1,020,098	554	3,548,740	-	-	3,548,740
Computer expenses	54,540	79,847	8,777	922	144,086	7,042	-	151,128
Contract labor	95,575	171,797	12,681	603,724	883,777	12,642	-	896,419
Dues and subscriptions	12,645	-	-	-	12,645	17,210	329	30,184
Employee expenses	9,123	-	-	-	9,123	5,110	-	14,233
Equipment maintenance and rental	321,458	16,594	14,598	1,987	354,637	18,163	17,591	390,391
Food	170,733	-	-	-	170,733	-	-	170,733
Insurance	54,291	1,945	4,129	7,707	68,072	18,260	5,354	91,686
Interest	-	-	-	-	-	-	10,131	10,131
Local transportation and travel	23,096	14,209	1,270	44	38,619	1,275	-	39,894
Materials	-	-	-	724,886	724,886	17,434	-	742,320
Meeting expense	5,942	27,815	-	-	33,757	8,608	281	42,646
Miscellaneous	46,669	15,880	57	224	62,830	20,279	7,570	90,679
Occupancy	81,114	101,176	86,182	3,660	272,132	71,091	-	343,223
Postage	4,516	1,908	1,496	909	8,829	2,069	-	10,898
Printing and publication	580	2,000	1,253	-	3,833	114	-	3,947
Professional fees and contract services	472,074	326,833	2,596	690	802,193	111,513	2,200	915,906
Security	21,245	3,270	3,238	-	27,753	174	-	27,927
Supplies	308,740	72,714	219,891	705	602,050	6,886	2,864	611,800
Taxes - real estate and income	-	-	-	-	-	-	28,971	28,971
Training and tuition	83,023	7,042	6,100	2,081	98,246	10,670	-	108,916
Utilities	206,259	19,632	50,046	7,232	283,169	7,507	2,042	292,718
Vehicle expense	21,187	-	-	-	21,187	-	-	21,187
TOTAL EXPENSES BEFORE DEPRECIATION	6,279,169	4,066,428	2,099,835	1,492,249	13,937,681	1,024,241	101,996	15,063,918
Depreciation	214,140	2,293	4,587	6,880	227,900	1,442	24,671	254,013
TOTAL EXPENSES	\$ 6,493,309	\$ 4,068,721	\$ 2,104,422	\$ 1,499,129	\$ 14,165,581	\$ 1,025,683	\$ 126,667	\$ 15,317,931

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

STARK COUNTY COMMUNITY ACTION AGENCY AND AFFILIATE

CONSOLIDATED STATEMENTS OF CASH FLOWS

Years Ended December 31, 2024 and 2023

	<u>2024</u>	<u>2023</u>
<u>CASH FLOWS FROM OPERATING ACTIVITIES</u>		
Change in net assets	\$ (43,530)	\$ 346,607
Adjustments to reconcile change in net assets to net cash provided (used) by operating activities:		
Depreciation	190,047	254,013
Amortization of right-of-use assets	252,591	256,904
Unrealized gain on on investments in 457(b) plan	(61,591)	(52,417)
Decrease (increase) in:		
Grants receivable	2,990,128	(2,378,140)
Prepaid expenses	2,919	110,949
Increase (decrease) in:		
Accounts payable - trade	(329,495)	316,779
Accrued expenses	24,850	32,155
Refundable advances	(874,403)	966,776
Deferred compensation	84,591	74,917
Operating lease liabilities	(260,972)	(257,101)
Net cash provided (used) by operating activities	<u>1,975,135</u>	<u>(328,558)</u>
<u>CASH FLOWS FROM INVESTING ACTIVITIES</u>		
Purchase of property and equipment	(184,910)	(458,578)
Purchase of investments in 457(b) plan	(23,000)	(22,500)
Net cash (used) by investing activities	<u>(207,910)</u>	<u>(481,078)</u>
<u>CASH FLOWS FROM FINANCING ACTIVITIES</u>		
Payment on mortgage payable	(78,726)	(72,725)
Net cash (used) by financing activities	<u>(78,726)</u>	<u>(72,725)</u>
Net increase (decrease) in cash and cash equivalents	1,688,499	(882,361)
CASH AND CASH EQUIVALENTS - BEGINNING	2,517,037	3,399,398
CASH AND CASH EQUIVALENTS - ENDING	<u>\$ 4,205,536</u>	<u>\$ 2,517,037</u>

SUPPLEMENTAL DISCLOSURES OF CASH FLOW INFORMATION

Cash paid during the year for:

Interest	\$ 7,129	\$ 10,131
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The accompanying notes are an integral part of these financial statements.

STARK COUNTY COMMUNITY ACTION AGENCY AND AFFILIATE

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

Summary of Significant Accounting Policies

- A. The Stark County Community Action Agency (the Agency) is a nonprofit agency that provides community services which aim to combat conditions of poverty through direct assistance and referral linkages with social services agencies and organizations that seek to assist those at risk in the community.

The Agency stresses the self-help approach for families and individuals, while applying solutions that are practical for both the client and the provider. The programs and services are available free to any household, regardless of composition (race, religion, age, disability, etc.), whose income falls under the Federal Poverty Standards. These programs and services include the following: Head Start, Housing Assistance, Home Energy Assistance Programs (HEAP), Home Weatherization Assistance Program (HWAP), Community Pathways HUB, and Community Services (CSBG).

The Agency is affiliated with the Stark County Community Enterprise Corporation (the Affiliate). The Affiliate is a for-profit corporation, which is wholly owned by the Agency. The Affiliate owns a commercial real estate plaza located in Canton, Ohio.

- B. Principles of Consolidation – The consolidated financial statements include the accounts of the Agency and the Affiliate (collectively the Organization). All significant intercompany accounts and transactions have been eliminated in the consolidation.
- C. Use of Estimates – The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America (GAAP) requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements, and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.
- D. Cash and Cash Equivalents – Cash and cash equivalents include highly liquid financial instruments with original maturities of three months or less. Cash and cash equivalents are maintained at financial institutions and may at times exceed federally-insured amounts. As of December 31, 2024 and 2023, the Organization had uninsured cash balances of \$3,711,148 and \$1,694,024, respectively.
- E. Grants Receivable – Grant revenue is recorded as earned. Grants receivable are expected to be collected within one year. Management has determined that no allowance for uncollectible grants receivable is necessary based upon a review of outstanding grants receivable and historical collections.
- F. Property and Equipment – Property and equipment are stated at cost if purchased or fair value at the contribution date if donated. Depreciation is computed for financial statement purposes principally on the straight-line method over the estimated useful lives of the related assets. The Organization capitalizes property and equipment with a cost greater than \$1,000 and a useful life of more than one year.

Expenses for major renewals and betterments which extend the useful lives of property and equipment are capitalized. Expenses for maintenance and repairs are charged to expense as incurred.

STARK COUNTY COMMUNITY ACTION AGENCY AND AFFILIATE

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

Summary of Significant Accounting Policies (Continued)

- G. Investments in 457(b) Plan – Investments in marketable securities with readily determinable fair values are valued at their fair values in the consolidated statements of financial position. Investment income, realized and unrealized gains and losses are included in miscellaneous income in the accompanying consolidated statements of activities.
- H. Federal Income Tax – The Agency is a nonprofit corporation, exempt from federal income tax under Section 501(c)(3) of the Internal Revenue Code. None of its present or anticipated future activities are subject to taxation as unrelated business income; therefore, no provision for income taxes has been made in the accompanying financial statements. The Affiliate is a corporation required to pay federal income tax based upon its income. The Organization believes that it has appropriate support for any tax position taken, and as such, does not have any uncertain tax positions that are material to the financial statements.
- I. Basis of Presentation – Net assets and support and revenue are classified based on the existence or absence of donor-imposed restrictions. Accordingly, the net assets of the Agency and changes therein are classified and reported as follows:

Net assets without donor restrictions: Net assets available for use in general operations and not subject to donor-imposed stipulations.

Net assets with donor restrictions: Net assets subject to donor-imposed stipulations that may or will be met either by actions of the Agency and/or the passage of time. Also included in this category are net assets subject to donor-imposed stipulations that they be maintained permanently by the Agency. Generally, the donors of these assets permit the Agency to use all or part of the income earned on the related investments for general operating purposes. During 2023 and 2024, the Agency had no net assets with donor restrictions.

- J. Contributions – Unconditional contributions received are recorded as without donor restrictions or with donor restrictions depending on the existence or nature of any donor restrictions. Support that is restricted by the donor is reported as an increase in net assets without donor restrictions if the restriction expires in the reporting period in which the support is recognized. Donor-restricted support that was initially a conditional contribution and for which the donor-imposed conditions and restrictions are met in the same period is reported as net assets without donor restrictions. All other donor-restricted support is reported as an increase in net assets with donor restrictions, depending on the nature of the restriction. When a restriction expires (that is, when a stipulated time restriction ends or purpose restriction is accomplished), net assets with donor restrictions are reclassified to net assets without donor restrictions and reported in the consolidated statements of activities as net assets released from restrictions.

A portion of the Agency's revenue is derived from cost-reimbursable government grants, which are conditioned upon certain performance requirements and/or the incurrence of allowable qualifying expenses. Amounts received are recognized as revenue when the Agency has incurred expenditures in compliance with specific grant provisions. Conditional contributions for which cash is received in advance are accounted for as a liability within refundable advances.

STARK COUNTY COMMUNITY ACTION AGENCY AND AFFILIATE

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

Summary of Significant Accounting Policies (Continued)

J. Contributions (Continued)

As of December 31, 2024 and 2023, government grants totaling \$20,953,437 and \$21,650,701, respectively, have not been recognized in the accompanying financial statements because the conditions on which they depend have not been met.

K. Concentrations of Credit Risk – Financial instruments which potentially subject the Agency to concentrations of credit risk consist primarily of grants receivable. Concentration of credit risk with respect to grants receivable is limited due to the large number of corporations and government agencies comprising the Agency's receivable base. Generally, the Agency does not require collateral or other security to support these receivables.

L. Advertising – The Agency participates in various advertising and marketing programs. All costs related to marketing and advertising the Agency's services are expensed in the period incurred.

M. Functional Expenses – The costs of program and supporting services activities have been summarized on a functional basis in the consolidated statements of activities. The consolidated statements of functional expenses present the natural classification detail of expenses by function. Accordingly, certain costs have been allocated among the programs and supporting services benefited. The expenses that are allocated include occupancy and utilities, which are allocated on a square footage basis, as well as salaries, employee benefits and payroll taxes, which are allocated on the basis of estimates of time and effort.

N. Refundable Advances – Consists of program revenue that is designated for or related to future years' activities and may be refunded if the funds are not utilized. Refundable advances are recognized as revenue when the Agency has incurred expenditures in compliance with specific grant provisions.

O. Right-Of-Use Assets and Operating Lease Liabilities – Operating lease right-of-use ("ROU") assets and operating lease liabilities are recognized based on the present value of the future minimum lease payments over the lease term at commencement date. As the Agency leases generally do not include an implicit rate, the Agency used the rate that would be used if using a lender to purchase the asset over the time frame of the lease to determine the present value of future payments. The operating lease ROU asset also includes any payments made and excludes lease incentives and any initial direct costs incurred. The Agency's operating lease ROU assets and operating lease liabilities are calculated including options to extend the lease when it is reasonably certain that the Agency will exercise the option. The Agency has elected not to recognize a lease liability or ROU asset for short-term leases with an initial term of twelve months or less. Lease expense for minimum lease payments is recognized on a straight-line basis over the term of the lease.

P. Subsequent Events – Management has evaluated subsequent events through September 26, 2025, the date the financial statements were available to be issued.

STARK COUNTY COMMUNITY ACTION AGENCY AND AFFILIATE

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

Note 1. Liquidity and Availability

The financial assets available to meet general expenditures within one year as of December 31 are as follows:

	<u>2024</u>	<u>2023</u>
Cash and cash equivalents	\$4,205,536	\$2,517,037
Grants receivable	<u>718,448</u>	<u>3,708,576</u>
 Total financial assets available to meet general expenditures within one year	 <u>\$4,926,008</u>	 <u>\$6,227,636</u>

The Agency is substantially supported by government grants. Because a grantor's restriction requires resources to be used in a particular manner or in a future period, the Agency must maintain sufficient resources to meet those responsibilities to its grantors. Grants are restricted for programs which are ongoing, major, and central to its annual operations. The Agency must be able to meet its cash needs for expenditures as nearly all grants are made on a reimbursement basis. The Agency manages its liquidity and reserves following three guiding principles: operating programs within a prudent range of financial soundness and stability, maintaining adequate liquid assets to fund near-term needs, and maintaining sufficient reserves to provide reasonable assurance that long-term obligations will be met.

Note 2. Long-Term Debt

Long-term debt consisted of the following at December 31:

	<u>2024</u>	<u>2023</u>
Note payable to a bank, due in monthly installments of \$7,155 through August 30, 2026, including interest at a rate of 3.87%, secured by real estate of the Affiliate, and guaranteed by the Agency	\$ 138,303	\$ 217,029
Less: current portion	<u>81,895</u>	<u>78,726</u>
	<u>\$ 56,408</u>	<u>\$ 138,303</u>

Scheduled principal payments on long-term debt are:

2025	\$ 81,895
2026	<u>56,408</u>
	<u>\$ 138,303</u>

The Affiliate is allowed to prepay 10% of the principal balance annually without incurring a penalty.

STARK COUNTY COMMUNITY ACTION AGENCY AND AFFILIATE

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

Note 3. Line of Credit

At December 31, 2024, the Agency had a \$300,000 line of credit with a bank which is payable on demand and collateralized by the Agency's receivables. The line of credit was undrawn as of December 31, 2024 and bears interest at a variable interest rate as defined in the promissory note (8% at of December 31, 2024).

Note 4. Retirement Plans

The Agency maintains a defined contribution pension plan for all eligible employees under Section 403(b) of the Internal Revenue Code. All employees over the age of 21 are eligible to participate in the Plan. Employees may elect to contribute to the Plan by deferring a limited amount of their compensation, but not in excess of the maximum allowed under the Internal Revenue Code. The Plan provides for a matching contribution by the Agency equal to 4% of the employee's earnings if the employee contributes 2% and has worked at least 1,000 hours. The Plan also allows for any additional contributions at the discretion of the board of trustees. For the years ended December 31, 2024 and 2023, the Agency's matching contributions were \$95,158 and \$135,123, respectively.

In 2011, the Agency established an "eligible deferred compensation plan" as defined in Section 457(b) of the Internal Revenue Code for a select group of management. The eligible employee is able to elect to contribute a dollar amount or a percentage of salary tax deferred for his/her account. The Plan allows for discretionary nonelective employer deferrals. For the years ended December 31, 2024 and 2023, the Agency's expense was \$23,000 and \$22,500, respectively.

Note 5. Operating Leases

The Agency has entered into several noncancellable operating leases for various pieces of office equipment and real estate with termination dates through July 2031. Rent expense under these leases was \$279,368 and \$398,045 for the years ended December 31, 2024 and 2023, respectively. Cash paid against the lease liability under the leasing arrangements was \$262,554 and \$259,019 for the years ended December 31, 2024 and 2023, respectively, and is included in operating cash flows. The minimum rental commitments for each of the next five years as of December 31 are:

2025	\$ 234,848
2026	240,487
2027	244,091
2028	241,538
2029	175,036
Thereafter	<u>292,395</u>
	1,428,395
Less present value discount	<u>47,532</u>
Lease liability	<u><u>\$1,380,863</u></u>

At of December 31, 2024 and 2023, the weighted-average remaining lease term for all operating leases was 5.99 and 6.90 years, respectively.

STARK COUNTY COMMUNITY ACTION AGENCY AND AFFILIATE

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

Note 5. Operating Leases (Continued)

Because the Agency generally does not have access to the rate implicit in the lease, the Agency utilized the risk free rate as the discount rate. The weighted average discount rate associated with operating leases at of December 31, 2024 and 2023 was 1.10% and 1.11%, respectively.

Note 6. Fair Value Measurements

The Agency estimates the fair value of financial instruments using available market information and other generally accepted valuation methodologies. Fair value is defined as the price that would be received to sell an asset or would be paid to transfer a liability in an orderly transaction between market participants at the measurement date. The asset's fair value measurement level is based on the lowest level of any input that is significant to the fair value measurement. There have been no changes in the methodologies used from 2023 to 2024.

The inputs used to measure fair value are classified into three levels:

Level 1 – Quoted market prices in active markets for identical assets and liabilities.

Level 2 – Observable market-based inputs or unobservable inputs that are corroborated by market data.

Level 3 – Unobservable inputs in which little or no market data exists.

	Level 2	
	<u>2024</u>	<u>2023</u>
Mutual of America funds	\$ 401,886	\$ 317,295

The Agency's investments include pooled Mutual of America funds with quoted prices based on assets in active markets that are considered to be Level 2 assets.

Note 7. Commitments and Contingencies

The Agency is involved in various legal proceedings and litigation with certain parties arising in the ordinary course of business. Management evaluates each claim and provides for any potential loss when the claim is probable and estimable.

Note 8. Grant Matching Program and Concentration

The Agency receives a substantial amount of grants through various governmental agencies. A significant reduction in the level of support, if this were to occur, could have a dramatic effect on the Agency's programs and activities.

Some of the Agency's grants have a matching program provision, which requires the Agency to match a specific percentage of the grant funds. If the Agency does not meet the matching requirement by the end of the grant period, the Agency must either return a portion of the grant funds or obtain a waiver.

**STARK COUNTY COMMUNITY ACTION AGENCY AND AFFILIATE
UNIFORM GUIDANCE AUDIT REQUIREMENTS**

STARK COUNTY COMMUNITY ACTION AGENCY AND AFFILIATE

SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS

Year Ended December 31, 2024

Federal Grantor/Pass-Through Grantor/Program or Cluster Title	Federal Assistance Listing Number	Pass-Through Entity Identifying Number	Provided to Subrecipients	Total Federal Expenditures
<i>U.S. Department of Health and Human Services- Direct Program</i>				
Head Start - Head Start Cluster	93.600	N/A	\$ -	\$ 7,448,561
<i>U.S. Department of Health and Human Services - Pass Through Programs From:</i>				
Ohio Development Services Agency - Office of Community Assistance				
Low-Income Home Energy Assistance	93.568	HEAP 2024-144	-	651,009
Low-Income Home Energy Assistance	93.568	HEAP 2025-144	-	280,906
Low-Income Home Energy Assistance	93.568	WCP-2024-144	-	301,691
Low-Income Home Energy Assistance	93.568	WCP-2025-144	-	99,805
Low-Income Home Energy Assistance	93.568	PIPP-2024-144	-	67,062
Low-Income Home Energy Assistance	93.568	SCP 2024-144	-	407,986
Low-Income Home Energy Assistance	93.568	23-129	-	152,508
Low-Income Home Energy Assistance	93.568	24-129	-	123,759
Low-Income Home Energy Assistance	93.568	23HE129	-	181,240
Low-Income Home Energy Assistance	93.568	LIHWAP 2021-144	-	236,008
				<u>2,501,974</u>
Health Impact Ohio				
Community Health Workers for Public Health Response and Resilient	93.495	CDC-RFS-DP21-2109	-	227,036
Ohio Department of Job and Family Services				
Temporary Assistance for Needy Families	93.558	CCMEP-PY23-TANF-S-601	-	28,112
Temporary Assistance for Needy Families	93.558	CCMEP-PY24-TANF-S-601	-	91,273
				<u>119,385</u>
Ohio Development Services Agency - Office of Community Assistance				
Community Services Block Grant	93.569	CSBG 2024-2025-50	-	651,301
<i>Total U.S. Department of Health and Human Services</i>				<u>10,948,257</u>
<i>U.S. Department of Energy - Pass Through Programs From:</i>				
Ohio Development Services Agency - Office of Community Assistance				
Weatherization of Assistance for Low-Income Persons	81.042	23-129	-	42,561
Weatherization of Assistance for Low-Income Persons	81.042	24-129	-	160,708
Weatherization of Assistance for Low-Income Persons	81.042	23BIL129	-	227,666
<i>Total U.S. Department of Energy</i>				<u>430,935</u>
<i>U.S. Department of Housing and Urban Development - Pass Through Program From:</i>				
City of Canton				
Community Development Block Grants/Entitlement Grants - CDBG Entitlement Grants Cluster	14.218	B-22-MC-39-0002	-	57,650
<i>Total U. S. Department of Housing and Urban Development</i>				<u>57,650</u>
<i>U.S. Department of Agriculture - Pass Through Program From:</i>				
State of Ohio Department of Education				
Child and Adult Care Food Program	10.558	113555 - 24	-	210,756
Child and Adult Care Food Program	10.558	113555 - 25	-	98,789
<i>Total U.S. Department of Agriculture</i>				<u>309,545</u>
<i>U.S. Treasury Department - Pass Through Programs From:</i>				
City of Canton				
COVID-19: Coronavirus State and Local Fiscal Recovery Funds	21.027	SLFRP1983	-	44,320
Ohio Development Services Agency				
COVID-19: Emergency Rental Assistance Program	21.023	ARPAHRG 2022-50	-	112,434
<i>Total U.S. Treasury Department</i>				<u>156,754</u>
Total Expenditures of Federal Awards			\$ -	<u>11,903,141</u>

The accompanying notes to the schedule of expenditures of federal awards are an integral part of this schedule.

STARK COUNTY COMMUNITY ACTION AGENCY AND AFFILIATE
NOTES TO THE SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS

For the Year Ended December 31, 2024

Note 1. Basis of Presentation

The accompanying schedule of expenditures of federal awards (the "Schedule") includes the federal award activity of Stark County Community Action Agency and Affiliate under programs of the federal government for the year ended December 31, 2024. The information in this schedule is presented in accordance with the requirements of Title 2 U.S. Code of Federal Regulations (CFR) Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance). Because the Schedule presents only a selected portion of the operations of the Agency, it is not intended to and does not present the financial position, changes in net assets, or cash flows of the Agency.

Note 2. Summary of Significant Accounting Policies

Expenditures reported on the Schedule are reported on the accrual basis of accounting. Such expenditures are recognized following the cost principles contained in the Uniform Guidance, wherein certain types of expenditures are not allowable or are limited in reimbursement.

Note 3. Indirect Cost Rate

The Agency has elected not to use the 10 percent de minimis indirect cost rate as allowed under the Uniform Guidance.



+ 4774 Munson Street NW, Suite 402, Canton, Ohio 44718

+ p 330.966.9400 | f 330.966.9401

+ www.maloneynovotny.com

Independent Auditors' 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*

To the Board of Trustees
Stark County Community Action Agency and Affiliate
Canton, Ohio

We have audited, 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 (*Government Auditing Standards*), the financial statements of Stark County Community Action Agency (a nonprofit organization) and Affiliate (a for-profit corporation), which comprise the consolidated statement of financial position as of December 31, 2024, 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 26, 2025.

Report on Internal Control over Financial Reporting

In planning and performing our audit of the consolidated financial statements, we considered Stark County Community Action Agency and Affiliate's internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the consolidated financial statements, but not for the purpose of expressing an opinion on the effectiveness of Stark County Community Action Agency and Affiliate's internal control. Accordingly, we do not express an opinion on the effectiveness of Stark County Community Action Agency and Affiliate'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 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.

Independent Auditors' 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* (Continued)

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 or significant deficiencies may exist that were not identified.

Report on Compliance and Other Matters

As part of obtaining reasonable assurance about whether Stark County Community Action Agency and Affiliate's consolidated financial statements are free from material misstatement, we performed tests of their compliance with certain provisions of laws, regulations, contracts and grant agreements, noncompliance with which could have a direct and material effect on the consolidated financial statements. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

Purpose of this Report

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

Meloney + Novotny LLC

Canton, Ohio
September 26, 2025



+ 4774 Munson Street NW, Suite 402, Canton, Ohio 44718

+ p 330.966.9400 | f 330.966.9401

+ www.maloneynovotny.com

Independent Auditors' Report on Compliance for Each Major
Program and on Internal Control over Compliance
Required by the Uniform Guidance

To the Board of Trustees
Stark County Community Action Agency and Affiliate
Canton, Ohio

Report on Compliance for its Major Federal Program

Opinion on its Major Federal Program

We have audited Stark County Community Action Agency and Affiliate's compliance with the types of compliance requirements identified as subject to the audit in the U.S. Office of Management and Budget (OMB) *Compliance Supplement* that could have a direct and material effect on Stark County Community Action Agency and Affiliate's major federal programs for the year ended December 31, 2024. Stark County Community Action Agency and Affiliate's major federal programs are identified in the summary of auditors' results section of the accompanying schedule of findings and questioned costs.

In our opinion, Stark County Community Action Agency and Affiliate complied, in all material respects, with the compliance requirements referred to above that could have a direct and material effect on its major federal programs for the year ended December 31, 2024.

Basis for Opinion on its Major Federal Program

We conducted our audit of compliance in accordance with auditing standards generally accepted in the United States of America; the standards applicable to the 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* (CFR) 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 Auditors' Responsibilities for the Audit of Compliance section of our report.

We are required to be independent of Stark County Community Action Agency and Affiliate 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 Stark County Community Action Agency and Affiliate's compliance with the compliance requirements referred to above.

Independent Auditors' Report on Compliance for Each Major
Program and on Internal Control over Compliance
Required by the Uniform Guidance (Continued)

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 Stark County Community Action Agency and Affiliate's federal programs.

Auditors' 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 Stark County Community Action Agency and Affiliate's compliance based on our audit. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards; *Government Auditing Standards*, and the Uniform Guidance will always detect material noncompliance when it exists. The risk of not detecting material noncompliance resulting from fraud is higher than for that resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Noncompliance with the compliance requirements referred to above is considered material if there is a substantial likelihood that, individually or in the aggregate, it would influence the judgment made by a reasonable user of the report on compliance about Stark County Community Action Agency and Affiliate'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 Stark County Community Action Agency and Affiliate'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 Stark County Community Action Agency and Affiliate'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 Stark County Community Action Agency and Affiliate'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.

Independent Auditors' Report on Compliance for Each Major
Program and on Internal Control over Compliance
Required by the Uniform Guidance (Continued)

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 Auditors' Responsibilities for the Audit of Compliance section above and was not designed to identify all deficiencies in internal control over compliance that might be material weaknesses or significant deficiencies in internal control over compliance. Given these limitations, during our audit we did not identify any deficiencies in internal control over compliance that we consider to be material weaknesses, as defined above. However, material weaknesses or significant deficiencies in internal control over compliance may exist that were not identified.

Our audit was not designed for the purpose of expressing an opinion on the effectiveness of internal control over the 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.

Meloney + Novotny LLC

Canton, Ohio
September 26, 2025

STARK COUNTY COMMUNITY ACTION AGENCY AND AFFILIATE

SCHEDULE OF FINDINGS AND QUESTIONED COSTS

Year Ended December 31, 2024

Section I - Summary of Auditors' Results

Financial Statements

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

Internal control over financial reporting:
Material weakness(es) identified? Yes X No
Significant deficiency(ies) identified? Yes X None reported
Noncompliance material to financial statements noted? Yes X No

Federal Awards

Internal control over major program(s):
Material weakness(es) identified? Yes X No
Significant deficiency(ies) identified? Yes X None reported

Type of auditors' report issued on compliance for major federal program(s): Unmodified

Any audit findings disclosed that are required to be reported in accordance with 2 CFR section 200.516(a)? Yes X No

Identification of major federal program(s):

<u>Federal Assistance Listing Number(s)</u>	<u>Name of Federal Program or Cluster</u>
93.600	Head Start

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

Auditee qualified as low-risk auditee? X Yes No

STARK COUNTY COMMUNITY ACTION AGENCY AND AFFILIATE
SCHEDULE OF FINDINGS AND QUESTIONED COSTS (CONTINUED)

Year Ended December 31, 2024

PART II: FINANCIAL STATEMENT FINDINGS

There were no findings for the year ended December 31, 2024.

PART III: FINDINGS AND QUESTIONED COSTS FOR FEDERAL AWARDS

There were no findings for the year ended December 31, 2024.