
BOARD OF HEALTH – FINANCE COMMITTEE

Agenda for August 18, 2025 at 9:00 AM

1. Call to Order
 - a. Roll Call
 - b. Approval of the Agenda
2. Public Comment
3. Unfinished Business
 - a.
4. New Business
 - a. FY25-26 AAA Provider Allocations – pg 2
 - b. Audit Services RFP – pg 4
 - c. Updated on Employer Sponsored Health Care Renewal – pg 61
 - d. FY25-26 Budget
5. Public Comment
6. Commissioner Comments
7. Adjournment - Next meeting: Full Board meets on August 28, 2025, next Finance Committee Meeting September 15, 2025.

Public Comment:
For the purpose of public participation during public hearings or during the public comment portion of a meeting, every speaker prior to the beginning of the meeting is requested but not required to provide the Board with his or her name, address and subject to be discussed. Speakers are requested to provide comments that are civil and respectful. Each speaker will be allowed to speak for no more than three (3) minutes at each public comment opportunity.



PROVIDER NAME	FY24-25 ³	Proposed FY25-26 ⁴	% Difference
Branch Area Transit Authority			
Transportation	\$ 18,800	\$ 21,230	13%
Branch County Commission On Aging			
Case Coordination & Support	\$ 6,333	\$ 6,220	
Caregiver Education	3,528	3,528	
Caregiver Support	3,360	3,360	
Caregiver Training	210	210	
Chore Services	3,360	3,360	
Congregate Meals	43,200	40,880	
Disease Prevention/Health Promotion	3,784	3,626	
Friendly Reassurance	1,680	1,680	
Personal Care	5,000	5,000	
Home Delivered Meals	143,973	143,866	
Homemaking	41,540	40,963	
In-Home Respite	8,830	17,640	
MIOptions - Medicare Counseling	8,824	19,000	
Gap Filling	1,260	1,260	
Transportation	3,000	3,000	
TOTAL	\$ 277,882	\$ 293,593	6%
Kalamazoo Human Services Dept. - AAA Region 3A			
Long Term Care Ombudsman Program	\$ 2,000	\$ 2,000	0%
Legal Services of South Central MI			
Legal Services	\$ 12,000	\$ 12,000	0%
St. Joseph County Commission On Aging			
Caregiver Education	\$ 4,872	\$ 4,872	
Caregiver Support	4,640	4,640	
Caregiver Training	290	290	
Case Coordination & Support	8,745	8,588	
Chore	4,640	4,640	
Congregate Meals	71,858	68,663	
Disease Prevention/Health Promotion	5,225	5,007	
Friendly Reassurance	2,320	2,320	
Homemaking	42,447	41,860	
Home Delivered Meals	186,608	186,462	
Home Repair	5,000	5,000	
In-Home Respite	11,932	22,251	
MIOptions - Medicare Counseling	9,224	19,000	
Personal Care	18,900	18,900	
Gap Filling	1,740	1,740	
TOTAL	\$ 378,441	\$ 394,233	4%
St. Joseph County Transportation Authority			
Transportation	\$ 25,680	\$ 29,871	16%

NOTES:

1 - Presented to the Board of Health Finance Committee on August 18, 2025

2 - Contracts will be renewed pending providers submission of accurate budget(s)

3 - FY24-25 award amounts reflected are Original (does not include amendments)

4 - FY25-26 Proposed amounts reflect full-year federal & state funding anticipated based on full year FY25 award. Carry forward not included.

MIOptions is tentative funding, based on annualized amounts - Funding Period 10/1/25 - 3/31/26

RFP for Audit Services

RFP Process

On July 10, 2025, the agency released a Request for Proposals (RFP) for Audit Services. The RFP was posted as a banner on the agency's website and emailed directly to five accounting firms that had expressed interest when contacted by BHSJ staff: Maner Costerisan, Gabridge & Co., Rehmann, Roslund, Prestage & Co., and Yeo & Yeo.

Proposals were due by August 8, 2025, at 2:00 PM EST. The agency received proposals from Maner Costerisan and Roslund, Prestage & Co., and a notice from Yeo & Yeo declining to submit.

Method of Evaluating Proposals

The RFP indicated that proposals would be evaluated with a strict emphasis on quality. Attributes which will be analyzed include:

1. Depth of governmental entities audited by CPA firm proposing.
2. Firm's governmental resources available.
3. Involvement in municipal activity and organizations.
4. Training of personnel in governmental (and federal grant) auditing.
5. Experience with district health departments.
6. Experience with Area Agency on Aging organizations.
7. Demonstrated knowledge of new audit standards and assisting governmental units with implementation and maintenance of those standards.
8. Quality of staff included in assignment.
9. Reference responses.
10. Availability of secondary or backup partners, if needed.
11. Internal quality control procedures and external quality control review.

After technical qualities have been evaluated, cost and other considerations will be evaluated. Once all factors have been evaluated, the audit firm who is most qualified and reasonable in cost will be selected.

Qualifications and Experience

Both firms are Licensed CPAs, meet the independent requirements, and have no history of substandard audit work.

- Roslund, Prestage, & Co.
 - No prior experience with District Health Departments or Area Agency on Aging audits.
 - General governmental auditing experience, but has fewer staff members with governmental experience (7).
- Maner Costerisan
 - Has direct experience with BHSJ audits
 - Has direct experience with other District Health Department and Area Agency on Aging audits.
 - They have a much larger firm with more staff members with governmental experience (205), allowing for deeper specialization.

Staffing and Resources

- Roslund, Prestage, & Co.
 - Smaller firm overall (26 FTE) with 7 dedicated to governmental audits
 - Higher partner involvement proposed (25 hours vs 10 hours)
- Maner Costerisan
 - Much larger pool of staff, indicating higher capacity for simultaneous engagements
 - Greater reliance on staff-level hours (90 hours vs 38 hours), with fewer partner hours.

Cost

- Roslund, Prestage, & Co.
 - Lower cost in all years
 - Year 1: \$17,250 (vs \$21,775)
 - Additional program/single audit: \$3,500 (vs \$4,000)
 - Proposes 101 hours to complete audit
- Maner Costerisan
 - Higher cost, but may reflect deeper experience in specific health department related audits
 - Proposes 125 hours to complete audit

Recommendation

If cost control is the highest priority and you are confident that a firm can adapt to the unique requirements of health department and aging service audits without prior direct experience, Roslund, Prestage, & Co. offers a lower price and strong general governmental audit expertise.

However, if specialized experience in health and aging services is critical for ensuring accuracy, compliance, and efficiency—particularly given regulatory complexity—Maner Costerisan is the stronger choice despite the higher cost. The agency is still training its new Accountant, making it more difficult to provide the additional orientation and support a firm without prior District Health Department or Area Agency on Aging audit experience would require. Maner Costerisan's direct experience with this agency, similar district health departments, and other Area Agency on Aging organizations suggests that the risk mitigation benefits outweigh the additional cost at this time. As a result, the Agency is recommending moving forward with Maner Costerisan.

A photograph of the Michigan State Capitol building, featuring its iconic dome and classical architecture. The image is partially obscured by an orange horizontal band.

Professional Auditing Services

Prepared for:

Branch-Hillsdale-St. Joseph Community Health Agency
570 Marshall Road
Coldwater, Michigan 49036



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TO

Theresa Fisher, Administrative Services Director
fishert@bhsj.org
Branch-Hillsdale-St. Joseph Community Health Agency

FROM

Aaron M. Stevens, CPA, CGFM
astevens@manercpa.com
Maner Costerisan

August 8, 2025

Dear Theresa,

We are very excited about the opportunity to provide you with a proposal for professional auditing services for the Branch-Hillsdale-St. Joseph Community Health Agency for the fiscal years ending September 30, 2025, 2026, and 2027. Our services will include a financial audit of the Agency's financial statements and other requested services. Our firm will provide timely audit services and a "big picture" report to the members of the Board of Health reviewing operations, audit conclusions, and recommendations.

We understand the audit will be performed in accordance with generally accepted auditing standards (GAAS) as contained in the Statement on Auditing Standards of AICPA and to the extent applicable, *Government Auditing Standards* and the Uniform Guidance. We will plan our audit assuming the Agency's financial statements will be prepared in accordance with U.S. generally accepted accounting principles. We will meet the time frames outlined in the request for proposal, assuming the Agency provides the required trial balances and schedules by the necessary dates.

Why We Believe We Are the Best Qualified

- The engagement principal assigned to your audit has more than 30 years of experience in governmental auditing and accounting, including extensive experience with GASB 34 financial statements.
- Maner Costerisan's experience includes auditing more than 300 governmental entities including cities, villages, counties, townships, school districts, libraries, health departments, road commissions, other local authorities and agencies, and various departments of the State of Michigan.
- Our firm is a member of the Governmental Audit Quality Center (GAQC), established by the American Institute of CPA's (AICPA).

- The independent review principal assigned to your audit serves as the co-chair of the Michigan Government Finance Officers Association-Accounting Standards Committee. This committee supports governmental accounting and financial reporting advancement through active participation in the review and analysis of proposed pronouncements from authoritative accounting standard-setting bodies.
- The independent review principal assigned to your audit currently serves, and the engagement principal previously served, on the Michigan Committee on Governmental Accounting and Auditing. This committee provides guidance that local units of government may use in complying with accounting and auditing requirements in the State of Michigan. As a result, a considerable amount of time is spent working with representatives of the State Treasury Department, Municipal Finance Commission, and the Department of Transportation.

We understand the importance of conducting an engagement in a manner that will cause the least disruption to your office. All of our efforts are directed toward achieving the completion of these projects with the highest degree of quality. We have included our most recent peer review report. We again received a “pass” report.

The accompanying proposal is a firm and irrevocable offer for the financial statement audits of the fiscal years ending September 30, 2025, 2026, 2027. This proposal is effective for 60 days. We pride ourselves on completing our audits in a timely fashion and will perform the audit of the Agency’s financial statements within applicable deadlines. Our proposal is a written expression of our plan of services and qualifications, but it cannot completely convey the enthusiasm with which Maner Costerisan approaches this opportunity.

I look forward to hearing from you.

Sincerely,

A handwritten signature in black ink, appearing to read "Aaron M. Stevens".

Aaron M. Stevens, CPA, CGFM

About Maner Costerisan

Over 115 years in business. That means Maner Costerisan has more than a century of experience in looking toward the future. We've learned a lot over the last 100-plus years, growing from a small, local firm serving mid-Michigan in the early 1900s to one of Accounting Today's Top Regional Firms (2021-2025).

Our growth and success are directly connected to strong relationships with our clients. We listen to their problems and help solve them.

We begin every business relationship by immersing ourselves in your goals, obstacles, and opportunities. We understand where you are today and learn where you want to go tomorrow. This insight empowers us to develop creative, flexible, cost-effective solutions to get you there. Not some vague, one-size-fits-all plan, but a comprehensive, step-by-step blueprint for success. Designed to keep you compliant and turn today's potential into tomorrow's achievements.

We may work with numbers and figures, but it's people and relationships that drive us. Our mission is to enable others to reach their potential.

Every day, this is how we prove "client first" is both our promise and our passion:

- Proactively using our industry experience and knowledge to stay on top of your ever-changing requirements and the latest legislative changes impacting your industry.
- We're a trusted advisor and sounding board, delivering strategic solutions and hands-on guidance to help put you ahead of obstacles.
- Ensuring every client works exclusively with senior-level professionals, experienced in your industry - giving you direct access to our partners and managers every step of the way.
- Listening to your needs and challenges. Developing actionable solutions to help you get where you want to be.



Government Expertise

With Great Power Comes Great Scrutiny - Today, more is expected from government entities, so no one is more dedicated to offering smarter, cost-effective solutions than the experts at Maner Costerisan. We're deeply connected with the Michigan government and have hands-on experience working at every level. This experience empowers us to offer proactive solutions, going beyond just compliance maintenance. Our team knows how to help you get the most of tight budgets and manage talent shortages while staying on top of the shifting laws, rules, and regulations. Whether as a long-term partner or short-term resource, we're here to step in and help make any department stronger, so you can give your best to working for the public good.

Expertise in Action:



What Makes Maner Different?

Our professional staff is highly trained to provide services to governmental and nonprofit organizations and related entities in the areas of accounting, taxation, and consulting. Professional training is maintained by staff members through participation in and presentation of educational programs conducted both in-house by our firm and sponsored by national, state, and local professional societies and associations.

We perform these highly complex and regulatory-heavy audits. We are also certified to provide peer reviews of other CPA firms, reviewing their quality control systems to ensure they perform audits at the highest standards.

Other CPA firms seek our experienced professionals to review and grade their performance.

Client service remains at the heart of everything we do at Maner Costerisan. In June 2024, we received our fifth consecutive "Best of Accounting" Client Satisfaction Award from Clearly Rated.



Meet the Team

The team below will be dedicated to supporting the Branch-Hillsdale-St. Joseph Community Health Agency:



Aaron Stevens, CPA, CGFM
Principal, Director
Audit

About Aaron

Aaron brings more than 30 years of experience specializing in government and nonprofit auditing and consulting to Maner Costerisan. A member of the firm’s Board of Directors, Aaron helps lead Maner’s Government team and is a partner in the Audit department. Since joining Maner through a merger with Stevens, Kirinovic & Tucker P.C. (SKT) in early 2019, he’s helped spearhead tremendous growth throughout the government division, always looking for innovative solutions to help municipalities and government entities achieve their goals.

Aaron actively takes charge of keeping the entire government team well-informed about the constantly evolving requirements for government entities of various scales.

“I believe the key factors that drive my success are hard work, determination, and self-accountability. My goal is to be the consultant or advisor that my clients rely on and have confidence in.”

Certifications:

- Certified Public Accountant (CPA)
- Certified Government Financial Manager (CGFM)
- AICPA Fundamentals of ESG Certificate
- AICPA Not-for-Profit Certificate I
- AICPA Not-for-Profit Certificate II

Memberships:

- American Institute of Certified Public Accountants (AICPA)
- Michigan Association of Certified Public Accountants (MICPA)
- Michigan Governmental Finance Officers Association (MGFOA)
- Association of Government Accountants (AGA)

Meet the Team (cont.)



Bill Tucker, CPA
Principal, Director
Audit

About Bill

Bill brings more than 24 years of experience specializing in government and nonprofit auditing and consulting to Maner Costerisan. A member of the firm's Board of Directors, Bill leads Maner's Government team and is a partner in the Audit department. Since joining Maner through a merger with Stevens, Kirinovic & Tucker P.C. (SKT) in early 2019, he's helped spearhead tremendous growth throughout the government division, always looking for innovative solutions to help municipalities and government entities achieve their goals.

Bill consistently provides valuable contributions in the form of thought leadership articles on Maner's website and delivers engaging presentations at industry conferences and committees. Furthermore, he actively takes charge of keeping the entire government team well-informed about the constantly evolving requirements for government entities of various scales.

"Growing up, I was considered a leader due to the hard work and dedication I put into activities. Hard work set up a good foundation of what has driven my success."

"When I joined the parenthood rank, it emphasized never knowing what tomorrow can bring and always being 100% prepared for the next day. Making the most out of every day and accomplishing the task at hand changed the way I work every day and drove my success."

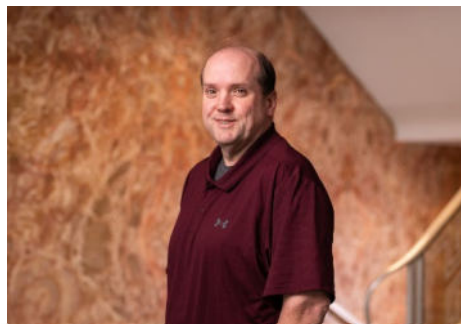
Certifications:

- Certified Public Accountant (CPA)

Memberships:

- American Institute of Public Accountants (AICPA)
- Michigan Association of Certified Public Accountants (MICPA)
- Michigan Governmental Finance Officers Association (MGFOA)

Meet the Team (cont.)



Dane Porter, CPA, CGFM
Senior Manager
Audit

About Dane

Dane has 22 years of accounting experience and has worked on various governmental and nonprofit audits throughout his career. Dane grew up in the Lansing area where he graduated from Lansing Eastern High School. He holds two degrees from Michigan State University; a Master of Science degree in professional accounting and a Bachelor of Arts degree in accounting. He also holds an Associate of Arts degree in pre-business from Lansing Community College. He is a member of the American Institute for Certified Public Accountants and the Michigan Association of Certified Public Accountants.

"I am successful because I am detail oriented and strive to provide a quality work product."

Certifications:

- Certified Public Accountant (CPA)
- Certified Government Financial Manager (CGFM)

Memberships:

- American Institute of Certified Public Accountants (AICPA)
- Michigan Association of Certified Public Accountants (MICPA)
- Governmental Finance Officers Association (GFOA)
- Association of Government Accountants (AGA)

Overview & Engagement Scope

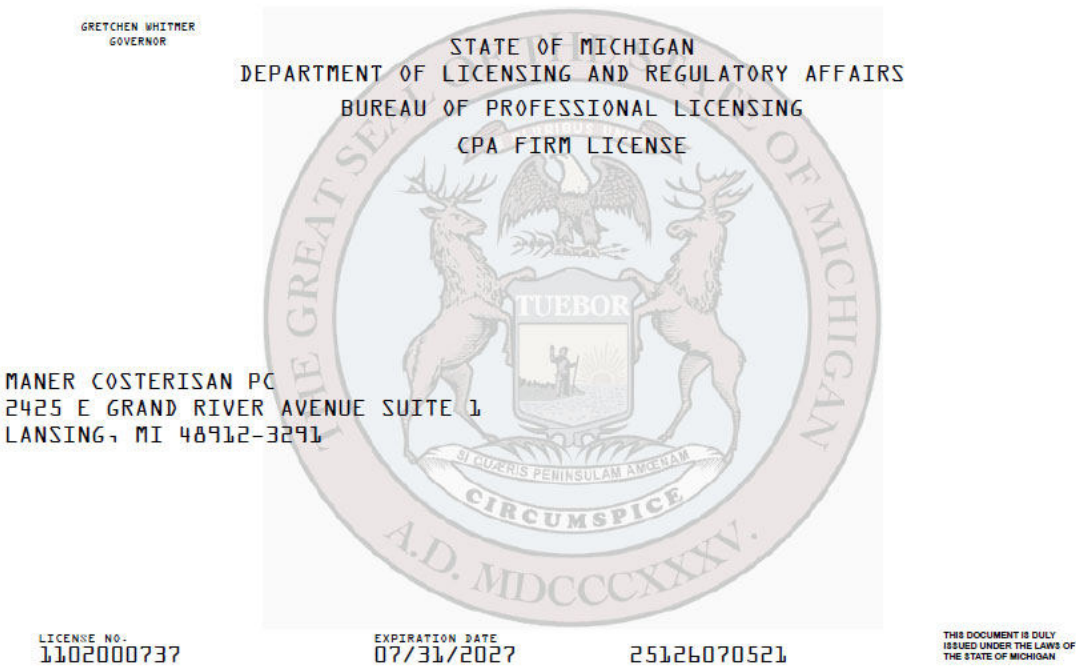
Branch-Hillsdale-St. Joseph Community Health Agency

We understand your needs consist of the following components for the 2025 fiscal year and the future:

- Financial statement audit in accordance with generally accepted auditing standards and *Government Auditing Standards*
- Single Audit in accordance with Uniform Guidance

License to Practice in Michigan

Maner Costerisan is properly licensed in the State of Michigan.



Independence

Maner Costerisan is independent with regard to the Branch-Hillsdale-St. Joseph Community Health Agency. We meet all the independence requirements of Generally Accepted Auditing Standards and *Government Auditing Standards* in relation to the Agency.

We affirm that we will follow the AICPA Interpretations of 501-3.

The firm will give the Agency's management written notice of any professional relationships entered into during the period of this agreement which would impact the independence of, or relationship with, the Agency.

Overview of Firm

Maner Costerisan was founded in the early 1900s. Since that time, we have grown into the largest local accounting firm in mid-Michigan, and we are recognized as a leader in conducting traditional and non-traditional services in the region. Maner Costerisan's main office is located at 2425 E. Grand River Avenue, Suite 1, Lansing, Michigan 48912. The immediate access to our experts and engagement team results in increased efficiencies and faster completion times for our engagements. In addition, our affiliation with BDO Alliance USA provides us easy access to additional professional and technical resources.

The firm consists of approximately 205 individuals, including 31 shareholders (principals). Of the 80 members of the audit department, all of them provide audit services for either governmental or nonprofit organizations. Most staff join our firm immediately after college through a very selective recruitment program. Our professional staff is highly trained to provide services to governmental and nonprofit organizations and related entities in areas of accounting, taxation, and consulting. Professional training is maintained by staff members through participation in and presentation of educational programs conducted both in-house by our firm and sponsored by national, state, and local professional societies and associations.

The audit of the Agency's financial statements will be performed by full time professionals from our Grand Rapids and Lansing offices.

Our firm participates in the AICPA Peer Review Program of the National Peer Review Committee (NPRC). We have received a "pass" peer review during every review since the inception of the program, including the most recent review in July 2023. We have received approval as a registered firm under the Public Company Accounting Oversight Board (PCAOB) and are a charter member of the AICPA Government Audit Quality Center. Please refer to Appendix A for our most recent peer review letter. Our most recent peer review included a review of specific governmental engagements.

We have specific governmental experience and have served as the audit firm for many local governments for over 40 years. The importance of the institutional knowledge we have gained over the years cannot be overemphasized. We have a long history of working with organizations like yours and believe we are the best firm to service your needs. Our clients have come to expect diversity of services and personal attention, our strength stems from a highly professional and dynamic staff. In 2024, governmental engagements accounted for more than 25% of the firm's practice.

Overview of Firm (cont.)

Our clients have shown us that they want the resources of a large accounting organization yet prefer to maintain the close, personal interaction only possible with an independent CPA firm. To expand our services, Maner Costerisan participates in BDO Alliance USA. We are an independent member of the BDO Alliance USA, a nationwide association of independently-owned local and regional accounting, consulting, and service firms with similar client service goals. By supplementing our services, the BDO Alliance USA allows us to:

- Enhance our client services and broaden our capabilities overall
- Expand our domestic and international coverage
- Gain greater technical knowledge in specialty areas
- Utilize professionals with experience in a wide range of industries
- Access the most up-to-date technical information
- Participate in the latest training programs
- Provide our clients with key contacts and sophisticated professionals throughout the U.S.

The BDO Alliance USA brings us the necessary tools to help us better serve our clients with greater flexibility, efficiency, and cost-effectiveness.

The BDO Alliance USA is a subsidiary of BDO USA, LLP, a Delaware limited liability partnership. For more than 100 years, BDO has provided quality service through the active involvement of experienced and committed professionals. The firm serves clients through more than 65 offices and over 750 independent alliance firm locations nationwide. As an independent Member Firm of BDO International Limited, BDO serves multi-national clients through a global network of more than 91,000 people working out of more than 1,600 offices across 167 countries.

BDO USA, LLP, a Delaware limited liability partnership, is the U.S. member of BDO International Limited, a UK company limited by guarantee, and forms part of the international BDO network of independent member firms. BDO is the brand name for the BDO network and for each of the BDO Member Firms.

Members of BDO Alliance USA must undergo a rigorous screening process and are evaluated on professional standards - including a periodic peer review under the auspices of the American Institute of Certified Public Accountants. Maner Costerisan's participation in the Alliance is further assurance that our firm can provide the level of service and resources required to serve effectively and efficiently. We will help you develop solutions that work.



Overview of Firm (cont.)

Single Audits

The “Single Audit” is required to be performed for governmental units that expend \$1,000,000 or more in federal financial assistance in a fiscal year. This type of audit covers compliance with grant regulations and contract provisions, along with financial areas.

We have attained extensive experience with governmental units related to grant funded programs, either by performing Single Audits or providing monitoring and technical assistance services. We have performed Single Audits for numerous governmental units and nonprofit organizations, and currently perform more than 150 Single Audits annually. All team members assigned to the Branch-Hillsdale-St. Joseph Community Health Agency’s engagement have experience auditing federal programs. This experience would prove beneficial to the Agency in assisting in applying for and auditing of grants.

Desk or Field Reviews

Single Audits that have been subjected to desk reviews by Federal and State agencies have always received acceptable results on these reviews. We have also received acceptable results on all Federal or State field reviews on our Single Audits. No disciplinary action has been taken or is pending against our firm during the past three years with state regulatory bodies or professional organizations. Our governmental principals have extensive experience with the Single Audit, which assures that audit coverage and reporting requirements are met.

Summary of Qualifications

Your Audit Team

Choosing the right professionals to serve you is a critical element of success. In selecting your service team, we reviewed carefully our understanding of your needs, as well as your plans, and identified the people whose credentials are ideal for you. The individuals we have selected have a demonstrated track record with governmental clients, strong technical backgrounds, and outstanding leadership and communication skills.

Client service and satisfaction are among our prime considerations. One of the most important services we provide our clients is monitoring their needs on a continual basis. This begins at the staff level and progresses all the way to the shareholder-in-charge of your account. We believe it is important that our clients have several resources to help them rather than just one. We have found this type of teamwork facilitates the identification of issues in advance and enables us to plan for them accordingly.

The key professionals you will work with are indicated in the chart below.

	Member(*)	Relevant Experience	Position
Aaron M. Stevens, CPA, CGFM	1, 2, 3	31 years	Engagement Principal
William I. Tucker IV, CPA	1, 2, 3	24 years	Independent Review Principal
Dane M. Porter, CPA, CGFM	2,3	22 years	Senior Manager

(*) 1) Member of Michigan GFOA 2) American Institute of CPAs 3) Michigan Association of CPAs

The audit team assigned to your engagement has significant experience in governmental accounting and auditing and provides services to governmental units year-round. Our firm and all of our personnel are committed to providing the highest quality of service. We have not had any complaints leveled against the firm or the individuals listed in this proposal by the AICPA, the State Board of Accountancy, or any other regulatory authority. In addition, upon being selected, an appropriate number of staff would be assigned once detailed schedules of dates have been determined. It is in the best interest of the Agency as well as Maner Costerisan to maintain continuity of staff on every engagement from year to year and we make every effort to make that possible.

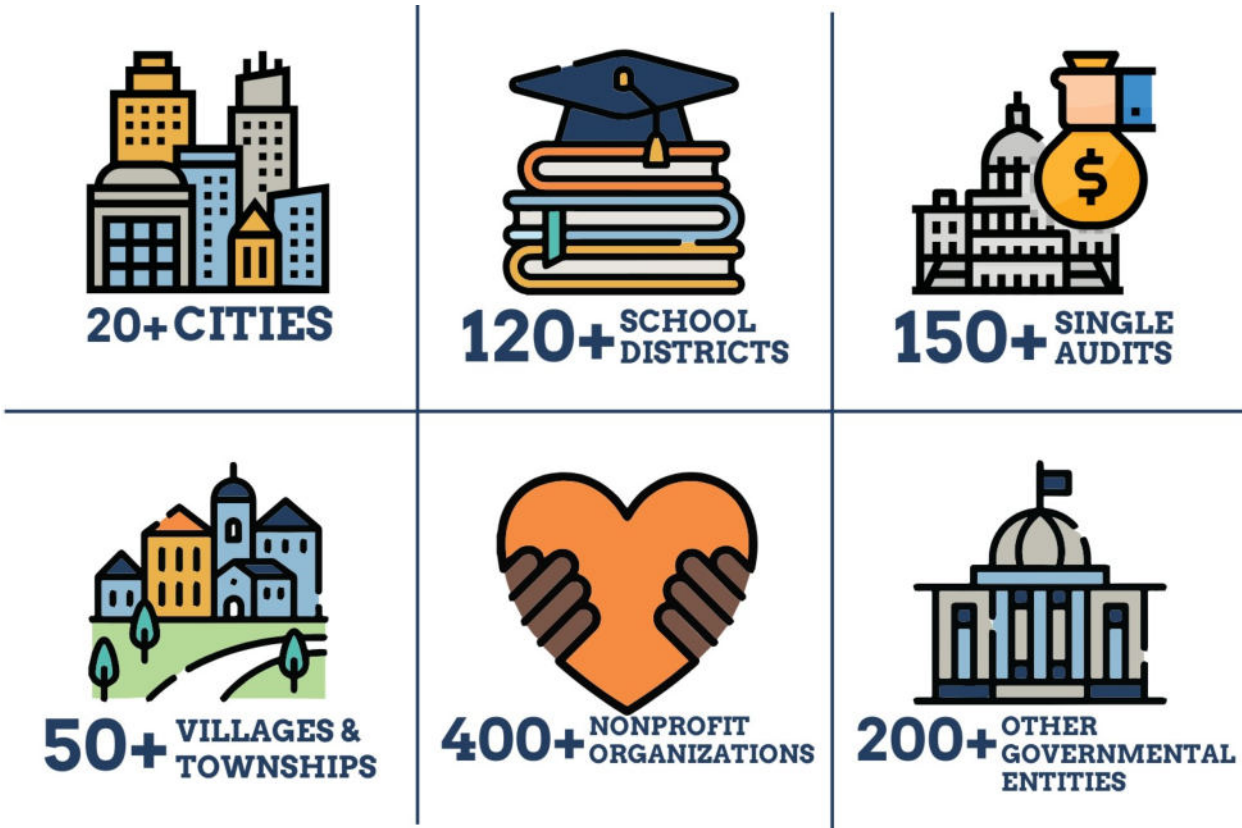
Summary of Qualifications (cont.)

Your Audit Team (continued)

All audit team members obtain continuing professional education through the AICPA and MICPA as required, including the area of governmental accounting and auditing. In addition, we demonstrate our commitment to the governmental industry by participating in the following associations and organizations:

- American Institute of Certified Public Accountants
- Government Finance Officers Association
- Michigan Association of Certified Public Accountants
- Michigan Government Finance Officers Association
- Michigan Municipal Executives
- Michigan Municipal Treasurers Association
- Michigan Townships Association
- Michigan Committee on Governmental Accounting and Auditing
- Michigan Association of Counties
- Michigan School Business Officials
- Michigan Public Transit Association
- Michigan Association of Transportation Systems
- County Road Association of Michigan

Similar Engagements with Other Public Sector Entities



Summary of Qualifications (cont.)

References

Governmental Entity: Central Michigan District Health Department
Scope: Financial Audit, Single Audit
Most Recently Completed: September 30, 2024
Principal Contact: Dawn Humphrey, Director of Administrative Services
Email Address: dhumphrey@cmdhd.org
Phone Number: (989) 773-5921, ext. 1422

Governmental Entity: Tri County Office on Aging
Scope: Financial Audit, Single Audit
Most Recently Completed: September 30, 2024
Principal Contact: Joe Reeves, Finance Director
Email Address: reevesj@tcoa.org
Phone Number: (517) 887-1386

Governmental Entity: Huron County Health Department
Scope: Financial Audit and Single Audit
Most Recently Completed: September 30, 2024
Principal Contact: DeLilah Sheldon
Email Address: dsheldon@hchd.us
Phone Number: (989) 269-3303

“

The Maner Costerisan team is extremely knowledgeable in the field and is always willing to answer questions. Their customer service is exemplary across the board.

”

TYLER DOTSON
CITY OF WATERVLIT

Our Audit Approach

We pride ourselves on understanding our clients and their unique needs. Based on this firm-wide standard, we dive into the audit process by assessing your organization's needs and risks. After digging into the details and getting a better sense of your firm's goals, challenges, and situation, we'll design a tailored audit approach that best fits your circumstances.



Less Stress. More Impact.

While standardizing efficiency can be a profitable strategy, rigid uniformity for its own sake reduces efficiency and creativity. That's why we've adopted a forward-thinking approach that encourages flexibility based on your needs. We're realistic and want to make this process - which can be challenging and overwhelming - as simple as possible for you. Our team constantly brings forward new ideas to make the process easier for our clients while staying true to our professional standards and ethical commitments.

An audit can sometimes feel like one more thing to manage on your already full plate. We schedule our work to minimize the impact on your staff while maximizing the effectiveness of our engagement team and process. Timing can be everything - so we collaborate with you to ensure we're partnering in a way that works for your key stakeholders - on the way to making the audit process less of a headache.

What to Expect

Effective communication, technology, and creative analytical tools are fundamental to our audit process. In addition, we lean into the following key components to ensure our audit process produces an accurate, efficient, and effective audit that follows professional standards. It also provides helpful insight to ensure your plan is doing its best for its participants.

Audit Programs

We utilize PPC for our Governmental audit planning and audit programs as well as take a tailored approach on a client by client basis.

Our Audit Approach (cont.)

Internal Quality Control

Governmental audits conducted are subject to an independent review in accordance with our Quality Control Procedures.

Identification of Potential Audit Problems

We do not foresee any potential audit problems. Should any audit problems arise, we will discuss and address them with management so as to minimize the effect on the timely completion of the fieldwork and resulting report.

Audit Hours

The following summarizes our estimate of the audit hours required to complete the engagement for the fiscal year ending September 30, 2025, detailed by team member level and segment of the engagement:

	<u>Fieldwork</u>	<u>Review & Reporting</u>	<u>Total</u>
Aaron M. Stevens, CPA, CGFM Engagement Principal	-	8	8
William I. Tucker IV, CPA Independent Review Principal	-	2	2
Dane M. Porter, CPA, CGFM Senior Manager	8	12	20
To be determined Associates (2)	72	18	90
Administrative personnel	-	5	5
	<u>80</u>	<u>45</u>	<u>125</u>

Our Audit Approach (cont.)

Key Components of the Audit Process



PLANNING

- While investing in this step takes time, it leads to a more effective and efficient audit.
- In this stage we develop an understanding of your plan and how it operates.



SCHEDULING

- We'll introduce our team ASAP and begin staffing and scheduling your audit, keeping in mind consistency of staff and increased efficiency in long-term engagements.



FIELD WORK & WRAP UP

- We schedule our fieldwork well in advance with predetermined objectives and requested items.



PROGRESS MEETINGS

- We'll set up regular meetings with stakeholders to discuss our status and any open items or challenges we face in completing the audit - so nothing is a surprise.



TECHNOLOGY

- We utilize technology to optimize the audit process.
- By leveraging paperless documentation, client portals, and software, we work to streamline and create efficiencies throughout the process.



STAKEHOLDER EXPECTATIONS

- We aim to be the ultimate professionals, respecting your team's time and busy workload.
- We'll work together to help document your systems, prep confirmations, and gather source documents as efficiently as possible.



DEADLINES

- Meeting deadlines is a top priority.
- Absent events beyond our control, be assured we'll meet all deadlines we've collectively established in the Planning stage.



QUALITY CONTROL

- We have an extensive review process to ensure the highest standards are met. A firm principal reviews all services before they're considered "complete."
- It's our policy to lock audit work papers within 45 days of the report date, allowing time to resolve any issues and still meet professional standards.

Timeline

Below is a suggested timeline for the project based on our experience with similar clients. As always, we'll work with you to create a timeline that works best for your team.

Audit for Fiscal Year September 30, 2025

Planning and Fieldwork

- Discuss current year audit with management. Assess risk, write/tailor audit programs, test controls, document understanding of transaction cycles, perform SAS 99 procedures, perform preliminary analytical review, prepare confirmations, review minutes, review permanent file information, prepare list of audit schedules to be prepared by client personnel, complete planning.
- Formal planning meeting with client.
- Consider changes needed due to recent technical pronouncements and management's desire.
- Document understanding of internal compliance processes and perform system walkthroughs.
- Perform audit test work including analytical procedures, compliance testing and other substantive procedures.
- Meet with management to discuss adjustments and management letter comments.
- Conduct exit conference with client.
- Review draft financial statements and finalize changes with client.

January 2026

Issue Deliverables (draft to finalization)

- Audit report
- Management advisor letters
- Audit committee correspondence

February 2026

Presentation to the Board of Health

March 2026

Additional Service Capabilities

Maner Costerisan's dedicated Government team delivers an unprecedented level of support where you need it most. You'll get guidance from partner-level staff, along with hands-on help proven to lower costs and elevate performance. When every dollar matters, trust Maner to get the job done.



Outsourced Accounting Solutions

From day-to-day accounting support to filling a CFO role, we can supplement your dedicated accounting staff with a team of experts. It's the proven way to lower costs and minimize disruptions to daily operations - all while staying compliant and implementing data-driven financial strategies that can secure a bright future for your municipality.

Technology

When every recourse is precious, the right technology makes all the difference. Our experts can help you customize, implement, and maintain technology that streamlines your accounting, improves communication across departments and delivers actionable financial analytics for better decision-making - all while upholding the highest level of security.

Defined Benefit & Contribution Plans

Managing and growing a large asset pool like a government entity's retirement plan is a huge responsibility. Which is why we bring decades of skill and experience to the job - considering countless factors from investment volatility to your fiduciary obligations. Working with our team helps reduce your liability and potentially lowers costs and fees, while giving your employees more choices and control.

Audit & Assurance

When you work for the public, financial transparency and accuracy are essential. We'll complete an independent review of financial statements and provide a detailed report that confirms the reliability of your data - protecting you and the trust of the people you serve.

Wealth Management

While you're working long hours to support your clients and community, we help make sure your money is working for you. Our wealth management experts customize investments around where you are today and where you want to be tomorrow. With our sound, proven investment strategy, you can be confident your money is building toward your personal goals and the retirement of your dreams.

Fees

The cost of the audit is based on the amount of time it takes to perform the audit of the Agency. Our charges for audit or management services are based on the level of team member necessary to perform the services. The standard hourly governmental audit billings rates are as follows:

Principal	\$ 300 - 420
Senior Manager	285 - 300
Manager	250 - 285
Senior Associate	180 - 220
Associate	125 - 180
Technology	160 - 250
Administrative	105 - 150

These billing rates would also apply to any management services assistance or other services the Agency may request that are not covered by the scope of the audit.

The fees quoted below assume the Agency's records are in reasonable condition and are based on anticipated levels of client assistance and expertise. Should any of these levels of assistance or expertise change significantly during the period of our engagement, we will need to discuss this situation with the Agency to determine a plan of action for the remainder of the agreement. If circumstances are encountered (i.e., unrecorded accruals, unbalanced records, significant audit journal entries, inadequate staff assistance, etc.), that cause us to spend additional time that was not planned we will discuss the situation with you prior to performing any additional services.

Because we believe that building relationships with our clients through multi-year engagements proves to be mutually beneficial, we propose the following cost schedule for a three-year engagement:

Year Ending September 30,	Financial Audit	Preparation of Form 5572	Total
2025	\$ 21,500	\$ 275	\$ 21,775
2026	22,800	300	23,100
2027	24,200	325	24,525

The fees quoted above assume that the Agency will be required to have a single audit, with one major federal program. If additional major federal programs are required to be audited under the Single Audit Act in any given year, there will be an additional charge of \$4,000 per additional major federal program audited.

If assistance is needed with the calculation of the annual depreciation expense, such assistance is considered outside the scope of the audit and our fees will be based on the services rendered at our standard hourly rates.

If additional procedures are necessary to assist with implementation of new accounting standards (such as GASB Statements No. 101, 102, 103, or 104), such assistance is considered outside the scope of the audit and our fees will be based on the services rendered at our standard hourly rates.

Fees (cont.)

Because we are extremely interested in serving the Agency and the fact that our team members have a great deal of experience working with governmental units, we are proposing a significant discount to our cost estimate. The price schedule detailed above is a firm price assuming the Agency records are as anticipated, and we are provided reasonable Agency staff assistance. If our team members spend more hours than the projected hours detailed above that are not due to certain circumstances (i.e., unbalanced record, improperly recorded activities, the state of the records being significantly different than what was stated in the proposal process, inadequate staff assistance, etc.) then we will not bill for any amounts over the cost estimate. During each year of the audit, we will spend approximately 20% more in costs than what is projected above, however, we will not bill you for that additional time unless it exceeds the 20% amount which would be caused by circumstances such as those items listed above that would be discussed with the Agency prior to incurring any additional time.

Our proposal is to provide the Agency with auditing services (attest services), rather than accounting services (non-attest services). The cost schedule detailed above assumes that extensive journal entries to adjust the accounting records (i.e., bookkeeping) will not be required as part of the audit process. If a significant number of journal entries are required in order for the financial statements to be fairly presented, we propose a per entry fee of \$200. Creation of required schedules will be the responsibility of the Agency but if the Agency needs assistance to prepare any of the necessary supporting schedules, we will assist in this and we will perform these services at the above stated rates.

The fees quoted for years subsequent to 2025 may be subjected to renegotiation if significant changes in professional standards, reporting requirements, or Agency staffing make our initial estimate of hours to complete the audit unrealistic. If any such significant changes occur, we will discuss the reasons with you and arrive at a new fee arrangement prior to incurring any additional charges.

If certain circumstances are encountered, such as significant areas not being ready for audit that delay or disrupt field work or those issues listed above, we will discuss them with you and negotiate additional billings. While we do not expect that there will be additional billings in any audit year, because of the discounted fee that is being proposed, it is important that the Agency adhere to the agreed-upon audit schedule - allowing us to conduct the audit as efficiently as possible.

Peer Review Report



Report on the Firm's System of Quality Control

July 31, 2023

To the Principals of Maner Costerisan PC
and the National Peer Review Committee

We have reviewed the system of quality control for the accounting and auditing practice of Maner Costerisan PC (the firm) in effect for the year ended March 31, 2023. Our peer review was conducted in accordance with the Standards for Performing and Reporting on Peer Reviews established by the Peer Review Board of the American Institute of Certified Public Accountants (Standards).

A summary of the nature, objectives, scope, limitations of, and the procedures performed in a system review as described in the Standards may be found at www.aicpa.org/prsummary. The summary also includes an explanation of how engagements identified as not performed or reported on in conformity with applicable professional standards, if any, are evaluated by a peer reviewer to determine a peer review rating.

Firm's Responsibility

The firm is responsible for designing and complying with a system of quality control to provide the firm with reasonable assurance of performing and reporting in conformity with the requirements of applicable professional standards in all material respects. The firm is also responsible for evaluating actions to promptly remediate engagements deemed as not performed or reported on in conformity with the requirements of applicable professional standards, when appropriate, and for remediating weaknesses in its system of quality control, if any.

Peer Reviewer's Responsibility

Our responsibility is to express an opinion on the design of and compliance with the firm's system of quality control based on our review.

Required Selections and Considerations

Engagements selected for review included engagements performed under *Government Auditing Standards*, including compliance audits under the Single Audit Act; and audits of employee benefit plans.

As a part of our peer review, we considered reviews by regulatory entities as communicated by the firm, if applicable, in determining the nature and extent of our procedures.

Opinion

In our opinion, the system of quality control for the accounting and auditing practice of Maner Costerisan PC in effect for the year ended March 31, 2023, has been suitably designed and complied with to provide the firm with reasonable assurance of performing and reporting in conformity with applicable professional standards in all material respects. Firms can receive a rating of *pass*, *pass with deficiency(ies)*, or *fail*. Maner Costerisan PC has received a peer review rating of *pass*.

Reilly, Penner & Benton LLP

Reilly, Penner & Benton LLP

1233 N. Mayfair Road Suite #302 • Milwaukee, WI 53226-3255 • 414-271-7800

www.rpb.biz

Certificate of Liability Insurance



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
01/06/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Professional Concepts Insurance Agency, Inc. 1127 South Old US Highway 23 Brighton MI 48114-9861		CONTACT NAME: Certs@PCIOnline.com PHONE (A/C, No, Ext): (800) 969-4041 FAX (A/C, No): (800) 969-4081 E-MAIL ADDRESS: Certs@PCIOnline.com															
INSURED Maner, Costerisan & Ellis, P.C. 2425 E Grand River Ave Suite 1 Lansing MI 48912-3291		INSURER(S) AFFORDING COVERAGE <table border="1"> <tr> <th>INSURER A:</th> <th>NAIC #</th> </tr> <tr> <td>Travelers</td> <td></td> </tr> <tr> <td>INSURER B: Travelers Property & Casualty Co of America</td> <td>25674</td> </tr> <tr> <td>INSURER C: The Standard Fire Insurance Co</td> <td>19070</td> </tr> <tr> <td>INSURER D: Hanover</td> <td></td> </tr> <tr> <td>INSURER E: Markel American Insurance Co</td> <td></td> </tr> <tr> <td>INSURER F:</td> <td></td> </tr> </table>		INSURER A:	NAIC #	Travelers		INSURER B: Travelers Property & Casualty Co of America	25674	INSURER C: The Standard Fire Insurance Co	19070	INSURER D: Hanover		INSURER E: Markel American Insurance Co		INSURER F:	
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INSURER E: Markel American Insurance Co																	
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COVERAGES		CERTIFICATE NUMBER: 25-26 All		REVISION NUMBER:			
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.							
INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC OTHER:			BIP5X2140392442	01/01/2025	01/01/2026	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 300,000 MED EXP (Any one person) \$ 10,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COM/OP AGG \$ 2,000,000 \$
A	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY			BIP5X2140392442	01/01/2025	01/01/2026	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
B	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input checked="" type="checkbox"/> RETENTION \$ 5,000			CUP5X2162662542	01/01/2025	01/01/2026	EACH OCCURRENCE \$ 10,000,000 AGGREGATE \$ 10,000,000 \$
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N <input checked="" type="checkbox"/> N	N/A	UB5X2166232542	01/01/2025	01/01/2026	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTHER E.L. EACH ACCIDENT \$ 500,000 E.L. DISEASE - EA EMPLOYEE \$ 500,000 E.L. DISEASE - POLICY LIMIT \$ 500,000
D	Professional Liability			LHN J929682 00	01/01/2025	01/01/2026	Per Claim \$ 5,000,000 Ann Aggregate \$ 5,000,000
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) Insurer E, Markel American Insurance Co; Professional Liability Policy #MPAX100043-01; Effective Date: 01/01/2025; Expiry Date: 01/01/2026; Per Claim: \$5,000,000; Ann Aggregate: \$5,000,000.							

CERTIFICATE HOLDER	CANCELLATION
For Informational Purposes Only	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE

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Bid Proposal

**Branch-Hillsdale-St. Joseph
Community Health Agency**

*For Fiscal Years Ending
September 30, 2025-2027
(with two, optional one-year extensions)*



Title Page

Branch-Hillsdale-St. Joseph Community Health Agency

Name of Organization: Roslund, Prestage & Company, P.C.

Address: 525 West Warwick Drive, Suite A
Alma, Michigan 48801

Authorized Representative: Christina M. Schaub, CPA
Title: Audit Partner
Telephone: Work: 989-463-6123 Cell: 989-620-4365
Fax Number: 989-463-4055
Email Address: christina.schaub@rpccpas.com

Persons to Contact: Christina M. Schaub, CPA
Name: Audit Partner
Telephone: Work: 989-463-6123 Cell: 989-620-4365
Email Address: christina.schaub@rpccpas.com

*Program Services Included
in the Proposal:* Financial Audit Services

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Exhibit B – Financial Fieldwork	



July 30, 2025

Branch-Hillsdale-St. Joseph Community Health Agency
Coldwater, Hillsdale, Three Rivers, and Sturgis, Michigan

We would like to submit the following proposal in connection with the annual financial and single audits for Branch-Hillsdale-St. Joseph Community Health Agency (BHSJ Community Health Agency). This proposal is for fiscal years ending September 30, 2025, 2026, and 2027, and includes two optional one-year extensions.

Roslund, Prestage & Company, P.C. (RPC) has been providing a full range of accounting and auditing services for over 50 years, which has provided us with the opportunity to gain valuable experience in our chosen areas of expertise. In addition, we have strived to develop an experienced audit staff by providing a work environment that has historically resulted in little turnover during this period. We believe that this experience, along with our commitment to using partners and senior level auditors when conducting fieldwork, has given our firm a distinct advantage and has served us, and our clients, well. We are committed to providing audit services to our clients with well-trained, experienced personnel.

RPC is a leading provider of community mental health auditing services in Michigan. We currently serve more local and regional community mental health agencies than any other audit firm in the state. These agencies share many characteristics with public health agencies, including similar funding sources, internal controls, reporting requirements, regulatory frameworks, and government oversight.

The BHSJ Community Health Agency is comparable in size to many of our existing mental health clients. It operates within a similar geographic area. Specifically, we currently audit Branch County Community Mental Health (d/b/a Pines Behavioral Health Services), LifeWays (serving Jackson and Hillsdale counties), and Pivotal (serving St. Joseph County).

Our extensive experience with community mental health agencies - as well as with Michigan Works! agencies, cities, and school districts - positions RPC well for a seamless transition to auditing health agencies.

Our understanding of the work to be done is further described in the *Work Plan* section of this bid.

RPC is committed to providing the audit services in a timely manner and consistent with the requirements stated in the request for proposal.

Drafts of the audit reports will be available for your review, comments, and recommendations prior to issuance of final reports. This proposal will remain firm and irrevocable for 90 days from the date of this letter.

Christina M. Schaub is authorized to represent RPC and speak in its' behalf, is authorized to submit this bid, and to sign contracts with BHSJ Community Health Agency.

We welcome a thorough review of our qualifications and encourage management to investigate our references, capabilities, and integrity. We thank you for your consideration of RPC as your independent auditors and we are available at your convenience to answer any further questions should they arise.

Respectfully submitted,



Christina M. Schaub, CPA
Audit Partner
Office: (989) 463-6123
Cell: (989) 620-4365
Fax: (989) 463-4055
christina.schaub@rpccpas.com

Mandatory Criteria

1. Affirmation that the proposer is properly licensed for practice as a certified public accountant.

RPC affirms that each of its partners are licensed as Certified Public Accountants in the State of Michigan and are duly authorized to practice public accounting in the State of Michigan.

RPC affirms that all staff who have obtained the Certified Public Accountant (CPA) credentials are duly authorized to practice public accounting in the State of Michigan.

2. Affirmation that the proposer meets the independence requirements of the Government Accounting Standards.

RPC affirms that each of its partners and staff meet the independence standards of the American Institute of Certified Public Accountants and Governmental Auditing Standards - Standards for Audits of Governmental Organizations, Activities and Functions.

Those standards provide for three areas where independence is tested. Those three areas are personal impairments, external impairments, and organizational impairments.

Our firm and each of its staff members affirm that they are independent regarding the stated areas.

In our role as independent auditors, we may provide limited non-attest (non-audit) services. Before performing non-attest services, we will establish and document in writing the understanding with the client regarding:

- 1) the objectives of the engagement
- 2) the services to be performed
- 3) the client's acceptance of its responsibilities
- 4) our responsibilities
- 5) any limitations of the engagement

In addition, we require that the client assume all management responsibilities pertaining to the non-attest services and oversee the services by designating an individual who possesses suitable skills, knowledge, and experience to assess and take full responsibility for the non-attest services performed. In every case, management must take full responsibility for non-attest services provided by RPC.

3. Affirmation that the proposer does not have a record of substandard work.

We affirm that RPC does not have a record of substandard audit work. RPC has never been subjected to any inquiry or other action by any state or federal regulatory body or professional organization regarding substandard audit work nor are we aware of any such action pending.

Profile of the Independent Auditor

1. The organization and size of the respondent, whether it is local, regional, national or international in operations.

RPC is a local firm that has 26 full-time staff.

2. The location of the office from which the work is to be done and the number of professional staff by position employed at that office.

RPC has one office located at 525 West Warwick Drive, Suite A, Alma, Michigan 48801. RPC has 12 certified public accountants, 5 professional staff, 7 paraprofessional, and 2 clerical staff. 7 of the 26 staff work solely on governmental audits

3. A description of the range of activities performed by the firm such as auditing, accounting, tax service or management services.

We currently provide a wide variety of services including:

- Financial Audits
- Single Audits
- Compliance Audits
- Compilations
- Tax Return Preparation
- Forecasts & Projection
- Business Consulting
- Management Advisory Services
- Internal Control Reviews
- Payroll and Payroll Tax Preparation

RPC conducts approximately 50 financial audits, 30 single audits, and 37 compliance audits each year.

4. A description of the firm's expertise regarding new audit standards including training, educational presentations, articles and a summary of how your firm has assisted its clients with the successful implementation of those standards.

Our firm has extensive experience serving community mental health agencies, and other publicly funded organizations across Michigan. We are familiar with the unique accounting, auditing, and compliance environments that affect these agencies, especially those operating under Michigan's Department of Health and Human Services (MDHHS), receiving federal and state grants, and undergoing Single Audits and Yellow Book audits.

We maintain a training program focused on:

- The latest updates to the Government Auditing Standards (Yellow Book), particularly independence and quality control requirements.
- The Uniform Guidance (2 CFR Part 200) compliance for federal programs frequently administered by health agencies, such as Substance Abuse Prevention and Treatment Block Grants (SAPT), Medicaid, and CDC grants.
- Implementation of GASB standards relevant to public health entities, including GASB 87 (Leases) and GASB 96 (SBITAs).

We are active participants in the AICPA Governmental Audit Quality Center (GAQC) and integrate its technical materials into our audit planning and execution. We provide tailored support to our clients on upcoming GASB and audit changes, with a focus on practical steps for implementation.

Profile of the Independent Auditor (continued)

We have assisted many of our clients with the implementation of key standards and compliance requirements, including:

- GASB 68/75 (defined benefit pension and OPEB) Implementation: Provided tools to multiple organizations to assist with required calculations and implement financial reporting changes and sample disclosures.
- GASB 87/96 (leases/subsorption-based IT arrangements) Implementation: Worked with multiple organizations to identify leases and subscription-based IT arrangements, provided tools to assist in the preparation of amortization schedules, and assist with implementation of financial reporting changes and sample disclosures.
- Single Audit Support: Helped agencies navigate federal funding audits (e.g., CRF, ARPA, Mental Health Block Grants) by providing guidance on SEFA preparation, assessing internal controls, and improving grant documentation and procurement processes.

Our governmental clients value our combination of technical knowledge, regulatory insight, and practical support. We work collaboratively with finance staff to ensure compliance, transparency, and readiness for new audit and accounting standards.

5. A statement of the firm's staff capability to audit federal programs, including the number and classifications of personnel skilled in federal program auditing who will work in the audit, if required to.

RPC has strived to develop an experienced audit staff by providing a work environment that has historically resulted in little turnover during this period. The resumes of our audit staff detailing their education, work experience, and areas of expertise are shown below.

Summary of Proposer's Qualifications

1. Identify the audit managers and field supervisors and other staff who will work on the audit, including staff from other than the local office. Resumes including relevant experience and continuing education for auditor in-charge up to the individual with final responsibility for the engagement should be included. (The resumes may be included as an appendix)

The following are resumes for the staff responsible for performing our firm's audit engagements:



Christina M. Schaub, CPA

Christina M. Schaub, Certified Public Accountant, Audit Partner. Christina graduated from Grand Valley State University in August of 1997 with a Bachelor of Science Degree in Business Administration with a Major in Accounting. Christina received her Master of Science in Professional Accounting from Michigan State University in 1998 and became certified in 2000. Christina joined our staff in 2003 after completing five years of auditing with an international firm. Christina specializes in governmental accounting and auditing, with a focus on cities, villages, school districts, mental health organizations, including compliance auditing of community mental health organizations, and OMB Uniform Guidance. She is a frequent presenter at the Improving Outcomes conferences hosted by the Community Mental Health Association of Michigan (CMHA).



Derek M. Miller, CPA

Derek M. Miller, Certified Public Accountant, Audit Partner. Derek graduated from Alma College in 2005 with a Bachelor of Arts Degree in Business Administration with an emphasis in accounting. Derek received his Master of Science in Accountancy from Walsh College in 2006 and became certified in 2009. Derek spent two years auditing governmental agencies with another regional CPA firm before joining our staff in 2007. He specializes in governmental accounting and auditing, with a focus on cities, villages, school districts, and mental health organizations, including compliance auditing of community mental health organizations. He is a frequent presenter at the Improving Outcomes conferences hosted by the Community Mental Health Association of Michigan (CMHA).



William C. Hirschman, CPA

William C. Hirschman, Certified Public Accountant, Audit Partner. Bill graduated from Central Michigan University in May of 1983 with a Bachelor of Science Degree in Business Administration and a Major in Accounting. Bill joined our staff in December 1982 and was certified in March of 1986. Bill specializes in governmental accounting and auditing, with a focus on cities, villages, school districts, mental health organizations, and OMB Uniform Guidance.



Trevor Kapp, CPA

Trevor Kapp, Certified Public Accountant, In Charge. Trevor joined our staff in December of 2020 as a full-time staff auditor after working with our firm for 2 years as he finished his college education. Trevor graduated from Michigan State University in December of 2020 with a Bachelor of Science and Master of Science in Accounting degree and became certified in September of 2022. He specializes in governmental auditing, with a focus on cities, villages, school districts, mental health organizations, including compliance auditing of community mental health organizations. He is a frequent presenter at the Improving Outcomes conferences hosted by the Community Mental Health Association of Michigan (CMHA).

Summary of Proposer's Qualifications (continued)



Sara J. De Jong, CPA

Sara J. De Jong, Certified Public Accountant, Senior Auditor. Sara graduated from Alma College in May of 2011 with a Bachelor of Arts Degree in Business Administration with an emphasis in accounting and became certified in April 2013. Sara joined our staff in September 2012 after working for a year and a half with a national accounting firm. Sara specializes in governmental accounting and auditing, with a focus on cities, villages, school districts, mental health organizations, including compliance auditing of community mental health organizations.



Chris Lowe

Chris Lowe, Senior Auditor. Chris joined our staff in August of 2021 as a full-time staff auditor. Chris graduated from Concordia University-Ann Arbor in 2020 with a Bachelor of Science degree in Accounting. He is currently working towards obtaining his Certified Public Accountant (CPA) certification. He specializes in governmental auditing, with a focus on cities, villages, school districts, mental health organizations, including compliance auditing of community mental health organizations, and OMB Uniform Guidance.



Brent Wooton

Brent Wooton, Staff Auditor. Brent joined our staff in February of 2024 as a full-time staff auditor. Brent graduated from Western Michigan University in April 2011 with a Bachelor of Arts Degree in Business Administration, with a major in Accountancy and a Minor in General Business. He has spent a number of years in public, private, and governmental accounting and auditing. He is currently working towards obtaining his Certified Public Accountant (CPA) certification. He specializes in governmental auditing, with a focus on cities, villages, school districts, mental health organizations, including compliance auditing of community mental health organizations.

Experience

The following staff have been assigned to this engagement. Christina Schaub will fill the role of engagement supervisor.

Staff Assigned	Years of Experience		
	Total Accounting & Auditing	Auditing Governmental Units	Auditing Mental Health Organizations
Christina Schaub, CPA	24	22	22
Derek Miller, CPA	19	18	18
William Hirschman, CPA	43	43	41
Sara De Jong, CPA	14	13	13
Trevor Kapp, CPA	5	5	5
Chris Lowe	4	4	4
Brent Wooton	2	2	2

Summary of Proposer's Qualifications (continued)

Summary of Qualifications

RPC has been providing a full range of accounting and auditing services for over 50 years, including 40 years in the community mental health industry, which has provided us with the opportunity to gain valuable experience in the health field. In addition, we have strived to develop an experienced audit staff by providing a work environment that has historically resulted in little turnover during this period. We believe that this experience, along with our commitment to using partners and senior level auditors when conducting fieldwork, has given our firm a distinct advantage and has served us, and our clients, well. We are committed to continuing providing audit services to our clients with well-trained, experienced personnel.

We affirm that:

- Each of the above CPA level staff are licensed to practice as a certified public accountant in Michigan.
- Each of the above staff meets the continuing professional education requirements of the Government Auditing Standards - Standards for Audits of Governmental Organizations, Activities and Functions.
- Each of the above CPA-level staff attends at least 40 hours per year of continuing professional education, with the majority being in governmental accounting and auditing.
- We will make every effort to maintain consistency in assigning personnel to engagements.

2. Describe the recent local office's (i.e., the specific office from which the audit will be managed and staffed) auditing experience like the type of audit requested and provide the names and email addresses of client officials responsible for at least three of the audits listed as references.

RPC's office in Alma, Michigan currently is providing audit services to 37 community mental health agencies, 10 school districts, and 9 other municipalities and other agencies. All our audit staff have direct assignments to each of our engagements.

The following are references of audit clients for your review

Branch County Community Mental Health (d/b/a Pines Behavioral Health Services)

Timothy S. Brown, Chief Financial Officer

Phone: (517) 278-2129 ext. 293

Email: tbrown@pinesbhs.org

LifeWays

Richard Carpenter, Executive Director of Finance

Phone: (517) 796-4505

Email : Richard.Carpenter@lifewaysmi.org

Pivotal

Cameron Bullock, Chief Executive Officer

Phone: (269) 503-2814

Email: CBullock@pivotalstjoe.org

Additional references are available upon request.

Proposer's Approach to the Examination

Statement of Requirements

Financial Statement Audit

RPC will audit the financial statements for the purpose of expressing an opinion on them. Our audit will be made in accordance with the requirements stated below and further described in the *Work Plan* section of this proposal.

- Generally Accepted Auditing Standards
- Government Auditing Standards
- Governmental Accounting Standards Board - Pronouncements and Interpretations
- Audits of State, Local Governments, and Non-Profit Organizations
- Michigan Department of Treasury
- Applicable Michigan Public Acts
- Any future audit conventions, audit procedures, or audit pronouncements from or by any state or federal funding agency, entity establishing generally accepted auditing standards, or statute from a governmental entity or regulation from a grantor agency or other authoritative entity concerning audits of funds or programs operated, administered or managed by the Board.

Single Audit

RPC will perform a single audit for the purpose of expressing an opinion on the entity's compliance in accordance with the requirements stated below.

- OMB Uniform Guidance (2 CFR 200)
- Most recent OMB Compliance Supplement
- Bureau of Substance Abuse Services Audit Guidelines, if applicable

Proposer's Approach to the Examination (continued)

Work Plan

The following estimated timetables are designed to provide a summary of when various steps will be performed. Some of the audit procedures related to the single audit overlap with the financial audit procedures and will be conducted during our financial audit fieldwork. They may vary from year to year, but should provide a reasonable estimate of the expected time frame.

Financial Audit	
<i>Activity</i>	<i>Approximate Time Frame</i>
Set fieldwork dates, prepare engagement letters and confirmations, identify items that may need special attention	2-3 months prior to year end
Internal control documentation and testing	1-2 months prior to year end
Perform test of payroll, disbursements, and receipts; read minutes, update permanent file	2 months prior to year-end through 2 months following year end
General financial fieldwork	2-4 months after year end
Issue draft of report, management letter, letter to those charged with governance	2-4 weeks after completion of fieldwork
Receive management's responses	1-2 weeks after issuing drafts
Issue final report	1 week after receiving management's responses
Present reports to board	7-8 months after year end
Submit reports to State	180 days from year end

Single Audit	
<i>Activity</i>	<i>Approximate Time Frame</i>
Set fieldwork dates, prepare engagement letters and confirmations, identify items that may need special attention	2-3 months after year end
Perform single audit fieldwork	4-5 months after year end
Issue draft of single audit reports including findings and questioned cost	2-4 weeks after completion of fieldwork
Receive management's response to draft of reports	1-2 weeks after issuing drafts
Issue final reports	1-2 weeks after receiving final approval
Submit reports to State and Federal Audit Clearinghouse	270 days from year end

Proposer's Approach to the Examination (continued)

Work Plan (continued)

The level of staff and number of hours to be assigned to each proposed segment of the engagement will vary from engagement to engagement and year to year.

The following charts provide an estimate of those hours:

Financial and Single Audit	Estimated Hours				
	Partners	Senior Auditor	Staff	Clerical	Total
Planning	3	1	2	-	6
Internal control documentation and testing	-	4	12	-	16
Fieldwork	14	24	24	-	62
Report preparation	2	6	-	1	9
File review	2	-	-	-	2
Issue final reports	-	1	-	-	1
Present reports to board	4	-	-	-	4
Submit reports to State	-	1	-	-	1
Total Hours	25	37	38	1	101

Proposer's Approach to the Examination (continued)

Work Plan (continued)

Financial Statement Audit

RPC will audit the financial statements for the purpose of expressing an opinion on them. Our audit will be made in accordance with the requirements stated in the Statement of Requirements section.

Accordingly, our audit will include such tests of the accounting records and such other auditing procedures, as we consider necessary in the circumstances. Our procedures will include tests of documentary evidence supporting the transactions recorded in the accounts, direct confirmation of receivables, and certain other assets and liabilities by correspondence with selected customers, creditors, legal counsel, and banks. At the conclusion of our audit, we will request certain written representations from you about the financial statements and matters related thereto.

As a part of our audit, we will make a study and evaluation of management's system of internal control to the extent we consider necessary to evaluate the system as required by generally accepted auditing standards. Under these standards, the purpose of our study and evaluation is to establish a basis for reliance on the system of internal control in determining the nature, timing and extent of other auditing procedures that are necessary for expressing an opinion on the financial statements and to assist the auditor in planning and performing the audit of the financial statements. This study will not necessarily disclose all weaknesses in the system because it is based on selective tests of accounting records and related data. Should such study and evaluation disclose conditions that we believe could be material weaknesses, they will be reported in our internal control letter for your review and comments.

Our engagement is subject to the inherent risk that material errors, irregularities, or illegal acts, including fraud or defalcations, if they exist, will not be detected. However, we will inform you and the State of Michigan of any such matters that come to our attention. Any such irregularities that may come to our attention that require extended services by RPC will be promptly advised to the appropriate level of management and our contract will be amended by mutual consent. No services will be performed unless they are authorized in the agreements or in an amendment to the agreement reached.

Samples of transactions and / or account balances are reviewed for purposes of understanding and testing the internal control policies and procedures. Samples are randomly selected based on account materiality and risk assessment.

Analytical review procedures are used extensively including:

- Comparison of current year balances to the prior year audited balances.
- Comparison of current year balances to the current year budget.
- Common ratio analysis.
- Various other analytical analysis.

In connection with the above financial audit, we will provide the following:

- Financial Audit Report
- Confirmation of Submission to Treasury

Proposer's Approach to the Examination (continued)

Work Plan (continued)

Single Audit

RPC will perform an audit for the purposes of issuing an opinion on compliance with the types of compliance requirements described in the OMB Compliance Supplement that could have a direct and material effect on each of the applicable major federal programs.

RPC will audit the schedule of expenditures of federal awards (SEFA) for the purpose of expressing an opinion on it in relation to the financial statements as a whole.

Accordingly, our audit will include such tests of the accounting records and such other auditing procedures, as we consider necessary in the circumstances. Our procedures will include tests of documentary evidence supporting the transactions and compliance with the applicable requirements. At the conclusion of our audit, we will request certain written representations from you about the financial statements and matters related thereto.

In connection with the above single audit, we will provide the following reports:

- Single Audit Report
- Confirmation of submission to Treasury
- Workbooks used in the submission to the Federal Audit Clearinghouse

Audit Programs

The audit programs used by RPC are provided by Practitioners Publishing Company (PPC). These standard audit programs are modified by us during the planning stage to fit the individual needs of each audit. The audit programs are very detailed and cover an extensive range of recommended practices and procedures.

We will provide, in advance, with a detailed list of audit data that is to be provided to us for each phase of the engagement. See Exhibit A (preliminary fieldwork), Exhibit B (financial fieldwork) for a list of items that you will need to provide.

Sample size and the extent to which statistical sampling is used in this engagement.

Financial

Samples of transactions and/or account balances are selected and tested to gain an understanding of the internal control policies and procedures for the purpose of determining if the applicable controls can be relied upon to reduce substantive testing. Samples are randomly selected and based on account materiality and risk assessment. The areas in which sampling is used and the range of the sample size are as follows:

- Disbursements: 25-40
- Payroll: 15-25
- Cash Receipts: 5-10
- Journal Entries: 5-10
- Credit Card Transactions: 100% of one month

Single Audit

Samples are randomly selected for testing based on guidance provided in OMB Uniform Guidance (2 CFR 200) and the Bureau of Substance Abuse Services Audit Guidelines (if applicable), as well as our risk assessment. The sample sizes can vary significantly based on the amount of activity in the programs tested. The areas in which sampling is used are as follows:

- Receipts/Draws
- Payroll
- Disbursements
- Cash receipts
- Eligibility (if applicable)
- Contracts
- Reporting

Proposer's Approach to the Examination (continued)

Work Plan (continued)

Extent of use of software in the engagement.

We currently use Thomson Reuter's *Engagement Manager* software as our primary engagement software. This incorporates trial balance management, lead sheets, various analytical review functions, and file management. This software is compatible with Excel, Word, and Adobe, which we use extensively for our work papers. All files are maintained electronically.

We request all client documents to be provided in Excel, Word, or Adobe (Pdf) formats.

Approach to be taken to gain and document an understanding of internal control structure.

As a part of our audit, we will make a study and evaluation of the system of internal control to the extent we consider necessary to evaluate the system as required by generally accepted auditing standards. This process will include inquiry of management, review of policy and procedures, review of organizational charts, performing a walkthrough of each of the major control processes (i.e., disbursements, payroll, receipts, bank reconciliations) to determine if the processes are in place and properly implemented. We will obtain copies of client prepared narratives, flowcharts, and other documents used in the internal control system.

Approach to be taken in determining laws and regulations that will be subject to audit test work.

We will inquire of management about compliance requirements (i.e., provisions of laws, regulations, contracts, and grant agreements) that could have a material effect on the determination of financial statement amounts. We will assess management's identification of compliance requirements that may have a material effect on the determination of financial statement amounts and obtain an understanding of the possible effect of the compliance requirements on the financial statements. We will consider knowledge about compliance requirements obtained in performing similar audits and discuss compliance requirements with the governmental unit's chief financial officer, legal counsel, internal auditor, or grant administrators.

We will also perform the following:

- We will review relevant portions of directly related agreements, such as grant and debt agreements.
- Identify sources of revenue, review related agreements, and inquire about legal requirements and enabling legislation relating to using and accounting for the revenue.
- Review minutes of meetings of the governing body for enactment of laws and regulations or information about contracts and grant agreements.
- Inquire of federal, state, or local auditors, or other appropriate audit oversight organizations about applicable compliance requirements, including statutes and uniform reporting requirements.
- Obtain legal representation letters from the governmental unit's legal counsel and evaluate the responses.
- Review information included in the OMB Compliance Supplement and any subsequently issued relevant guidance, federal audit guides, similar state and local policies and procedures program publications, applicable AICPA audit and accounting guides, content available from other professional organizations and governmental associations, and other publications pertaining to applicable compliance requirements.
- Inquire of grantor audit, finance, or program administrators about restrictions, limitations, terms, and conditions pertaining to grants, contributions, and appropriations.

Proposer's Approach to the Examination (continued)

Work Plan (continued)

We will provide, in advance, a detailed list of audit data that is to be provided to us for each phase of the engagement.

Materials that will be requested from staff.

See Attachments:

- Exhibit A – Preliminary Fieldwork
- Exhibit B – Financial Fieldwork

Conflict of Interest

RPC affirms that no principal, employee, representative, agent, or other person acting on behalf of RPC, or legally capable of acting on our behalf, is currently an employee of BHSJ Community Health Agency nor are they privy to insider information which would tend to give, or give the appearance of tending to give, an unfair advantage to RPC, which may constitute a conflict of interest.

RPC affirms that there are no known direct or indirect financial interests (including but not limited to ownership, investment interests, or any other form of remuneration) that may be present between RPC and BHSJ Community Health Agency personnel or those working on behalf of BHSJ Community Health Agency.

RPC does not subcontract any of our audit services.

Affirmations

1. We affirm that RPC and each of its partners are licensed as Certified Public Accountants in the State of Michigan and are duly authorized to practice public accounting in the State of Michigan.
2. We affirm that our audit will be conducted in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in Governmental Auditing Standards, issued by the Comptroller General of the United States.
3. We affirm that RPC does not have a record of substandard audit work. RPC has never been subjected to any inquiry or other action by any state or federal regulatory body or professional organization regarding substandard audit work nor are we aware of any such action pending.
4. We affirm that RPC has in place a system of internal controls and procedures to ensure that quality standards have been met and that we will disclose those controls upon request.
5. We affirm that RPC has successfully completed an independent on-site quality review of its accounting and auditing practice in each of the required years. Each of the reviewers' reports has been accepted and approved by the Quality Review Executive Committee of the Michigan Association of Certified Public Accountants. Firms can receive a rating of *pass*, *pass with deficiencies*, or *fail*.

RPC has received a peer review rating of pass.

The most recent on-site quality review, completed in June 2023, included a review of specific governmental engagements. A copy of the most recent external quality review report is included in the back of this proposal. (See Attachment).

6. We affirm that RPC is a voluntary member of the AICPA's Government Audit Quality Center. The Center's primary purpose is to promote the importance of quality governmental audits and the value of such audits to purchasers of governmental audit services. The Center also offers resources to enhance the quality of governmental audits.
7. We affirm that RPC has never been subjected to any disciplinary action by any state or federal regulatory body or professional organization nor are we aware of any such action pending.

Additional Information

Reports to Be Issued

We affirm that we will timely file all reports identified in this bid proposal (as applicable).

Single audit reports, if applicable, will be issued separately from the financial audit reports.

We will review the audit reports with the Finance/Audit Committee or the full board, whichever you prefer. The presentation of the audit reports is a standard service we provide, which normally consists of reviewing the Independent Auditor's Opinion, Financial and Single Audit Reports, and any other reports or documents provided.

In addition, we will inform our clients throughout the year of changes in accounting and auditing regulations.

We will also provide, at the conclusion of each audit, or upon management's request, any suggestions for improving accounting, management and recordkeeping procedures as we determine necessary.

Rates for Additional Services

The rates listed below are the rates effective January 1, 2025. Rates are subject to change annually.

- Christina Schaub - \$375/hr.
- Derek Miller - \$375/hr.
- William Hirschman - \$375/hr.
- Sara De Jong - \$225/hr.
- Trevor Kapp - \$225/hr.
- Chris Lowe - \$225/hr.
- Brent Wooton - \$200/hr.

Non-Collusion

RPC affirms that this proposal has not been made or prepared in collusion with any other vendor and the prices, terms, or conditions thereof have not been communicated by, or on behalf of, RPC to any other firm and will not be so communicated prior to the official receipt of this proposal.

Manner of Payment

Our invoices for these fees will be rendered periodically as work progresses and are payable on presentation. We typically bill as follows:

- 25% of the engagement upon the substantial completion of planning, file set up, and preliminary fieldwork.
- 50% of the engagement upon the substantial completion of fieldwork.
- 25% of the engagement upon the issuance of the report.

Fees

The following fees are all-inclusive fees (costs not to exceed) for the audits:

	Financial Audit	Single Audit (Note 1)	Total
<u>Three-year commitment with two, one-year options:</u>			
Three-year commitment:			
<i>Fiscal year ending September 30, 2025</i>	\$13,250	\$4,000	\$17,250
<i>Fiscal year ending September 30, 2026</i>	\$14,000	\$4,250	\$18,250
<i>Fiscal year ending September 30, 2027</i>	\$14,750	\$4,500	\$19,250
Two one-year options:			
<i>Fiscal year ending September 30, 2028</i>	\$15,500	\$4,750	\$20,250
<i>Fiscal year ending September 30, 2029</i>	\$16,250	\$5,000	\$21,250

Note 1 - the single audit fees stated above include the compliance testing and the filing of all required reports for ONE program. Each ADDITIONAL program will be charge at a rate of \$3,500 each.

Report on the Firm's System of Quality Control

June 6, 2023

To the Shareholders of Roslund Prestage & Company, PC and the
Peer Review Committee of the Michigan Association of CPA's

We have reviewed the system of quality control for the accounting and auditing practice of Roslund Prestage & Company, PC (the firm) in effect for the year ended March 31, 2023. Our peer review was conducted in accordance with the Standards for Performing and Reporting on Peer Reviews established by the Peer Review Board of the American Institute of Certified Public Accountants (Standards).

A summary of the nature, objectives, scope, limitations of, and the procedures performed in a System Review as described in the Standards may be found at www.aicpa.org/prsummary. The summary also includes an explanation of how engagements identified as not performed or reported in conformity with applicable professional standards, if any, are evaluated by a peer reviewer to determine a peer review rating.

Firm's Responsibility

The firm is responsible for designing and complying with a system of quality control to provide the firm with reasonable assurance of performing and reporting in conformity with the requirements of applicable professional standards in all material respects. The firm is also responsible for evaluating actions to promptly remediate engagements deemed as not performed or reported in conformity with the requirements of applicable professional standards, when appropriate, and for remediating weaknesses in its system of quality control, if any.

Peer Reviewer's Responsibility

Our responsibility is to express an opinion on the design of and compliance with the firm's system of quality control based on our review.

Required Selections and Considerations

Engagements selected for review included engagements performed under *Government Auditing Standards*, including a compliance audit under the single audit act.

As a part of our peer review, we considered reviews by regulatory entities as communicated by the firm, if applicable, in determining the nature and extent of our procedures.

Opinion

In our opinion, the system of quality control for the accounting and auditing practice of Roslund Prestage & Company, PC in effect for the year ended March 31, 2023 has been suitably designed and complied with to provide the firm with reasonable assurance of performing and reporting in conformity with applicable professional standards in all material respects. Firms can receive a rating of *pass*, *pass with deficiency(ies)* or *fail*. Roslund Prestage & Company, PC has received a peer review rating of *pass*.

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EXHIBIT A - Preliminary Fieldwork Health Agencies

The basic information needed to complete our preliminary fieldwork is shown below.

Please Note: All information requested below should be provided in electronic format (.pdf, .xls, or .doc) if available. The preferred format is shown in parenthesis. This listing is not intended to be a comprehensive list of all the information needed to complete our audit. Some items may not be applicable.

Please label the workpapers provided to us using the corresponding workpaper reference below. For example, signed bank reconciliations should be labeled "P3.a - Signed bank reconciliations". We have added the letter P in front of the labels to denote that the requests pertain to the Preliminary Fieldwork.

This colored box =requires answer

Workpaper Reference for Dropbox	Description of Item Needed	Uploaded to Dropbox Y/N/NA	Notes, if needed
Board Minutes			
P1.a	Board minutes for fiscal year to date		
Control and IT Reporting Forms			
P2.a	Updated Control Activities Forms for current FY (Word) (there are 5 of them, review last 3 columns)		
P2.b	Updated Financial Close Reporting Form for current FY (Word)		
P2.c	Updated Financial Reporting IT Controls Form for current FY (Word)		
	Please review and return these forms as applicable for the FY		
Bank Reconciliations			
P3.a	2 signed bank reconciliations and statements from November of FY (PDF)		
P3.b	List of any new bank/investment accounts that were opened during the FY		
P3.c	List of any bank/investment accounts closed during the FY		
Cash Receipts			
P4.a	Completed Revenue Stream Worksheet		
Disbursements			
	For the checks selected for testing, please provide the following:		
P5.a	Supporting documentation for the highlighted checks		
P5.b	GL report to trace checks to corresponding expense accounts		
Payroll			
	For the employees selected (from payroll register) for testing, please provide the following:		
P6.a	Approved time cards for employees selected		
P6.b	Approved rates of pay/contracts		
P6.c	Report that shows how gross pay is posted to corresponding expense accounts		
P6.d	Updated Employee Handbook		
P6.e	Updated Union Contract, if applicable		
Policies and Procedures			
P7.a	A copy of the following policies (Adobe .pdf): i. Capitalization ii. Fund balance iii. Investment iv. Credit card		
P7.b	A copy the following policies required under 2 CRF 200 (Adobe.pdf): i. Advanced Payments and Reimbursements ii. Allowable Costs iii. Conflict of Interest iv. Procurement		
Journal Entries			
P8.a	Support for the 5 journal entries selected (Adobe.pdf)		
Credit Cards			
P9.a	One credit card statement for the month of August of FY (Adobe.pdf)		
P9.b	Supporting documentation (invoices) for each item on the statement provided. (Adobe.pdf)		
Capital Outlay			
P10.a	Updated depreciation schedule if we do not maintain it for you		
P10.b	Support any additions during the FY		
P10.c	Support for any disposals during the FY		
Other			
P11.a	General legal counsel contact information		
P11.b	Preliminary SEFA with information up to the date of preliminary fieldwork		

EXHIBIT B - Financial Fieldwork Health Agencies

The basic information needed to complete our audit is shown below.

Please Note: All information requested below should be provided in electronic format (.pdf, .xls, or .doc) if available. The preferred format is shown in parentheses. This listing is not intended to be a comprehensive list of all the information needed to complete our audit. Some items may not be applicable.

Please label the workpapers provided to us using the corresponding workpaper reference below. For example, bank statements and reconciliations should be labeled "F2.a – Bank statement xxx". We have added the letter F in front of the labels to denote that the requests pertain to the Financial Audit.

This colored box =requires answer

Workpaper Reference for Dropbox	Description of Item Needed	Uploaded to Dropbox Y/N/NA	Notes, if needed
Accounting Reports			
F1.a	A balanced general ledger for each fund that includes beginning balances, activity for the entire year, and ending balances. Also referred to as the annual general ledger. (Adobe .pdf)		
F1.b	Trial balance for each fund as of the end of the fiscal year. (Excel)		
F1.c	Check register listing all disbursements for the two months following the end of the fiscal year. (Excel)		
F1.d	Check register listing all disbursements for the fiscal year (Excel)		
Assets			
F2.a	Bank statements and the related reconciliations for all bank accounts for the last month of the fiscal year. These bank reconciliations should agree with the corresponding general ledger account. Also provide bank statements for the month following the end of the fiscal year. (Adobe .pdf)		
F2.b	A schedule of investments held a year-end reconciled to the general ledger. This schedule should include a description of the type of investment, original cost, activity for the year, maturity date, and interest rates. (Adobe .pdf)		
F2.c	Investment statements and the related reconciliations (if applicable) for all investment accounts for the last month of the fiscal year. These investment reconciliations should agree with the corresponding general ledger account. Also provide investment statements for the month following the end of the fiscal year. (Adobe .pdf)		
F2.d	Detail of investments by type (i.e.: U.S. Agencies, Municipal Bonds, etc.), % of investments by type to total investments, maturity of investments by type in 5-year maturity increments, and the fair value measurement of investments by type (i.e.: Level 1, Level 2 or Level 3). (Excel – RPC will provide a template for this information).		
F2.e	A schedule calculating the FDIC insured & uninsured bank balances as of year end. Please list each account and bank separately. A useful resource is listed here: www.fdic.gov/deposit/deposits/FactSheet.html		
F2.f	A schedule of Due From / Due To Other Funds (if applicable). Due From Other Funds should agree with Due To Other Funds and both should reconcile to the general ledger. (Excel)		
F2.g	A schedule of all due from other governmental units at year-end reconciled to the general ledger. This schedule should include who the receivable is from, the related revenue account, and the amount. Also provide supporting documentation, if available (Adobe.pdf)		
F2.h	A schedule of aged receivables at year-end reconciled to the general ledger. This schedule should include who the receivable is from, the related revenue account, the amount, and should be reported in categories that reflect time outstanding (0-30 days, 31-60 days, etc.). Also, please provide supporting documentation related to the receivable such as check stubs received after the fiscal year end date and / or billings prepared by management. We will also need to review receipts received during the two months immediately following the end of the fiscal year. (Adobe .pdf)		
F2.i	A schedule showing the calculation of the allowance for doubtful (uncollectable) accounts as of year-end (if applicable). (Excel)		
F2.j	A schedule of all prepaid expenditures as of year-end. Invoices supporting this asset should be available for our review. (Adobe .pdf)		

F2.k	An updated depreciation schedule as of end of the fiscal year if schedule has changed from one provided during preliminary fieldwork. This schedule should list all capital assets owned (i.e. vehicles, buildings, equipment, etc), dates purchased, original purchase price, prior year depreciation allowance, current year depreciation expense, and method of depreciation. This schedule should also identify all disposals for the year and related gains and losses. For purchases of individual capital assets in excess of \$5,000, please provide the invoices or other supporting documentation. (Excel or Adobe .pdf)	
F2.l	A list of all assets that could be subject to impairment. (Excel or Adobe .pdf)	
F2.m	A list of all assets that have liens or encumbrances on them, have been pledged as collateral, or whose use is restricted in any way. (Adobe .pdf)	
Liabilities		
F3.a	A schedule of due to other governmental units and accounts payable at year-end reconciled to the general ledger. These schedules should include the payee, the amount, and the related expenditure account. Invoices supporting this liability should be available for our review. We will also need to review invoices paid during the two months immediately following the end of the fiscal year. (Excel)	
F3.b	A schedule of all other liabilities owed by you at year-end reconciled to the general ledger. This schedule should include the payee, amount due, interest rate, and other related information. (Adobe .pdf)	
F3.c	Loan agreements for new long-term liabilities that were established during the fiscal year. (Adobe .pdf)	
F3.d	A schedule of unearned revenue as of year-end. This should include a description of the revenue, funding source, and related revenue accounts. (Adobe .pdf)	
F3.e	A schedule of all leases/SBITA contracts as of year-end, as well as copies of related agreements , lease/purchase agreements, rental agreements, contracts, etc. (Excel – RPC provided a GASB 87 determination worksheet template to client for this information.)	
F3.f	A copy of the GASB 87/96 workbook for lease & SBITA agreements for which the CMHSP is the lessee. (Excel – RPC provided a template to client for this information.)	
Payroll		
F4.a	Copies of the 941 forms for each quarter of the fiscal year end. (Adobe .pdf)	
F4.b	A schedule of IRS Section 125 deductions detailing the deductions that are not subject to Medicare Tax. (Adobe .pdf)	
F4.c	A compensated absences list with the PTO balance due as of year-end. (Excel)	
F4.d	A termination benefits list with the outstanding liability due as of year-end. Explanation Termination benefits are a form of compensation provided to employees when their employment is terminated before their normal retirement date. If the entity has this liability as of fiscal year end, please provide the listing noted above. (Excel)	
F4.e	For the pay period that spans the end of the fiscal year, provide the number of days included accrued salaries and wages liabilities as of year end. For example, 5 of 14 day pay period were accrued as a liability at year end.	
F4.f	A copy of any recent amendments to existing retirement or other post-employment benefit (OPEB) plans (defined benefit or defined contribution), or plan documents for any newly adopted retirement or OPEB plans. (Adobe .pdf)	
F4.g	For employers with defined contribution retirement plans: <ul style="list-style-type: none"> o Need schedule of employee and employer contributions made into each defined contribution plan during the fiscal year. Also, list amounts of forfeitures that were used to reduce employer contributions. o Amount payable to the plan as of year-end. o SOC 1, Type II report. 	
F4.h	For employers with single employer defined benefit pension retirement plans: <ul style="list-style-type: none"> o Need GASB 68 workbook calculating net pension liability and related deferrals. o Need most recent Actuarial Valuation Report. o Need reconciliation of aggregate census data (such as number of members and pensionable wages reported in the census data file) to amounts shown in latest actuarial valuation report. o Need copies of invoices used to make Defined Benefit pension payments. These invoices will come from the plan administrator (if applicable). 	
F4.i	For employers with agent multiple-employer defined benefit pension retirement plans:	

- o Need GASB 68 workbook calculating net pension liability and related deferrals.
- o Need most recent Actuarial Valuation Report.
- o Need separate valuation report addressed to the employer that provides employer-specific amounts for the total pension liability, pension expense, deferred inflows of resources, deferred outflows of resources, and other information necessary to meet pension disclosures. This may be already included in the Actuarial Valuation Report and labeled as "GASB 68 Information".
- o Need Statement of Fiduciary Net Position for the most recent plan year end.
- o Need audit of plan as a whole (i.e. for MERS copy of their Comprehensive Annual Financial Report or CAFR).
- o Need Service Organization Control (SOC 1, Type II) report on the census data maintained by the system issued by the retirement system auditor.
- o Need list of payments made to the plan, including dates and amounts, and related support.
- o Need reconciliation of aggregate census data (such as number of members and pensionable wages reported in the census data file) to amounts shown in latest actuarial valuation report.
- o Need copies of invoices used to make Defined Benefit pension payments. These invoices will come from the plan administrator (MERS/Other) if applicable.

F4.j

For employers with cost-sharing multiple-employer defined benefit pension retirement plans:

- o Need GASB 68 workbook calculating net pension liability and related deferrals.
- o Need most recent Actuarial Valuation Report.
- o Need audit of plan as a whole (i.e. audit report for county pension plan).
- o Need Opinion on employer's allocation percentage and proportionate share of the plan's net pension liability, pension expense, deferred inflows of resources, and deferred outflows of resources issued by the pension plan's auditor.
- o Need list of payments made to the plan, including dates and amounts, and related support.
- o Need copies of invoices used to make Defined Benefit pension payments. These invoices will come from the plan administrator (if applicable).

F4.k

For employers with defined contribution other post-employment benefit (OPEB) retirement plans:

- o Need schedule of employee and employer contributions made into each defined contribution plan during the fiscal year. Also, list amounts of forfeitures that were used to reduce employer contributions.
- o Amount payable to the plan as of year-end.
- o SOC 1, Type II report.

F4.l

For employers with defined benefit other post-employment benefit (OPEB) retirement plans:

- o Need GASB 75 workbook calculating net OPEB liability and related deferrals.
- o Need most recent Actuarial Valuation Report.
- o Most recent Actuarial Valuation report, or Interim Disclosure of Other Post-Employment Benefits (OPEBs) under GASB Statement No. 75 (if the Actuarial Valuation was not completed within the last year).
- o Need list of payments made to the plan, including dates and amounts, and related support.
- o Need reconciliation of aggregate census data (such as number of members and pensionable wages reported in the census data file) to amounts shown in latest actuarial valuation report.

Revenues

- F5.a Copies of the significant federal and state grant agreements. Provide a reconciliation if the total amount from the Schedule of Financial Assistance (in the back of the agreement) does not agree to the amount recorded on the trial balance/general ledger.
- F5.b Schedule showing the County Appropriation Revenue received for the fiscal year and related receipt details (Adobe .pdf)
- F5.c A schedule of Transfers Between Funds (if applicable). Transfers in should agree with transfers out and both should reconcile to the general ledger. For transfers out please provide a brief description for the purpose of the transfer.(Excel)
- F5.d SEFA - Schedule of federal expenses by Assistance Listing Number (previously known as CFDA number) reconciled to the trial balance (if applicable). The schedule of federal expenses provided should agree to the federal revenues recognized on the trial balance.
- o This schedule should include the following:
 - § Originating grantor (federal agency)
 - § List the pass-through entity if amounts are not received directly from a federal agency (i.e. MDHHS)
 - § Grant name
 - § Assistance Listing Number (formally "CFDA Number")
 - § Grant/Project number
 - § Approved Grant Award Amount
 - § Current Year Expenditures
 - § Amounts Provided to Subrecipients, if applicable.

F5.e	Completed reconciliation of amounts shown on the "Schedule of Financial Assistance" report from EGrAMS and amounts listed on the SEFA. (Adobe.pdf and Excel)	
F5.f	Please provide a list of all receipts for the two months following the end of the fiscal year. For those receipts greater than \$25,000 please provide a brief description of the following: 1) what type of revenue it is (Medicaid, General Fund, charges for services, etc.), 2) whom it is from (State of Michigan, County, third-party insurance, self-pay, etc.), and 3) and if it should be recorded as a current year revenue or recorded as a revenue for the next fiscal year.	
F5.g	List of lease agreements for which the CMHSP is the lessor along with agreement support. (Excel – RPC provided a GASB 87 determination worksheet template to client for this information.)	
F5.h	A copy of the GASB 87 workbook for lease agreements for which the CMHSP is the lessor. (Excel – RPC provided a template to client for this information.)	

Board Matters

F6.a	List of board members as of year-end, including addresses. (Word)	
F6.b	Board minutes, if not previously provided, for the entire fiscal year plus the two months following the end of the fiscal year. (Adobe .pdf)	

General

F7.a	Correspondence from any federal or state agency, or any other regulatory, oversight, or funding agency including any reports issued as a result of their audit or review of your records. (Adobe .pdf)	
F7.b	Notify us if there were findings and recommendations from previous audits, attestation engagements, or other studies that directly relate to the objectives of the financial audit and whether the recommendations have been implemented. (Word)	

Requests Subsequent to Fieldwork

F8.a	Final trial balance including all adjusting entries made after we received the trial balance for audit.	
F8.b	Management's Discussion and Analysis as required by GASB #34. (Word)	

Request for Bid

< Julie.Surprenant@yeoandyeo.com >

Mon, 28 Jul 2025 6:45:24 AM -0400

To "fishert@bhsj.org"<fishert@bhsj.org>

Good morning, Theresa!

Thank you for contacting Yeo & Yeo CPAs & Advisors regarding the Branch-Hillsdale-St. Joseph Community Health Agency's audit. We are sorry but after reviewing our current schedule, we are not in a position to provide this service at this time. We hope you will consider Yeo & Yeo for future audits, other accounting or business consulting needs. Thanks again for the opportunity.



Julie Surprenant

Administrative Assistant

julie.surprenant@yeoandyeo.com

[Send files securely](#)

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YEOANDYEO.COM

OUR MISSION

We are business success partners
helping our clients, teams, and
communities thrive.

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Branch-Hillsdale-St. Joseph CHA - 2025 Rates

	Current SB \$1500 - 0003	Alternative VALUE 1000 165	Current SB \$3500 - 0006	Alternative VALUE HSA 3500 155
	In-Network	In-Network	In-Network	In-Network
Individual Deductible	\$1,500	\$1,000	\$3,500	\$3,500
Family Deductible	\$3,000	\$2,000	\$7,000	\$7,000
Embedded or Agg deductible?	Embedded	Embedded	Embedded	Embedded
Coinsurance (Insurance Pays)	100%	100%	80%	80%
Individual Coinsurance Max	\$2,500	N/A	None	\$1,000
Family Coinsurance Max	\$5,000	N/A	None	\$2,000
Individual Out of Pocket Max	\$6,350	\$3,000	\$6,900	\$4,500
Family Out of Pocket Max	\$12,700	\$6,000	\$13,800	\$9,000
Preventative Care	100% covered	100% covered	100% covered	100% covered
Online Visit	\$30	\$20 copay	80% after deductible	80% after deductible
Online Mental Health Visit	\$30	\$20 copay	80% after deductible	80% after deductible
Primary Care Physician Office Visit	\$30	\$20 copay	80% after deductible	80% after deductible
Specialist Office Visit	\$30	\$40 copay	80% after deductible	80% after deductible
Urgent Care Visit	\$30	Facility: 100% after \$60 copay Physician: 100% after \$60 copay	80% after deductible	80% after deductible
Emergency Room	\$150 copay (waived if admitted)	\$150 copay (waived if admitted)	80% after deductible	80% after deductible
Chiropractic	\$30 copay 12 visits max	100% limited to 12 visits PMPY	80% after deductible, limited to 12 visits PMPY	80% after deductible, limited to 12 visits PMPY
PT/OT/Speech combined	\$30 copay 30 visits max	100% after deductible, limited to 30 combined visits PMPY	80% after deductible, limited to 30 combined visits PMPY	80% after deductible, limited to 30 combined visits PMPY
Generic	\$20	\$10 copay	\$20	\$20 copay after deductible
Preferred Brand	\$60	20% (\$80 max)	\$60	\$60 copay after deductible
Non-Preferred Brand	50% (\$100 max)	20% (\$100 max)	50% (\$100 max)	50% after deductible (\$100 max)
Preferred Specialty	\$60	20% (\$80 max)	\$60	\$60 copay after deductible
Non-Preferred Specialty	50% (\$100 max)	20% (\$100 max)	50% (\$100 max)	50% after deductible (\$100 max)
Mandatory Mail	N	N	N	N
Mail Order Prescriptions (90 Days)	2x, Specialty not available	2x	2x, Specialty not available	2x
Private Duty Nursing	70% after deductible	90% after deductible	80% after deductible	80% after deductible
Monthly Premiums	2025	2025 Pool Rates	2025	2025 Pool Rates
Single	\$739.43	\$739.89	\$568.11	\$522.79
2-Person	\$1,774.83	\$1,864.74	\$1,358.67	\$1,176.27
Family	\$2,218.29	\$2,071.67	\$1,898.35	\$1,483.81
Enrollment				
Single	10	10	1	1
2-Person	4	4	2	2
Family	15	15	2	2
Total				
Estimated Monthly	\$47,767	\$45,133	\$6,680	\$5,803
Estimated Yearly	\$573,206	\$541,595	\$80,162	\$69,635
Estimated Yearly Change \$		-\$31,611		-\$10,526
Estimated Yearly Change %		-6%		-13%

Current SB \$2000 - 0005	Alternative VALUE HSA 2000 153/154	Current SB \$6350 - 0004	Alternative VALUE HSA 6350 157
In-Network	In-Network	In-Network	In-Network
\$2,000	\$2,000	\$6,350	\$6,350
\$4,000	\$4,000	\$12,700	\$12,700
Aggregate	Aggregate	Embedded	Embedded
80%	80%	100%	100%
None	\$1,000	N/A	N/A
None	\$2,000	N/A	N/A
\$4,000	\$3,000	\$6,350	\$6,350
\$8,000	\$8,000	\$12,700	\$12,700
100% covered	100% covered	100% covered	100% covered
80% after deductible	80% after deductible	100% after deductible	100% after deductible
80% after deductible	80% after deductible	100% after deductible	100% after deductible
80% after deductible	80% after deductible	100% after deductible	100% after deductible
80% after deductible	80% after deductible	100% after deductible	100% after deductible
80% after deductible	80% after deductible	100% after deductible	100% after deductible
80% after deductible	80% after deductible	100% after deductible	100% after deductible
80% after deductible, limited to 12 visits PMPY	80% after deductible, limited to 12 visits PMPY	100% after deductible, limited to 12 visits PMPY	100% after deductible, limited to 12 visits PMPY
80% after deductible, limited to 30 combined visits PMPY	80% after deductible, limited to 30 combined visits PMPY	100% after deductible, limited to 30 combined visits PMPY	100% after deductible, limited to 30 combined visits PMPY
\$20	\$10 copay after deductible	100% after deductible	100% after deductible
\$80	20% after deductible (\$80 max)	100% after deductible	100% after deductible
50% (\$100 max)	20% after deductible (\$100 max)	100% after deductible	100% after deductible
\$80	20% after deductible (\$80 max)	100% after deductible	100% after deductible
50% (\$100 max)	20% after deductible (\$100 max)	100% after deductible	100% after deductible
N	N	N	N
2x, Specialty not available	2x	100% after deductible	2x
80% after deductible	80% after deductible	100% after deductible	100% after deductible
2025	2025 Pool Rates	2025	2025 Pool Rates
\$674.78	\$551.45	\$768.55	\$485.38
\$1,619.47	\$1,240.78	\$1,844.51	\$1,047.10
\$2,024.35	\$1,544.05	\$2,305.64	\$1,303.05
5	5	2	2
0	0	0	0
4	4	1	1
\$11,471	\$8,933	\$3,843	\$2,234
\$137,658	\$107,202	\$46,113	\$26,806
	-\$30,454		-\$19,307
	-22%		-42%
Total Percent Savings		-11%	
Total Savings		-\$91,898.13	