

CUMBERLAND COMMUNITY OPTIONS, INC.

FINANCIAL STATEMENTS

JUNE 30, 2021 AND 2020

(With Independent Auditor's Report Thereon)

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INDEPENDENT AUDITOR'S REPORT

Board of Directors
Cumberland Community Options, Inc.
Nashville, Tennessee

Opinion

I have audited the accompanying financial statements of Cumberland Community Options, Inc., which comprise the statement of financial position as of June 30, 2021 and 2020, and the related statements of activities, functional expense and cash flows for the years then ended, and the related notes to the financial statements.

In my opinion the accompanying financial statements present fairly, in all material respects, the financial position of Cumberland Community Options, Inc. as of June 30, 2021 and 2020, and the changes in its net assets and its cash flow for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

I conducted my 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. My responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. I am required to be independent of Cumberland Community Options, Inc. and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to my audits. I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my audit opinion.

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 and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Auditors Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS we:

- Exercise professional judgement and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial misstatements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness on Cumberland Community Options, INC 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 financial statements.
- Conclude whether, in my judgement, there are conditions or events, considered in the aggregate that raise substantial doubt about company's ability to continue as a going concern for a reasonable period of time.

I am required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings and certain internal control related matters that we identified during the audit

Other Matters

Other Information

Management is responsible for the other information. The other information comprises the Roster of Board and Management Members but does not include the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information, and we do not express an opinion or any other form of assurance thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and consider whether a material inconsistency exists between the other information and the financial statements, or the other information otherwise appears to be materially misstated. If, based on the work performed, we conclude that an uncorrected material misstatement of the other information exists, we are required to describe it in our report.

Other Reporting Required by Government Auditing Standards

In accordance with *Government Auditing Standards*, I have also issued our report dated December 31, 2021 on our consideration of Cumberland Community Option, Inc's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is 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 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 Cumberland Community Option, Inc's internal control over financial reporting and compliance.

A J Farmer, CPA

Franklin, Tennessee
December 31, 2021

CUMBERLAND COMMUNITY OPTIONS, INC
COMPARATIVE STATEMENTS OF FINANCIAL POSITION
JUNE 30, 2021 AND 2020

	2021	2020
ASSETS		
CURRENT ASSETS		
Cash and cash-equivalents	\$ 138,193	166,211
Contracts receivable	129,798	97,540
Other receivable	-	3,006
Employee receivable	364	570
	<hr/>	<hr/>
Total current assets	268,354	267,327
	<hr/>	<hr/>
PROPERTY AND EQUIPMENT		
Land	240,000	240,000
Property	382,871	382,871
Auto	8,072	8,072
Equipment	40,783	40,783
Less accumulated depreciation	158,772	147,695
	<hr/>	<hr/>
Total property and equipment	512,953	524,031
	<hr/>	<hr/>
Total Assets	\$ 781,308	791,358
	<hr/>	<hr/>
LIABILITIES AND NET ASSETS		
CURRENT LIABILITIES		
Accounts payable	\$ -	-
Accrued expense	48,453	53,630
Note payable short term	37,786	35,291
	<hr/>	<hr/>
Total current liabilities	86,239	88,921
	<hr/>	<hr/>
Notes payable long term	125,734	163,301
	<hr/>	<hr/>
Total liabilities	211,973	252,222
	<hr/>	<hr/>
NET ASSETS		
Without donor restrictions	565,949	535,749
Board restricted	3,387	3,387
	<hr/>	<hr/>
Total net assets	569,336	539,136
	<hr/>	<hr/>
Total liabilities and net assets	\$ 781,309	791,358
	<hr/>	<hr/>

See notes to financial statements

CUMBERLAND COMMUNITY OPTIONS, INC
COMPARATIVE STATEMENTS OF
ACTIVITIES
YEARS ENDED JUNE 30, 2021 AND 2020

CHANGES IN NET ASSETS WITHOUT DONOR RESTRICTIONS	2021	2020
Support and revenue		
State of Tennessee contract revenue	\$ 1,063,837	1,113,487
Fundraising	13,736	6,450
Total support and revenue	<u>1,077,572</u>	<u>1,119,938</u>
Program expense	820,302.0	870,816
Managemnet and general expense	<u>227,071</u>	<u>226,344</u>
Total expense	<u>1,047,373</u>	<u>1,097,160</u>
Increase (decrease) in net assets without donor restrictions	30,199	22,778
Net assets beginning of year	539,136	516,358
Net assets end of year	<u>\$ 569,335</u>	<u>539,136</u>

See notes to financial statements

CUMBERLAND COMMUNITY OPTIONS, INC
COMPARATIVE STATEMENTS OF FUNCTIONAL EXPENSE
YEARS ENDED JUNE 30, 2021 AND 2020

	2021			2020		
	Support & Client Assistance	Management & General	Total	Support & Client Assistance	Management & General	Total
Salaries	\$ 557,968	90,832	648,800	589,318	95,935	685,253
Payroll taxes	45,930	7,477	53,406	47,812	7,783	55,595
Employee benefits	103,189	16,798	119,987	99,818	24,954	124,772
Bank charges	-	231	231	-	406	406
Professional services	-	7,200	7,200	2,969	11,314	14,283
Supplies	-	1,318	1,318	-	2,127	2,127
Communications	2,015	13,859	15,873	2,597	13,028	15,625
Rent	58,793	-	58,793	48,896	-	48,896
Insurance	4,200	28,507	32,707	22,237	7,026	29,263
Travel /vehicle expense	32,764	4,008	36,772	39,474	4,818	44,292
Training	2,597	-	2,597	2,632	-	2,632
Equipment lease	-	4,661	4,661	-	4,795	4,795
Equipment repair and maintenance	1,273	4,154	5,427	2,316	2,676	4,992
Advertising	-	-	-	-	-	-
License and permits	-	2,730	2,730	-	2,380	2,380
Utilities	10,643	-	10,643	10,703	-	10,703
Back ground checks	284	-	284	443	-	443
Interest	-	21,092	21,092	-	27,677	27,677
Miscellaneous	646	13,909	14,556	1,601	10,944	12,545
Fundraising	-	-	-	-	186	186
Depreciation	-	10,295	10,295	-	10,295	10,295
	\$ 820,302	227,071	1,047,373	870,816	226,344	1,097,160

CUMBERLAND COMMUNITY OPTIONS, INC
COMPARATIVE STATEMENTS OF CASH FLOWS
YEARS ENDED JUNE 30, 2021 AND 2020

	2021	2020
Cash Flows From Operating Activities		
Increase (decrease) in net assets	\$ 30,199	22,778
Adjustments to reconcile increase (decrease) in net assets to cash provided (used) by operating activities		
Depreciation	10,295	10,295
(Increase) decrease in contracts receivable	(32,258)	21,185
(Increase) decrease in other receivable	3,213	(1,867)
(Increase) decrease in prepaid expense	-	-
Increase (decrease) in accounts payable	-	-
Increase (decrease) in accrued liabilities	(5,177)	3,649
	<hr/>	<hr/>
Total adjustments	(23,927)	33,262
	<hr/>	<hr/>
Net cash provided (used) by operating activities	6,273	56,040
	<hr/>	<hr/>
Cash Flows From Investing Activities		
(Acquisition) sale of plant property and equipment	781	-
	<hr/>	<hr/>
Net cash used by investing activities	781	-
	<hr/>	<hr/>
Cash Flows From Financing Activities		
Net cash provided (used) by financing activities debt payment	(35,072)	(32,687)
	<hr/>	<hr/>
Increase (decrease) in cash	(28,018)	23,353
	<hr/>	<hr/>
Cash beginning of year	166,211	142,858
	<hr/>	<hr/>
Cash end of year	\$ 138,193	166,211
	<hr/> <hr/>	<hr/> <hr/>

See notes to financial statements

CUMBERLAND COMMUNITY OPTIONS, INC.
NOTES TO THE FINANCIAL STATEMENTS

NOTE A – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES:

A summary of the significant accounting policies applied in the preparation of the accompanying financial statements follow:

1. Nature of Organization. Cumberland Community Options, Inc. is a nonprofit corporation chartered by State of Tennessee for the purpose of assisting people with intellectual, developmental and other disabilities to live in the community in such a way that there is an acceptable balance between their opportunities to experience a lifestyle meaningful to themselves and the risks that occur with ordinary living. The Corporation provides services to persons with intellectual, developmental and other disabilities in the areas of supported living, specialized equipment and supplies, personal assistance, transportation, and adaptation to everyday living.

Basis of Presentation. Cumberland Community Options, Inc. reports information regarding its financial position and activities in accordance with FASB ASC 958 and ASU 2016-14 which updates ASC 958. Under FASB ASU 2016-14, the Corporation is required to report information regarding its financial position and activities according to two classes of net assets: net assets without donor restrictions and net assets with donor restrictions, based upon the existence or absence of donor-imposed restrictions. (The Corporation has no assets which meet the definition of donor restricted net assets either temporarily or in perpetuity). In addition, the Corporation reports information regarding contributions in accordance with ASU 2016-14. Contributions received are recorded as without donor restrictions, or with donor restrictions, depending on the existence and/or nature of any donor restrictions. The Corporation has not received any contributions with donor-imposed restrictions that would result in temporarily or permanently restricted net assets.

2. Basis of Accounting. The Corporation has prepared its financial statements in accordance with US generally accepted accounting principles. The Organization has implemented ASU 2016-14 Financial Statements for Not For Profits. This ASU requires changes to net asset classifications and disclosures about the liquidity of assets among other requirements not applicable to this Organization.

New Accounting Pronouncement – On August 18, 2016, FASB issued ASU 2016-14, Not-for-Profit Entities (Topic 958) – Presentation of Financial Statements of Not-for-Profit Entities. The update addresses the complexity and understandability of net asset classification, deficiencies in information about liquidity and availability of resources, and the lack of consistency in the type of information provided about expenses and investment return. The Corporation has adjusted the presentation of these statements accordingly. The ASU has been applied retrospectively to all periods presented.

Net assets without donor restrictions for any purpose in performing the primary objectives of the Corporation.

Net assets with donor restrictions are subject to stipulations by the donor either temporarily or in perpetuity.

Measure of operations – The statements of activities reports all changes in net assets, including changes in net assets from operating and non-operating activities. Operating activities consist of those items attributable to the Corporations ongoing services and interest and dividends earned on investments. Non-operating activities are limited to resources that generate return from investments and other activities considered to be of a more unusual or nonrecurring nature.

Cash Equivalents. Cash equivalents consist of short-term, highly liquid investments which have an initial maturity of ninety days or less

CUMBERLAND COMMUNITY OPTIONS, INC.
NOTES TO THE FINANCIAL STATEMENTS (continued)

3. Availability and Liquidity

The following represents the financial assets at June 30, 2021 and 2020:

Cash and cash equivalents as of June 30, 2021 and 2020 is \$138,193 and \$166,211 respectively.
Accounts receivable as of June 30, 2021 and 2020 is \$129,524 and \$97,540 respectively.

The Corporation's goal is generally to maintain financial assets to meet 60 days of operating expenses (approximately \$175,000). As part of its liquidity plan, excess cash is invested in short-term investments, including money market accounts and certificates of deposit.

4. Revenue and Support Cumberland Community Options, Inc. receives most of its income, approximately 98%, from contract services paid by the State of Tennessee Department of Finance and Administration, Division of Intellectual Disability Services. The Corporation records income due from the State in the period that the applicable expenditures were incurred by the Corporation.

Revenue Recognition

Fee income is recognized in the period in which services are provided based on a contractual rate per client per day. Rates paid to us are determined by the State of Tennessee per client based on the level of care required.

Performance Obligations

A performance obligation is a promise in a contract to transfer a distinct good or service to the customer, and is the unit of account in the new revenue recognition standard. The contract transaction price is allocated to each distinct performance obligation and recognized as revenue when, or as, the performance obligation is satisfied.

Performance Obligations Satisfied at a Point in Time

Revenues that do not satisfy the criteria for recognition over time are recognized at a point in time. Upon fulfillment of the performance obligation, which is the services provided to the customer, revenue is recognized. Management believes that point in time recognition remains appropriate and will continue to recognize revenues as services are provided. Revenue from services transferred to customers at a point in time accounted for 98% of revenue for the year ended June 30, 2021.

5. Contributions. All contributions are considered to be available for current operations unless specifically restricted by the donor. Amounts received that are designated for future periods or restricted by the donor for specific purposes or in perpetuity are reported as with donor restriction. restricted support that increases those net assets classes. When a temporary restriction expires, net assets with donor restrictions are reclassified to net assets with no donor restrictions and reported in the statement of activities as net assets released from restrictions. If a restriction is fulfilled in the same period in which the contribution is received, the Corporation reports the support as net assets without donor restricted.

CUMBERLAND COMMUNITY OPTIONS, INC.
NOTES TO THE FINANCIAL STATEMENTS (continued)

6. Property and Equipment. Property and equipment are carried at cost. Donated furniture and equipment have not been recorded, as Cumberland Community Options, Inc. has no reasonable basis for valuation. The donated property was being discarded from other agencies and had no material value. Depreciation on purchased property is computed using the straight-line method over the estimated lives of the assets, presently three to thirty nine years
7. Donated Services. Unpaid volunteers make contributions of time in various administrative, fund-raising, and program functions. The value of contributed time is not reflected in the financial statements as it is not susceptible to an objective measurement or valuation.
8. Functional Allocation of Expenses. The costs of providing the various programs and other activities have been summarized on a functional basis in the statement of activities. Accordingly, certain costs have been allocated, using estimations of hours worked, among the programs and supporting services benefited.
9. Estimates. The preparation of the financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates.
10. Income Taxes. Cumberland Community Options, Inc. is exempt from federal income taxes under Section 501 (c) 3 of the Internal Revenue Code. Therefore, no provision for federal income taxes have been made in the accompanying financial statements.
11. Pension Plan. Cumberland Community Options, Inc. maintains a 403(b) retirement plan for employees who are eligible for the plan. Cumberland Community Options contributes 5% of gross wages per employee after one year of employment and enrollment in the plan. Contributions to the plan are based on the participant's salary. The costs of this plan are charged to benefits expense.

NOTE B – DUE FROM THE STATE OF TENNESSEE:

Cumberland Community Options, Inc. is due monies from the State of Tennessee Department of Mental Health and Intellectual Disability Services for contract services performed. These receivables total \$129,524 and \$97,540 for the years ended June 30, and 2021 and 2020 respectively. Due to the timing and nature of receivables it was deemed more effective to test them by verifying subsequent receipts than requesting balance confirmations.

NOTE C – QUESTIONED COSTS / CONTINGENCIES:

Questioned costs are those amounts charged to a funded program that may not be in compliance with requirements set forth in contracts, statutes, and regulations governing allowability or eligibility. A questioned cost may not be reimbursed by the State or the State agency may require that the funds already expended be refunded back to the State. These amounts can be "questioned" by the State for the specific grant to which they apply. The determination as to whether such costs will be allowed or disallowed under the grants will be made by the individual grantor agencies at a later date. No liability is needed as of June 30, 2021 and 2020 for these costs as no determination has been made by the grantor agencies as to any amount for any grant.

CUMBERLAND COMMUNITY OPTIONS, INC.
NOTES TO THE FINANCIAL STATEMENTS (continued)

NOTE D – COMMITMENTS:

Cumberland Community Options, Inc. maintains a lease for a copier as of June 30, 2021 and 2020, with monthly lease payments of \$325 this lease is not considered a capital lease under US generally accepted accounting principles.

The Organization has a mortgage payable to Regions Bank of \$163,520 as of June 30, 2021 payable in monthly installments of \$3,980 including interest at 6.85%. The final payment is due March 2025. Real property at 322 Emery Drive, Nashville, TN collateralizes the mortgage.

Aggregate mortgage payable maturities are as follows for the next five years:

2022	37,786
2023	40,976
2024	43,317
2025	<u>41,441</u>
Total	163,520

NOTE E - CONCENTRATION OF CREDIT RISK:

Financial instruments that potentially subject the Organization to concentrations of credit risk consist of money due from the State of Tennessee Department of Mental Health and Mental Retardation and other accounts receivable. Accounts receivable consist of monies due from clients for reimbursement of living expenses paid by the Organization. These receivables are widely dispersed over many persons and mitigate credit risk. Money due from the State of Tennessee represents a concentration of credit risk to the extent that it is received from concentrated sources. The Organization receives a substantial amount, (approximately 98%), of its support from the State of Tennessee. A significant reduction in the levels of this support, if this was to occur, could have an adverse effect on the Organization's programs and activities. Based on the upcoming fiscal year's budget, the funding is expected to continue for the current year.

The Organization's cash is held in one financial institution as of June 30, 2021 and 2020. At June 30, 2021 and 2020 the Federal Deposit Insurance Corporation (FDIC) insures aggregate deposits up to \$250,000 per bank per depositor. Deposits do not exceed this limit.

NOTE F – SUBSEQUENT EVENTS:

Management has evaluated events and transactions subsequent to the statement of financial position date through the date of the auditor's report, December 31, 2021 (the date the financial statements were available to be issued), for potential recognition or disclosure in the financial statements. Management has not identified any items requiring disclosure.

NOTE G – UNCERTAIN TAX POSITIONS

The Organization follows the accounting guidance for uncertainty in income taxes using the provisions of Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) Topic 740, Income Taxes. Using that guidance, tax positions initially need to be recognized in the financial statements when it is more-likely-than-not the position will be sustained upon examination by tax authorities. Such tax positions initially and subsequently need to be measured as the largest amount of tax benefit that has a greater than 50% likelihood of being realized upon ultimate settlement with the tax authority assuming full knowledge of the position and relevant facts.

The adoption of FASB ASC 740 did not have a material impact on the Organization's financial statements. Management has concluded that there are no significant uncertain tax positions requiring disclosure, and there are no material amounts of unrecognized tax benefits. The Organization's evaluation was performed for tax years that remain subject to examination by major tax jurisdictions as of June 30, 2021.

NOTE H – TAX STATUS

The Organization, obtained its determination letter dated September 04, 2004 in which the Internal Revenue Service stated that the Corporation was in compliance with the applicable requirements of Internal Revenue Code Section 501 (c) 3. The Organization has had no significant modifications of its programs since receiving the determination letter. Management believes that the Organization is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code and is exempt from federal income tax under IRC Section 501 (a).

SUPPLEMENTAL INFORMATION

CUMBERLAND COMMUNITY OPTIONS, INC
ROSTER OF BOARD AND MANAGEMENT MEMBERS

JUNE 30, 2021

Kathy Harding, Executive Director

Nancy Brenner, President

Steve Brenner, Treasurer

James Wallace, Secretary

Linda Hinton, Director

Brenda Conner, Director

Joe Toney, Director

**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***

Independent Auditor's Report

Board of Directors
Cumberland Community Options, Inc.
Nashville, Tennessee

I 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 Cumberland Community Options, Inc., (a nonprofit organization), which comprise the statement of financial position as of June 30, 2021, and the related statements of activities, functional expense and cash flows for the year then ended, and the related notes to the financial statements, and have issued my report thereon dated December 31, 2021.

Internal Control Over Financial Reporting

In planning and performing my audit of the financial statements, I considered Cumberland Community Options, Inc. internal control over financial reporting (internal control) as a basis for designing the audit procedures that are appropriate in the circumstances for the purpose of expressing my opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of its internal control. Accordingly, I do not express an opinion on the effectiveness of the Organization's internal control.

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

My 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 my audit I did not identify any deficiencies in internal control that I 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 Cumberland Community Options, Inc. financial statements are free from material misstatement, I performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the determination of financial statement amounts. However, providing an opinion on compliance with those provisions was not an objective of my audit, and accordingly, I do not express such an opinion. The results of my 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 my 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 J Farmer, CPA

Franklin, Tennessee
December 31, 2021

A J Farmer, CPA

A. Jack Farmer, CPA
1044 Lewisburg Pike
Franklin, TN 37064
ajfarmer.cpa@farmercpapllc.com
Telephone 6154293771

SCHEDULE OF PRIOR YEAR FINDINGS

There were no prior year findings.