CAPINCROUSE
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MANAGEMENT LETTER

June 15, 2026

Board of Directors
Christian Community Development Association
Chicago, Illinois

In planning and performing our audit of the financial statements of Christian Community Development Association for the year ended December 31, 2025, in accordance with auditing standards generally accepted in the United States of America, we considered the organization'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 the organization's internal control. Accordingly, we do not express an opinion on the effectiveness of the organization's internal control.

Our consideration of internal control was for the limited purpose described in the preceding paragraph and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies and, therefore, material weaknesses or significant deficiencies may exist that were not identified. In addition, because of inherent limitations in internal control, including the possibility of management override of controls, misstatements due to error or fraud may occur and not be detected by such controls. However, as discussed in the following pages, we identified certain deficiencies in internal control that we consider to be a material weakness.

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.

Professional standards define a material weakness and a significant deficiency as follows:

> A material weakness is a deficiency, or combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the organization'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 comments concerning internal control and other significant matters are presented as follows:

- Current Year Material Weakness
- Other Current Year Matter
- Status of Prior Year Comments–Significant Deficiency
- Status of Prior Year Comments–Other Matter
- Governance Communication Matters

This communication is intended solely for the information and use of management, the board of directors, and others within the organization and is not intended to be and should not be used by anyone other than these specified parties.

The organization's written response to the deficiency identified in our audit has not been subjected to the auditing procedures applied in the audit of the financial statements; accordingly, we express no opinion on it.

We will be pleased to further discuss these matters with you and want to express our sincere appreciation to the Christian Community Development Association staff, for the cooperation and assistance received during the audit engagement and for the opportunity to serve Christian Community Development Association.

Sincerely yours,

Capin Crouse LLC

CAPIN CROUSE LLC

CURRENT YEAR MATERIAL WEAKNESS

Material Adjusting Audit Entry

During our audit, a material adjusting journal entry was made to remove accounts receivable totaling $27,349. The Entry reversed double booked revenue totaling $25,000 and removed $2,349 of accounts not considered collectable.

Current auditing standards emphasize the responsibility of management to prepare materially accurate financial statements and the responsibility of the auditor to offer an opinion on those financial statements. The need for material adjustments is indicative of a need for controls to identify misstatements by Christian Community Development Association.

We recommend Christian Community Development Association examine internal controls relating to the financial reporting process to ensure the financial statements are prepared in accordance with generally accepted accounting principles and are free from material misstatement.

Management Response

Management acknowledges the material weakness identified related to the $25,000 revenue entry. The issue resulted from a linkage error within QuickBooks that caused an incorrect journal entry to be reconciled to the bank account instead of the intended entry.

Going forward, management plans to strengthen year-end closing and reconciliation procedures by implementing additional review processes over journal entry linkages and reconciliation tie-outs within QuickBooks to help prevent similar issues in the future.

OTHER CURRENT YEAR MATTER

During our audit, we became aware of another matter that we believe represents an opportunity for strengthening internal controls and operating efficiency.

Dual Signers on Cash Receipt Logs

During our assessment of internal controls, we noted that count sheets for cash receipts are signed by the two individuals present for the count, however, the count sheet selected to corroborate the implementation of the control was only signed by one individual.

We recommend that both individuals present for counting receipts evidence their presence by signing the log.

STATUS OF PRIOR YEAR COMMENTS–SIGNIFICANT DEFICIENCY

Internal Review

During our review of the internal control environment, it was noted the CEO has access to the check stock, is a check signer, and has access to make changes in the payroll system. Further, journal entries, payroll registers, and bank reconciliations were not evidenced as reviewed. This presents a risk that unauthorized transactions could go undetected for a period of time.

We recommended that the board treasurer review these reports monthly and retain evidence of review.

Management Response

- ***Check stock security:*** *Effective Q4 2025, check stock will be securely stored in a lockbox at the Chicago office, located at: 3827 W. Ogden Ave, Chicago, IL 60623. As a result of this change, the CEO will no longer have direct and immediate access to the check stock. Additionally, Christian Community Development Association rarely issues physical checks, which significantly reduces the risk in this area. Christian Community Development Association issued no checks in 2025 or 2024 and only 10 checks in 2023 for a total of 10 checks issued in the last 2 years.*

Effective Q4 2025, all checks issued by Christian Community Development Association in any amount shall require the signatures of two authorized signers prior to disbursement. The Board of Directors' Finance Committee and the CEO will jointly monitor adherence to this policy. The Board of Directors' Finance Committee will maintain a record of all checks issued, including supporting documentation and signer details, which is evidenced through the meeting minutes. This policy applies to all operating, savings, and special-purpose accounts under Christian Community Development Association control.

- ***Payroll process improvements****: Beginning August 1, the following enhancements to payroll processing will be implemented:*
    - *The bookkeeper will be designated as the payroll administrator, responsible for processing payroll.*
    - *All payroll will require approval from the CEO prior to disbursement.*
    - *The Board of Directors' Finance Committee will conduct monthly reviews of the payroll register and checks issued, providing an additional layer of oversight. Their review will be documented in the Board of Directors' Finance Committee meeting minutes.*

- ***Month-End Financial Review Process:*** *Christian Community Development Association has implemented a formal month-end close process to ensure timely and accurate financial oversight. As part of this process:*
    - *The bookkeeper will compile and send a month-end financial package to the CEO. This package will include:*
        - *Bank reconciliations and bank statements*
        - *Journal entries*
        - *Payroll register*
    - *Jitasa, the third-party accounting firm, will be responsible for performing the bank reconciliations and recording journal entries.*
    - *Once received, the CEO will review the full financial package. His review and approval will be documented via email.*
    - *The Board of Directors' Finance Committee will also conduct a monthly review of the payroll register and checks issued. Their review will be formally documented in the Board of Directors' Finance Committee meeting minutes.*

Current Year Status

This recommendation has been appropriately implemented in the current year.

STATUS OF PRIOR YEAR COMMENTS–OTHER MATTER

During our audit, we became aware of another matter that we believe represents an opportunity for strengthening internal controls and operating efficiency.

Dual Signers on Cash Receipt Logs

During our assessment of internal controls, we noted that count sheets for cash receipts are signed by the two individuals present for the count, however, the count sheet selected to corroborate the implementation of the control was only signed by one individual.

We recommended that both individuals present for counting receipts evidence their presence by signing the log.

Current Year Status

See current year other matter

GOVERNANCE COMMUNICATION MATTERS

The following information about our audit, as required by professional standards, is considered to be significant and relevant to the responsibilities of those charged with governance in overseeing the financial reporting process.

Auditor's Responsibility under U.S. Generally Accepted Auditing Standards

As independent auditors of the financial statements, we are responsible for:

- Performing the audit in accordance with U.S. generally accepted auditing standards.
- Designing the audit to obtain reasonable, rather than absolute, assurance about whether the financial statements are free of material misstatement.
- Forming and expressing an opinion about whether the financial statements, that have been prepared by management with the oversight of those charged with governance, are presented fairly, in all material respects, in conformity with accounting principles generally accepted in the United States of America.

An audit of financial statements includes consideration of internal control over financial reporting as a basis for designing audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of the organization's internal control over financial reporting.

Our audit of the financial statements does not relieve management or those charged with governance of their responsibilities. Because of the concept of reasonable assurance and because we did not perform a detailed examination of all transactions, there is the risk that material errors, fraud, or other illegal acts may exist and not be detected by us.

Independence

Under professional standards, including Rule 101 of the American Institute of Certified Public Accountants' Code of Professional Conduct and its interpretations and rulings, we are required to communicate all relationships between CapinCrouse LLC and the board that, in our professional judgment, may reasonably be thought to bear on independence.

We are not aware of any relationships or services that would jeopardize this condition. We affirm our objectivity and independence in performing our audit services in conformity with professional standards.

Qualitative Aspects of Accounting Practices

Accounting policies–Management has the responsibility for selection and use of appropriate accounting policies. In accordance with the terms of our engagement letter, we have evaluated the appropriateness of accounting policies and their application. The significant accounting policies used are described in Note 2 to the financial statements.

Changes in accounting policies–There were no changes in accounting policies during the year ended December 31, 2025.

Recently issued pronouncements–There have been no recently issued accounting pronouncements that are expected to impact Christian Communication Development Association's financial statements.

Significant and unusual transactions–Under professional standards, we are required to inform you about transactions we noted that were both significant and unusual, or transactions for which there is a lack of authoritative guidance or consensus. We noted no such transactions entered into by the organization during the year. All significant transactions have been recognized in the financial statements in the proper period.

GOVERNANCE COMMUNICATION MATTERS, continued

Qualitative Aspects of Accounting Practices, continued

Uncorrected misstatements–The following uncorrected misstatements were identified during the audit:

- An entry to record performance obligation liabilities related to subscription revenue. This entry would increase December 31, 2025 and 2024 liabilities by approximately $8,300 and $9,300, respectively. This entry would increase the change in net assets for the years ended December 31, 2025 and 2024 by approximately $1,000 and $1,900, respectively.
- An entry to recognize revenue earned in fiscal year 2024 but not received until fiscal year 2025. Had this entry been made, December 31, 2024 revenue, assets, and net assets would increase by $20,000 and December 31, 2025 revenue would decrease by the same amount.
- An entry to record an allowance for credit losses at December 31, 2025. If this entry had been recorded, this entry would decrease total assets by approximately $6,100, increase expenses by approximately $6,100, and decrease the change in net assets by approximately $6,100.

Material corrected misstatements–The following material misstatement was identified during the audit:

- An adjusting entry to remove approximately $27,350 of accounts receivable related to double-booked revenue and amounts deemed uncollectible. The entry decreased accounts receivable by approximately $27,350, decreased revenue by $25,350, increased expenses by $2,000, and decreased the change in net assets by approximately $27,350.

Other corrected misstatements–There were no other corrected misstatements identified during the audit.

Accounting estimates–Accounting estimates are an integral part of the financial statements prepared by management and are based on management's knowledge and experience about past and current events, and assumptions about future events. Certain accounting estimates are particularly sensitive because of their significance to the financial statements and because of the possibility that future events affecting them may differ significantly from those expected.

The most significant estimates include:

- Revenue earned through membership fee income based on membership period
- Fair value of investments based on market prices
- Allocation of expenses on a functional basis based on estimates of time and effort

We reviewed the process and basis for management's judgments and estimates impacting key accounting and financial reporting areas and concluded they are reasonable in relation to the financial statements taken as a whole.

Financial statements disclosures and related matters–We considered issues involved and related judgments made, in formulating sensitive financial statements disclosures and believe they are presented with overall neutrality, consistency, and clarity.

Representations requested from management–A copy of the letter containing representations requested from management is attached.

Significant Difficulties Encountered During the Audit

We are pleased to report that there were no significant difficulties in dealing with management in performing and completing our audit.

GOVERNANCE COMMUNICATION MATTERS, continued

Disagreements with Management

Professional standards define disagreements with management, whether or not resolved to our satisfaction, as a matter concerning financial accounting, reporting, or auditing that could be significant to the financial statements or the independent auditor's report.

We are pleased to report that no such disagreements arose during the course of our audit.

Management's Consultations with Other Accountants

In some cases, management may decide to consult with other accountants about auditing and accounting matters, similar to obtaining a "second opinion" on certain situations. If a consultation involves application of an accounting principle to the financial statements or a determination of the type of auditor's opinion that may be expressed on those statements, our professional standards require the consulting accountant to check with us to determine that the consultant has all the relevant facts.

To our knowledge, there were no such consultations with other accountants.

Significant Issues Discussed with Management

We generally discuss a variety of matters, including the application of accounting principles and auditing standards, with management each year prior to retention as the independent auditors. However, any discussions occurred in the normal course of our professional relationship, and our responses were not a condition to our retention.

June 15, 2026

Capin Crouse LLC
625 W Adams St.
19th Floor
Chicago, IL 60661

This representation letter is provided in connection with your audits of the financial statements of Christian Community Development Association, which comprise the statements of financial position as of December 31, 2025 and 2024, and the related statements of activities, functional expenses, and cash flows for the years then ended, and the disclosures (collectively, the "financial statements"), for the purpose of expressing an opinion as to whether the financial statements are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States (U.S. GAAP).

Certain representations in this letter are described as being limited to matters that are material. Items are considered material, regardless of size, if they involve an omission or misstatement of accounting information that, in light of surrounding circumstances, makes it probable that the judgment of a reasonable person relying on the information would be changed or influenced by the omission or misstatement. An omission or misstatement that is monetarily small in amount could be considered material as a result of qualitative factors.

We confirm, to the best of our knowledge and belief, as of the date of this letter, the following representations made to you during your audit.

Financial Statements

1) We have fulfilled our responsibilities, as set out in the terms of the audit engagement letter dated December 5, 2025, including our responsibility for the preparation and fair presentation of the financial statements in accordance with U.S. GAAP.
2) The financial statements referred to above are fairly presented in conformity with U.S. GAAP.
3) We acknowledge our responsibility for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.
4) We acknowledge our responsibility for the design, implementation, and maintenance of internal control to prevent and detect fraud.
5) The methods, significant assumptions, and data used in making accounting estimates and their related disclosures are appropriate to achieve recognition, measurement, or disclosure that is reasonable in accordance with U.S. GAAP.
6) All events subsequent to the date of the financial statements and for which U.S. GAAP requires adjustment or disclosure have been adjusted or disclosed.
7) Related-party relationships and transactions have been appropriately accounted for and disclosed in accordance with U.S. GAAP. We have disclosed to you the identity of the Organization's related parties and all the related-party relationships and transactions of which we are aware.

8) The effects of uncorrected misstatements are immaterial, both individually and in the aggregate, to the financial statements as a whole. A list of the uncorrected misstatements is as follows:

   - An entry to record performance obligation liabilities related to subscription revenue. This entry would increase December 31, 2025 and 2024 liabilities by approximately $8,300 and $9,300, respectively. This entry would increase the change in net assets for the years ended December 31, 2025 and 2024 by approximately $1,000 and $1,900, respectively.
   - An entry to recognize revenue earned in fiscal year 2024 but not received until fiscal year 2025. Had this entry been made, December 31, 2024 revenue, assets, and net assets would increase by $20,000 and December 31, 2025 revenue would decrease by the same amount.
   - An entry to record an allowance for credit losses at December 31, 2025. If this entry had been recorded, this entry would decrease total assets by approximately $6,100, increase expenses by approximately $6,100, and decrease the change in net assets by approximately $6,100.

   In addition, you have proposed adjusting journal entries that have been posted to the Organization's accounts. A list of the adjusting journal entries is as follows:

   - An entry to record performance obligation liabilities related to subscription revenue. This entry would increase December 31, 2025 and 2024 liabilities by approximately $8,300 and $9,300, respectively. This entry would increase the change in net assets for the years ended December 31, 2025 and 2024 by approximately $1,000 and $1,900, respectively.

9) The effects of all known actual or possible litigation, claims, and assessments have been accounted for and disclosed in accordance with U.S. GAAP.

10) Material concentrations have been appropriately disclosed in accordance with U.S. GAAP.

11) Guarantees, whether written or oral, under which the Organization is contingently liable, have been properly recorded or disclosed in accordance with U.S. GAAP.

12) Revenue from contracts with customers has been appropriately accounted for and disclosed in accordance with *FASB ASC 606, Revenue from Contracts with Customers*. All contracts underlying revenue recognized in the financial statements have commercial substance and have been approved by appropriate parties. We have considered side agreements, implied promises, and unstated customary business practices in identifying performance obligations in the contracts. We have sufficient and appropriate documentation supporting all estimates and judgments underlying the amount and timing of revenue recognized in the financial statements.

13) We have analyzed all debt and equity investments for proper classification and valuation in accordance with U.S. GAAP.

14) We have analyzed all financial instruments and appropriately recorded and/or disclosed expected credit losses in accordance with ASU 2016-13.

15) Receivables recorded in the financial statements represent valid claims against debtors for sales or other charges arising on or before the statement of financial position date and have been reduced to their estimated net realizable value.

16) We have no plans or intentions to discontinue the operations of any program or discontinue any significant services or activities.

17) In regard to the financial statement preparation services performed by you, we have—

- Assumed all management responsibilities.
- Designated Olawunmi Oduyebo who has suitable skill, knowledge, or experience to oversee the services.
- Evaluated the adequacy and results of the services performed.
- Accepted responsibility for the results of the services.

Information Provided

18) We have provided you with:

a) Access to all information, of which we are aware, that is relevant to the preparation and fair presentation of the financial statements, such as records (including information obtained from outside of the general and subsidiary ledgers), documentation, and other matters

b) Additional information that you have requested from us for the purpose of the audit.

c) Unrestricted access to persons within the Organization from whom you determined it necessary to obtain audit evidence.

d) Minutes of the meetings of the governing board or summaries of actions of recent meetings for which minutes have not yet been prepared

19) All material transactions have been recorded in the accounting records and are reflected in the financial statements

20) We have disclosed to you the results of our assessment of the risk that the financial statements may be materially misstated as a result of fraud.

21) We have no knowledge of any fraud or suspected fraud that affects the Organization and involves:

a) Management,

b) Employees who have significant roles in internal control, or

c) Others where the fraud could have a material effect on the financial statements.

2) We have no knowledge of any allegations of fraud or suspected fraud affecting the Organization's financial statements communicated by employees, former employees, grantors, regulators, or others.

3) We have no knowledge of any instances of noncompliance or suspected noncompliance with laws and regulations whose effects should be considered when preparing financial statements.

4) We are not aware of any pending or threatened litigation, claims, or assessments or unasserted claims or assessments that are required to be accrued or disclosed in the financial statements in accordance with U.S. GAAP, and we have not consulted a lawyer concerning litigation, claims, or assessments.

5) We have disclosed to you the names of all of the Organization's related parties and all the related-party relationships and transactions, including any side agreements.

6) Except as made known to you, the Organization has satisfactory title to all owned assets, and there are no liens or encumbrances on such assets nor has any asset been pledged as collateral.

7) We are responsible for compliance with the laws, regulations, and provisions of contracts and grant agreements applicable to us.

8) Christian Community Development Association is an exempt organization under Section 501(c)(3) of the Internal Revenue Code. Any activities of which we are aware that would jeopardize the Organization's tax-exempt status, and all activities subject to tax on unrelated business income or excise or other tax, have been disclosed to you. All required filings with tax authorities are up-to-date.

9) We have developed processes and controls to identify and evaluate whether conditions or events exist that raise substantial doubt about the organization's ability to continue as a going concern. We have performed this assessment and there are no material uncertainties that may cast significant doubt about the organization's ability to continue as a going concern through one year after the financial statement issuance date.

Signature: Lorenzo A Watson
Name: Lorenzo Watson
Title: Chief Executive Officer

Signature: Olawunmi Oduyebo
Name: Olawunmi Oduyebo
Title: Bookkeeper

Signature: Jitasa- Alexis Byerly
Name: Jitasa
Title: Third party accounting services