



# **CHRISTIAN COMMUNITY DEVELOPMENT ASSOCIATION**

**FINANCIAL STATEMENTS  
WITH INDEPENDENT AUDITORS' REPORT**

**DECEMBER 31, 2021 AND 2020**

# CHRISTIAN COMMUNITY DEVELOPMENT ASSOCIATION

## Table of Contents

Independent Auditors' Report	2
Financial Statements	3
Statements of Financial Position	3
Statements of Activities	4
Statements of Functional Expenses	5
Statements of Cash Flows	7
Notes to Financial Statements	8
Independent Auditor's Report on Internal Control over Financial Reporting and on Compliance and Other Matters Based on an Audit of Financial Statements Performed in Accordance with Government Auditing Standards	13

# Independent Auditor's Report

To the Board of Directors  
Christian Community Development Association  
Chicago, Illinois

## **Report on the Financial Statements**

We have audited the accompanying financial statements of Christian Community Development Association (a nonprofit organization), which comprise the statement of financial position as of December 31, 2021 and 2020 and the related statements of activities, functional expenses, and cash flows for the year then ended, and the related notes to the financial statements.

## **Management's Responsibility for the Financial Statements**

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

## **Auditor's Responsibility**

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

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

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

## **Opinion**

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Christian Community Development Association as of December 31, 2021, and the changes in its net assets and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.



Brendon Riha, CPA  
Walker June Calhoun, CPAs PC  
Burton, MI 48506  
April 1, 2022

# Christian Community Development Association

## Statements of Financial Position

	December 31,	
	2021	2020
<b>ASSETS</b>		
Cash and Cash Equivalents	\$ 35,804	\$ 66,986
Contributions Receivable	<u>8,350</u>	<u>19,775</u>
Total Assets	\$ <u>44,154</u>	\$ <u>86,761</u>
<b>LIABILITIES AND NET ASSETS</b>		
Liabilities		
Accounts payable	\$ 8,964	\$ 1,158
Accrued wages	12,110	9,627
Deferred revenue	-	35,243
Line of credit	50,000	18,366
Notes payable	<u>10,100</u>	<u>15,100</u>
Total liabilities	<u>81,174</u>	<u>79,494</u>
Net Assets		
Without donor restrictions	-46,020	-35,949
With donor restrictions	<u>9,000</u>	<u>43,216</u>
Total net assets	<u>-37,020</u>	<u>7,267</u>
Total Liabilities and Net Assets	\$ <u>44,154</u>	\$ <u>86,761</u>

See notes to financial statements

# Christian Community Development Association

## Statements of Activities

	Year Ended December 31,					
	2021			2020		
	Without Donor Restrictions	With Donor Restrictions	Total	Without Donor Restrictions	With Donor Restrictions	Total
<b>SUPPORT AND REVENUE</b>						
National Conference registration and sponsorship	\$ 453,829	\$ -	\$ 453,829	\$ 223,780	\$ -	\$ 223,780
Private/foundation grants	37,639	-	37,639	117,663	-	117,663
Membership dues	158,706	-	158,706	135,665	-	135,665
Contributions	117,894	-	117,894	125,930	-	125,930
Other events registration	14	-	14	5,910	-	5,910
In kind donations	12,000	-	12,000	12,801	-	12,801
Other , including interest income	5,450	-	5,450	2,163	-	2,163
Total support and revenue	<u>785,532</u>	<u>-</u>	<u>785,532</u>	<u>623,912</u>	<u>-</u>	<u>623,912</u>
<b>RECLASSIFICATIONS</b>						
Net assets released from restriction upon satisfaction of purpose	<u>34,216</u>	<u>(34,216)</u>	<u>-</u>	<u>152,515</u>	<u>(152,515)</u>	<u>-</u>
<b>EXPENSES</b>						
<b>Program services</b>						
Events and gatherings	379,314	-	379,314	260,880	-	260,880
Membership services	51,237	-	51,237	58,421	-	58,421
Resources and training	177,982	-	177,982	127,006	-	127,006
Advocacy and public policy	-	-	-	58,487	-	58,487
Total program expenses	<u>608,533</u>	<u>-</u>	<u>608,533</u>	<u>504,794</u>	<u>-</u>	<u>504,794</u>
<b>Supporting services</b>						
Management and general	193,893	-	193,892	198,559	-	198,559
Fund-raising	27,393	-	27,393	53,960	-	53,960
Total supporting services	<u>221,286</u>	<u>-</u>	<u>221,285</u>	<u>252,519</u>	<u>-</u>	<u>252,519</u>
Total Expenses	<u>829,819</u>	<u>-</u>	<u>829,819</u>	<u>757,313</u>	<u>-</u>	<u>757,313</u>
Change in Net Assets	(10,071)	(34,216)	(44,287)	19,114	(152,515)	(133,401)
Net Assets, Beginning of Year	<u>(35,949)</u>	<u>43,216</u>	<u>7,267</u>	<u>(55,063)</u>	<u>195,731</u>	<u>140,668</u>
Net Assets, End of Year	<u>(46,020)</u>	<u>9,000</u>	<u>(37,020)</u>	<u>(35,949)</u>	<u>43,216</u>	<u>7,267</u>

See notes to financial statements

# Christian Community Development Association

## Statement of Functional Expenses

Year Ended December 31, 2021

	Program Services					Supporting Services			Total Expenses
	Events and Gatherings	Membership Services	Resources and Training	Advocacy and Public Policy	Total	Management and General	Fundraising	Total	
Salaries and wages	\$ 72,859	\$ 10,530	\$ 112,818	-	\$ 196,207	\$ 93,620	\$ 20,992	\$ 114,612	\$ 310,819
Payroll taxes	4,524	654	7,005	-	12,183	5,813	1,303	7,116	19,299
Employee benefits	12,653	1,828	19,593	-	34,074	16,258	3,646	19,904	53,978
Consulting	27,456	33,000	22,425	-	82,881	-	-	-	82,881
AV & stage production	101,059	-	-	-	101,059	-	-	-	101,059
Internship/volunteer expense	-	-	-	-	-	6,000	-	6,000	6,000
Staff training	-	-	300	-	300	100	-	100	400
Instructors/speaker fees	26,028	-	2,100	-	28,128	-	-	-	28,128
Transportation-participant	3,478	-	-	-	3,478	-	-	-	3,478
Lodging-participant	34,865	-	-	-	34,865	-	-	-	34,865
Food and beverage	26,370	-	500	-	26,870	-	-	-	26,870
Music and arts	17,777	-	-	-	17,777	-	-	-	17,777
Meeting space rental	6,897	-	-	-	6,897	-	-	-	6,897
Crouse materials, merchandise and giveaways	2,332	-	70	-	2,402	-	-	-	2,402
Host committee	250	-	-	-	250	-	-	-	250
Special events	5,492	-	-	-	5,492	1,000	-	1,000	6,492
Production resource	2,375	-	-	-	2,375	-	-	-	2,375
Exhibit expense	1,946	-	-	-	1,946	-	-	-	1,946
Research & development	-	-	2,000	-	2,000	-	-	-	2,000
Miscellaneous	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Banking service fees	12,233	4,364	628	-	17,225	7,061	1,452	8,513	25,738
Communications	4,603	-	2,457	-	7,060	499	-	499	7,559
Facility expense	-	-	-	-	-	14,185	-	14,185	14,185
Insurance expense	-	-	-	-	-	3,068	-	3,068	3,068
Office supplies	656	75	4,923	-	5,654	23,928	-	23,928	29,582
Professional fees	-	-	-	-	-	16,726	-	16,726	16,726
Travel	15,461	786	3,163	-	19,410	5,635	-	5,635	25,045
Board expense	-	-	-	-	-	-	-	-	-
<b>Total Expenses</b>	<b>\$ 379,314</b>	<b>\$ 51,237</b>	<b>\$ 177,982</b>	<b>\$ -</b>	<b>\$ 608,533</b>	<b>\$ 193,893</b>	<b>\$ 27,393</b>	<b>\$ 221,286</b>	<b>\$ 829,819</b>

See notes to financial statements

# Christian Community Development Association

## Statement of Functional Expenses

	Year Ended December 31, 2020								
	Program Services					Supporting Services			Total Expenses
	Events and Gatherings	Membership Services	Resources and Training	Advocacy and Public Policy	Total	Management and General	Fundraising	Total	
Salaries and wages	\$ 52,179	\$ 13,875	\$ 99,931	33,822	\$ 199,807	\$ 88,893	\$ 34,997	\$ 123,890	\$ 323,697
Payroll taxes	2,706	2,165	5,412	1,082	11,365	10,283	5,412	15,695	27,060
Employee benefits	3,081	2,465	6,162	1,232	12,940	13,111	6,162	19,273	32,213
Consulting	2,900	33,250	-	7,200	43,350	3,125	5,100	8,225	51,575
AV & stage production	155,487	-	1,025	-	156,512	625	-	625	157,137
Internship/volunteer expense	-	800	-	-	800	6,250	-	6,250	7,050
Staff training	-	-	-	-	-	1,342	-	1,342	1,342
Instructors/speaker fees	13,950	-	2,171	1,985	18,106	-	-	-	18,106
Transportation-participant	1,250	-	-	-	1,250	-	-	-	1,250
Lodging-participant	-	-	-	-	-	-	-	-	-
Food and beverage	1,559	-	-	-	1,559	284	-	284	1,843
Music and arts	790	-	-	-	790	-	-	-	790
Meeting space rental	3,490	-	-	-	3,490	-	-	-	3,490
Crouse materials, merchandise and giveaways	175	-	130	600	905	-	-	-	905
Host committee	-	-	-	-	-	-	-	-	-
Special events	-	-	-	-	-	-	-	-	-
Production resource	-	-	-	-	-	-	-	-	-
Exhibit expense	-	-	-	-	-	-	-	-	-
Research & development	-	-	-	-	-	-	-	-	-
Miscellaneous	648	-	16	-	664	10	-	10	674
Other	7,000	-	16	9,866	16,882	-	-	-	16,882
Banking service fees	9,571	5,410	416	832	16,229	2,289	2,289	4,578	20,807
Communications	1,539	-	9,208	-	10,747	2,808	-	2,808	13,555
Facility expense	-	-	-	-	-	14,187	-	14,187	14,187
Insurance expense	-	-	-	-	-	4,770	-	4,770	4,770
Office supplies	473	456	1,236	921	3,086	27,067	-	27,067	30,153
Professional fees	-	-	-	-	-	16,500	-	16,500	16,500
Travel	4,082	-	1,283	947	6,312	6,214	-	6,214	12,526
Board expense	-	-	-	-	-	801	-	801	801
<b>Total Expenses</b>	<b>\$ 260,880</b>	<b>\$ 58,421</b>	<b>\$ 127,006</b>	<b>\$ 58,487</b>	<b>\$ 504,794</b>	<b>\$ 198,559</b>	<b>\$ 53,960</b>	<b>\$ 252,519</b>	<b>\$ 757,313</b>

See notes to financial statements

# Christian Community Development Association

## Statements of Cash Flows

	Year Ended December 31,	
	2021	2020
CASH FLOWS FROM OPERATING ACTIVITIES:	\$ (44,287)	\$ (133,401)
Change in net assets		
Adjustments to reconcile change in net assets to net cash provided (used) by operating activities:		
Change in:		
Contributions receivable	10,000	133,929
Accounts receivable	1,425	-
Accounts payable	7,568	(26,296)
Accrued wages	2,483	(12,894)
Deferred revenue	(35,243)	35,243
Net Cash (Used) Provided by Operating Activities	(58,054)	(3,419)
CASH FLOWS FROM FINANCING ACTIVITIES		
Repayment on line of credit	(18,366)	(28,848)
Draw on line of credit	50,000	-
Economic Injury Disaster Loan proceeds	(5,000)	15,100
Net Cash Used by Financing Activities	26,634	(13,748)
Net Change in Cash and Cash Equivalents	(31,420)	(17,167)
Cash and Cash Equivalents, Beginning of Year	67,224	84,391
Cash and Cash Equivalents, End of Year	35,804	67,224

See notes to financial statements



# Christian Community Development Association

## *Notes to Financial Statements*

*December 31, 2021 and 2020*

### 1. NATURE OF ORGANIZATION:

Christian Community Development Association (CCDA) is a nonprofit organization founded to develop a strong fellowship of those involved in Christian community development and encourage new developments through training, education and inspiration. CCDA's primary support comes from donations, member payments, grants and registration fees. CCDA is exempt from income tax under Section 501(c)(3) of the U.S. Internal Revenue Code (Code) and comparable state law, and contributions to the organization are tax deductible within the limitations prescribed by the Code. CCDA has been classified as a publicly supported organization that is not a private foundation under Section 509(a) of the Code.

### 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES:

The financial statements of CCDA are prepared on the accrual basis of accounting. The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect reported amounts and disclosures. Accordingly, actual results could differ from these estimates. The significant accounting policies followed are described below.

#### CASH AND CASH EQUIVALENTS

Cash and cash equivalents include checking and savings accounts and other depository accounts with maturities of less than one year. At December 31, 2021 and 2020, CCDA's cash balances did not exceed federally insured limits.

#### CONTRIBUTIONS RECEIVABLE

Unconditional promises-to-give are recognized as income when made and recorded at fair value based upon estimated future cash flows. As of December 31, 2021 and 2020, contributions receivable consisted of grants made to CCDA, with payments made in subsequent years. CCDA expects these receivables to be fully collectible, thus no allowance has been established.

#### CLASSES OF NET ASSETS

The financial statements report amounts separately by classes of net assets:

Net assets without donor restrictions are those currently available for ministry purposes under the direction of the Board, and net investment in fixed assets.

Net assets with donor restrictions are those contributed with donor stipulations for specific operating purposes or programs. They are not currently available for use in CCDA's ministries until commitments regarding their use have been fulfilled.

# Christian Community Development Association

## Notes to Financial Statements

December 31, 2021 and 2020

### 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES, continued:

#### REVENUES AND EXPENSES

Contributions are recognized when made. Gifts of cash and other assets are reported as restricted support if they are received with donor stipulations that limit the use of the donated assets. When a donor 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 on the statements of activities as net assets released from restrictions. It is CCDAs policy to report all donor restricted contributions whose restrictions have been met in the reporting period received as unrestricted contributions.

Grants are received from the government, foundations, individuals, and churches. Grants are recognized when earned as defined by general accepted accounting principles (GAAP).

Registration fees and sponsorship revenue are recorded in the period when earned.

CCDA receives some of its future event and program revenue in the current year. This revenue is shown as deferred revenue when received and as National Conference registration and sponsorship revenue when earned in the following year. Other income is recorded when earned. All expenses are recorded when incurred in accordance with the accrual basis of accounting. Deferred revenue totaled \$0 and \$35,243 at December 31, 2021 and 2020, respectively. The activity and balances for unearned revenue from contracts with customers are shown in the following table:

Balance, December 31, 2020		-
Revenue recognized		-
Payment received for future performance obligations	\$	35,243.00
		<hr/>
Balance, December 31, 2021	\$	35,243.00
Revenue recognized		(35,243.00)
Payment received for future performance obligations		-
		<hr/>
Balance, December 31, 2021	\$	-
		<hr/>

A substantial number of unpaid volunteers have made significant contributions of their time to CCDAs. These volunteers have a significant impact on making the ministry effective. However, the value of these services is not reflected in the financial statements because it does not meet the necessary accounting criteria.

#### ALLOCATION OF EXPENSES

The costs of providing the various program services and supporting activities have been allocated on a functional basis, determined by use of the facilities, level of support effort and relative program and supporting ministry benefited. Accordingly, certain costs have been allocated among the program services and supporting activities benefited on the statement of activities. These expenses include primarily salaries and benefits, the allocations of which are based on estimates of time and effort.

# Christian Community Development Association

## Notes to Financial Statements

### December 31, 2021 and 2020

#### 3. LINE OF CREDIT:

CCDA entered into a line of credit agreement with a bank in October 2018, allowing for a maximum borrowing of \$50,000. Payments of principal and interest are required to be made on the 15th of each month at variable interest rate of prime plus 1.25%. The interest rate on December 31, 2021 and 2020, was 5.5% and 5.5%, respectively, and the line of credit expires on October 15, 2028. Amounts drawn against this line of credit as of December 31, 2021, and 2020, was \$50,000 and \$18,366, respectively.

#### 4. NOTE PAYABLE:

As part of the response to the impact of COVID-19, CCDA applied for a Paycheck Protection Program (PPP) Loan, administered by the Small Business Administration (SBA), under the Coronavirus Aid, Relief, and Economic Security (CARES) Act, which was signed into law in March 2020. CCDA was approved for a loan in the amount of \$69,719 in May 2020. The PPP loan program provides for potential loan forgiveness up to the full amount of the loans provided the CCDA overcomes (meets) certain loan stipulations. As of December 31, 2021, \$69,719 has been forgiven and the full amount of the second PPP loan was recognized as grant revenue. Prior to 2021, \$69,719 was forgiven and the full amount of the first PPP loan was recognized as grant revenue.

As part of the response to the impact of COVID-19, CCDA applied for a Economic Injury Disaster Loan (EIDL), administered by the SBA. CCDA was approved for a loan in the amount of \$10,100 on May 22, 2020. The loan bears annual interest of 2.75%. Currently, the loan is in deferment despite the initial due date of May 22, 2021, however, interest is still accruing and monthly interest payments of \$44 have been made since May 2021.

As part of the response to the impact of COVID-19, CCDA received an Economic Injury Disaster Loan Advance, administered by the SBA. CCDA was approved for a loan in the amount of \$5,000 on May 22, 2020. Subsequent to year end, on February 12, 2021, the loan was forgiven and the full amount of the loan was recognized as grant revenue.

#### 5. NET ASSETS WITH DONOR RESTRICTIONS:

CCDA received grants for the years ended December 31, 2021 and 2020, which are designated for future activities. The grants have been recorded as net assets with donor restrictions as follows:

	December 31,	
	2021	2020
Leadership		\$ 19,617
Advocacy and training	-	10,599
Other	9,000	13,000
	<u>\$ 9,000</u>	<u>\$ 43,216</u>

# Christian Community Development Association

## Notes to Financial Statements

December 31, 2021 and 2020

### 6. LIQUIDITY AND FUNDS AVAILABLE:

CCDA regularly monitors the availability of resources required to meet its operating needs, while also striving to maximize the investment of its available funds. For purposes of - analyzing resources available to meet general expenditures over a 12-month period, CCDA considers all expenditures related to ongoing operations.

In addition to financial assets available to meet general expenditures over the next 12 months, CCDA operates with a balanced budget and anticipates collecting sufficient contributions to cover general expenditures not covered by donor-restricted resources.

As of December 2021 and 2020, the following tables show the total financial assets held by the CCDA and the amounts of those financial assets could readily be made available within one year of the balance sheet date to meet general expenditures:

	December 31,	
	2021	2020
Financial assets:		
Cash and cash equivalents	\$ 35,804	\$ 66,986
Contributions and accounts receivable	\$ 8,350	\$ 19,775
Less those unavailable for general expenditures within one year:		
Donor-imposed purpose restrictions	\$ 44,154	\$ 86,761
	\$ (9,000)	\$ (43,216)
Financial assets available to meet cash needs for general expenditures within one year	\$ 35,154	\$ 43,545

As the primary function of CCDA is to host the annual national conference, registration and sponsorship fees provide the primary cash flow during the year, along with donor grants made upon application by CCDA. CCDA also has a line of credit they may use to draw funds to assist with cash flow needs up to \$50,000.

### 7. CONCENTRATION RISK:

CCDA received contributions of approximately 8% and 6% of their donations from their board members during the years ended December 31, 2021 and 2020, respectively.

# Christian Community Development Association

## *Notes to Financial Statements*

*December 31, 2021 and 2020*

### 8. FINANCIAL CONDITION:

Despite a large uptick in conference registration and sponsorship and overall revenue from December 31, 2020, a deficit in net assets without donor restrictions exists as of December 31, 2021. This is due to the continued impact of COVID-19 as CCDA continues to recover and return to the revenue levels seen prior to the virus. Since the start of COVID 19, CCDA has continued to reduce the deficit and is on track to return a surplus in net assets without donor restrictions.

The deficit in net assets without donor restrictions as of December 31, 2020, is driven primarily by the sponsors and registrations for the 2020 National Conference being deferred to 2021. Due to COVID-19 travel and gathering restrictions in 2020 the National Conference was changed from the planned in person event in Kansas City to a virtual collective provided online. All registrants, sponsors, exhibitors, and advertisers were given the option to designate their 2020 event payments to the virtual collective, to be given a refund, or to defer to the 2021 national conference. As of December 31, 2020, \$35,243 in total was deferred. Primary source of income come from donations, national conference, member payments and other event fees and these serve to pay for the most significant expenses of CCDA related to the National Conference. As of December 31, 2021 the deferred revenue from December 31, 2020 has been recognized.

### 9. SUBSEQUENT EVENTS:

Subsequent events have been evaluated through March 31, 2022, which represents the date the financial statements were available to be issued. Subsequent events after that date have not been evaluated.



**Robin R. June, CPA**  
**Tammy L. Calhoun, CPA**  
1040 Creekwood Trail  
Burton, Michigan 48509  
Phone (810)-743-5000  
Fax (810) 743-1922

## **Independent Auditor's Report on Internal Control over Financial Reporting and on Compliance and Other Matters Based on an Audit of Financial Statements Performed in Accordance with Government Auditing Standards**

To the Board of Directors of  
Christian Community Development Association  
Chicago, IL 60623

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in Government Auditing Standards issued by the Comptroller General of the United States, the financial statements of Christian Community Development Association, which comprise the statement of financial position as of December 31, 2021, and the related statements of activities, and cash flows for the year then ended, and the related notes to the financial statements, and have issued our report thereon dated April 1, 2022.

### **Internal Control over Financial Reporting**

In planning and performing our audit of the financial statements, we considered Christian Community Development Association'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 financial statements, but not for the purpose of expressing an opinion on the effectiveness of Christian Community Development Association's internal control. Accordingly, we do not express an opinion on the effectiveness of the Christian Community Development Association's internal control.

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

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

### **Compliance and Other Matters**

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

**Purpose of this Report**

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the organization's internal control or on compliance. This report is an integral part of an audit performed in accordance with Government Auditing Standards in considering the organization's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

A handwritten signature in black ink, appearing to read "B. Riha". The signature is fluid and cursive, with the first letter of each name being significantly larger and more stylized.

Brendon Riha, CPA  
Walker June Calhoun, CPAs PC  
Burton, MI 48506