

Petition to Town of Damariscotta to raise/appropriate the sum of \$5,061 for Spectrum Generations

We, the undersigned registered voters of the Town of Damariscotta, hereby request that Spectrum Generations have an Article included in the 2024 Annual Town Meeting Warrant requesting an amount of \$5,061 to help fund Spectrum Generations for Damariscotta Residents.

Printed Legal Name	Signature	Street & Number	Legal Town of Residence & Voter Registration
1 Tom Anderson		92 Westview Rd	Damariscotta
2 Matthew Bracy		16 Vine St	Damariscotta
3 Anna Jackson		12 Church	Damariscotta
4 Melissa Keown		31 Nissen Farm Ln	Damariscotta
5 Ann Wicks		247 Bristol Rd	Damariscotta
6 Stephen Wicks		247 Bristol Rd.	Damariscotta
7 Joe A. Wicks Jr		15 Hillview Ln	Damariscotta
8 Barbara Bellows		7 Belknap Pt Rd	Damariscotta
9 Ann-Elm M. Bellows		295 Bristol Rd	Damariscotta
10 Stephen Bellows		572 Main St N3	Damariscotta
11 Stephen Bellows		20 Chapman	Damariscotta
12 Anna Bellows		28 Main Farm Rd	Damariscotta
13 Anne L. Wicks		206 Back Meadow Rd	Damariscotta
14 Stan Dodge		24 Pine Ridge Rd	Damariscotta
15 Anne Nord		53 High St.	Damariscotta

CIRCULATOR'S OATH

I hereby make oath that I am the Circulator of this petition, that all the signatures to this petition were made in my presence and, to the best of my knowledge and belief, each signature is that of the person it purports to be.

Signature of Circulator

Printed Name

Dawn Gintz

Signature of Notary

Joan F Berry

Printed Name

Joan F Berry

Subscribed to and sworn before me on this date:

11/9/23

Date must be completed by Notary

JOAN F BERRY
NOTARY PUBLIC
State of Maine
My Commission Expires
February 17, 2028

REGISTRAR'S CERTIFICATION

Municipality

Damariscotta

TOTAL VALID

1310

TOTAL INVALID

0

I hereby certify that the names of all the petitioners listed as valid appear on the voting list as qualified to vote for Governor.

Signature of Registrar:

Nathaniel C. Wiggins

Date: 12-19-2023

Signatures on this petition page were collected by:

Dawn Gintz

Date: 11/7/2023

1310

We, the undersigned registered voters of the Town of Damariscotta, hereby request that Spectrum Generations have an Article included in the 2024 Annual Town Meeting Warrant requesting an amount of \$5,061 to help fund Spectrum Generations for Damariscotta Residents.

Printed Legal Name	Signature	Street & Number	Legal Town of Residence & Voter Registration
✓ 16 Martha Sinclair		172 Bristol Rd	Damariscotta
✓ 17 Rebecca Akers		18 Back to Farm Rd	Damariscotta
✓ 18 Reese Davy		89 Shamrock Ln	Damariscotta
✓ 19 Jennifer Bunting		13 Fern Ln	Damariscotta
✓ 20 Lauren Cucci		71 Church St. #3	Damariscotta
✓ 21 Kyrin Ketr		22 Mountain Dr	Damariscotta
✓ 22 Patricia Sean		16 Blue Mountain Ln	Damariscotta
✓ 23 Julie Watt		108 Pine Ridge	Damariscotta
✓ 24 Erin Kerton		22 Moonlight Dr	Damariscotta
✓ 25 William Cunningham		431 Back Mountain Rd	Damariscotta
✓ 26 Eric Slater		55 Water St.	Damariscotta
✓ 27 Adam White		74 Pine Ridge Rd	Damariscotta
✓ 28 Maria Hnat		37 Highland	Damariscotta
✓ 29 Justice Rotas		35 Church St	Damariscotta
✓ 30 Holly Filler		10 Parkway Ct	Damariscotta

CIRCULATOR'S OATH

I hereby make oath that I am the Circulator of this petition, that all the signatures to this petition were made in my presence and, to the best of my knowledge and belief, each signature is that of the person it purports to be.

Signature of Circulator Printed Name David Cornish

Signature of Notary Printed Name Joan F Berry

Subscribed to and sworn before me on this date: 11/9/2023
Date must be completed by Notary

JOAN F BERRY
NOTARY PUBLIC
State of Maine
My Commission Expires
February 17, 2028

REGISTRAR'S CERTIFICATION

Municipality Damariscotta TOTAL VALID 136 TOTAL INVALID 0

I hereby certify that the names of all the petitioners listed as valid appear on the voting list as qualified to vote for Governor.

Signature of Registrar: Kathleen Wynn Date: 12-19-2023

Signatures on this petition page were collected by: Erin A Date: 11/7/2023

We, the undersigned registered voters of the Town of Damariscotta, hereby request that Spectrum Generations have an Article included in the 2024 Annual Town Meeting Warrant requesting an amount of \$5,061 to help fund Spectrum Generations for Damariscotta Residents.

Printed Legal Name	Signature	Street & Number	Legal Town of Residence & Voter Registration
✓31 Alex Weibel		7 Buckhorn Rd	Damariscotta
✓32 Elizabeth Sparrell		10 Sparrell Lane	Damariscotta
✓33 Mary Sparrell		26 Buckhorn Rd	Damariscotta
✓34 Patricia E Kempton		25 Water St	Damariscotta
✓35 Ellen M. Ward		3501 Bay Drive Apt 214	Damariscotta
✓36 Hannah Ineson		45 High St	Damariscotta
✓37 John Ineson		45 High St.	Damariscotta
✓38 Douglas Mazon		75 Round Lane	Damariscotta
✓39 Sarah Spalding		125 Main St.	Damariscotta
✓40 STEVEN HIGGINS		93 LESSNER RD	DAMARISCOTTA, ME,
✓41 Judith Higgins		93 LESSNER Rd	DAMARISCOTTA
✓42 Martha Henderson		36 Water St.	Damariscotta
✓43 Abby Avantaggio		200 Heater RD.	Damariscotta
✓44 Doreen Astum		13 BRACKET RD	DAMARISCOTTA
✓45 Valerie Seibel		108 Bristol Rd.	Damariscotta

CIRCULATORS OATH

I hereby make oath that I am the Circulator of this petition, that all the signatures to this petition were made in my presence and, to the best of my knowledge and belief, each signature is that of the person it purports to be.

Signature of Circulator

Printed Name David Cornish

Signature of Notary

Printed Name JOAN F BERRY

Subscribed to and sworn before me on this date: 11/9/2023

Date must be completed by Notary

JOAN F BERRY
NOTARY PUBLIC
State of Maine
My Commission Expires
February 17, 2028

REGISTRAR'S CERTIFICATION

Municipality Damariscotta TOTAL VALID 136 TOTAL INVALID 0

I hereby certify that the names of all the petitioners listed as valid appear on the voting list as qualified to vote for Governor.

Signature of Registrar: Kathleen S. Benson Date: 12/19/2023

Signatures on this petition page were collected by: Dawn Cornish Date: 11/7/2023

We, the undersigned registered voters of the Town of Damariscotta, hereby request that Spectrum Generations have an Article included in the 2024 Annual Town Meeting Warrant requesting an amount of \$5,061 to help fund Spectrum Generations for Damariscotta Residents.

Printed Legal Name	Signature	Street & Number	Legal Town of Residence & Voter Registration
✓ 46 SANDRA J. TAYLOR	<i>Sandra Taylor</i>	117 CASTAWAY COVE LANE	DAMARISCOTTA
✓ 47 MARSHALL D. TOWNSEND	<i>Marshall D. Townsend</i>	179 CASTAWAY COVE LANE	"
✓ 48 WELSH CRAWFORD	<i>Welsh Crawford</i>	23 KYNNEHEADS	"
✓ 49 MARLYN LEBLANC	<i>Marlyne LeBlanc</i>	24 PLEASANT ST	"
✓ 50 DEBORAH MYERS	<i>Deborah Myers</i>	132 CASTAWAY COVE LANE	"
✓ 51 JON A. GANT	<i>Jon A. Gant</i>	255 LEVERETT	DAMARISCOTTA
✓ 52 CARLE SPITZER	<i>Carle Spitzer</i>	15 Eagle Ln	"
✓ 53 RICHARD HAGUE	<i>Richard Hague</i>	88 WETTED RD.	DAMARISCOTTA
✓ 54 JESSICA SEIGERS	<i>Jessica Seigers</i>	40 HUTCHINS LN	"
✓ 55 CAROLINE SMALLER	<i>Caroline Smaller</i>	36 LEWIS ROAD RD	"
✓ 56 LINDA LYNN	<i>Linda Lynn</i>	62 ELM ST Unit 2	"
✓ 57 LINDA PLUMMER	<i>Linda Plummer</i>	48 WOODS CREEK LANE	"
✓ 58 THERALYN RESTER	<i>Therilyn Rester</i>	36 CHAPMAN ST.	"
✓ 59 DEBBIE HENDERSON	<i>Debbie Henderson</i>	61 STANLEY PETE	"
✓ 60 MICHAEL HENDERSON	<i>Michael Henderson</i>	179 BOSTON RD	"
✓ 61 ROBERT BAKER	<i>Robert Baker</i>	36 STANLEY LANE	DAMARISCOTTA

CIRCULATOR'S OATH

I hereby make oath that I am the Circulator of this petition, that all the signatures to this petition were made in my presence and, to the best of my knowledge and belief, each signature is that of the person it purports to be.

Signature of Circulator *[Signature]* Printed Name *David Corbin*

Signature of Notary *[Signature]* Printed Name *JOAN F BERRY*

Subscribed to and sworn before me on this date: *11/19/2023*

Date must be completed by Notary

JOAN F BERRY
Notary Public
State of Maine
My Commission Expires
February 17, 2028

REGISTRAR'S CERTIFICATION

Municipality *Damariscotta* TOTAL VALID *136* TOTAL INVALID *8*

I hereby certify that the names of all the petitioners listed as valid appear on the voting list as qualified to vote for Governor.

Signature of Registrar: *Kathleen C. LeBlanc* Date: *12-19-2023*

Signatures on this petition page were collected by: *[Signature]* Date: *11/19/2023*

We, the undersigned registered voters of the Town of Damariscotta, hereby request that Spectrum Generations have an Article included in the 2024 Annual Town Meeting Warrant requesting an amount of \$5,061 to help fund Spectrum Generations for Damariscotta Residents.

Printed Legal Name	Signature	Street & Number	Legal Town of Residence & Voter Registration
✓ 62 ANDREW LACROIX		575 Church St.	Damariscotta
✓ 63 MICHAEL ST. CONNOR		350 BERRY ST.	Damariscotta
✓ 64 KRISTINA J. CARROLL		350 BERRY St	Damariscotta
✓ 65 Elizabeth Sirois		53 Church St	Damariscotta
✓ 66 EDWARD SEIDEL		20 HEADINGTON RD.	DAMARISCOTTA
✓ 67 RICHARD J. McLENNAN		8 CROSS ST	DAMARISCOTTA
✓ 68 KAREN O'BRYEN		417 BERRY RD	DAMARISCOTTA
✓ 69 PAUL A. PIVITTAN		83 BARNHURST Lane	Damariscotta
✓ 70 ANDREA DEUSCHNER		52 Water St	Damariscotta
✓ 71 KAREN MORAN		45 Stenwick Lane	Damariscotta
✓ 72 KARA L. HOSER		48 Jumper Ln	Damariscotta
✓ 73 DEAN ROBINSON		4 BERRY Car Lane	Damariscotta
✓ 74 MARK R. DOODS		53 Water St	Damariscotta
✓ 75 MARIE WHITE BRATE		11 High St.	Damariscotta
✓ 76 ALICIA OLIVER		14 Julia Ln	Damariscotta

CIRCULATOR'S OATH

I hereby make oath that I am the Circulator of this petition, that all the signatures to this petition were made in my presence and, to the best of my knowledge and belief, each signature is that of the person it purports to be.

Signature of Circulator

Printed Name

Dana Gimbirk

Signature of Notary

Printed Name

JOAN F BERRY

Subscribed to and sworn before me on this date:

11/9/2023

Date must be completed by Notary

REGISTRAR'S CERTIFICATION

Municipality

Damariscotta

TOTAL VALID

136

TOTAL INVALID

0

I hereby certify that the names of all the petitioners listed as valid appear on the voting list as qualified to vote for Governor.

Signature of Registrar:

Kathleen S. Morgan

Date:

11/21/2023

Signatures on this petition page were collected by:

Dana Oliver

Date:

11/7/2023

JOAN F BERRY
NOTARY PUBLIC
State of Maine
My Commission Expires
February 17, 2028

We, the undersigned registered voters of the Town of Damariscotta, hereby request that Spectrum Generations have an Article included in the 2024 Annual Town Meeting Warrant requesting an amount of \$5,061 to help fund Spectrum Generations for Damariscotta Residents.

Printed Legal Name	Signature	Street & Number	Legal Town of Residence & Voter Registration
✓ 77 Beverly Blair	Beverly Blair	2 Salt Bay Apis	Damariscotta
✓ 78 Ann McLaughlin	Ann McLaughlin	157 Main St	Damariscotta
✓ 79 Joy A. Black	Joy A. Black	190 Biscay Rd.	Damariscotta
✓ 80 Christine Andersen	Christine Andersen	63 Meadow Ct	Damariscotta
✓ 81 Joan B. Paule	Joan B. Paule	316 Shoreline Ln.	Damariscotta
✓ 82 Christine Szalay	Christine Szalay	44 Church St.	Damariscotta
✓ 83 Michael Hoffmann	Michael Hoffmann	42 Church St	Damariscotta
✓ 84 Kimberly Lane	Kimberly Lane	778 Egypt Rd	Damariscotta
✓ 85 Joaquin Brunico	Joaquin Brunico	235 Bristol Rd	Damariscotta
✓ 86 Wendy Gedanken	Wendy Gedanken	235 Bristol Rd	Damariscotta
✓ 87 James Holmes	James Holmes	109 Bristol Road	Damariscotta
✓ 88 Allison Alary	Allison Alary	193 School St	Damariscotta
✓ 89 Anne O'Rourke	Anne O'Rourke	508 Main St	Damariscotta
✓ 90 Roberto Atkinson	Roberto Atkinson	35 Schooner St	Damariscotta
✓ 91 John L. Berry	John L. Berry	334 Bright Rd.	Damariscotta

CIRCULATOR'S OATH

I hereby make oath that I am the Circulator of this petition, that all the signatures to this petition were made in my presence and, to the best of my knowledge and belief, each signature is that of the person it purports to be.

Signature of Circulator

Printed Name

David Corbin

JOAN F BERRY
NOTARY PUBLIC
State of Maine

Signature of Notary

Printed Name

JOAN F BERRY

My Commission Expires
February 17, 2028

Subscribed to and sworn before me on this date:

Date must be completed by Notary

February 17, 2028

REGISTRAR'S CERTIFICATION

Municipality Damariscotta

TOTAL VALID 136

TOTAL INVALID 0

I hereby certify that the names of all the petitioners listed as valid appear on the voting list as qualified to vote for Governor.

Signature of Registrar:

Patricia S. Brown

Date:

12-19-2023

Signatures on this petition page were collected by:

David Corbin

Date:

11/7/23

We, the undersigned registered voters of the Town of Damariscotta, hereby request that Spectrum Generations have an Article included in the 2024 Annual Town Meeting Warrant requesting an amount of \$5,061 to help fund Spectrum Generations for Damariscotta Residents.

Printed Legal Name	Signature	Street & Number	Legal Town of Residence & Voter Registration
✓ 92 Summer Richards		505 Maine St.	Damariscotta
✓ 93 Mary Wilbur		174 Elbert	Damariscotta
✓ 94 Frederick Wilbur		174 Elbert St	Damariscotta
✓ 95 Faith Healy		522 Egypt Rd.	Damariscotta Me.
✓ 96 Julian Hipp		16 Lakeside Rd	Damariscotta
✓ 97 Dave Ginn		346 Bristol Rd	Damariscotta
✓ 98 Damian Chapman		346 Bristol Rd	Damariscotta
✓ 99 Stephanie Russel		Academy St	Damariscotta
✓ 100 Megan Dismore		23 Headgate Rd.	Damariscotta
✓ 101 Joan Atch		90 Paradise Lane	Damariscotta
✓ 102 Lucinda Smith		23 Ash St.	Damariscotta
✓ 103 Daryl Frosen		45 Trachter Ln	Damariscotta
✓ 104 Peter Jackson		23 High St.	Damariscotta
✓ 105 Janet Frole		100 Chase St	Damariscotta
✓ 106 Heidi Rossmann		117 Cottage Pond Rd	Damariscotta

CIRCULATOR'S OATH

I hereby make oath that I am the Circulator of this petition, that all the signatures to this petition were made in my presence and, to the best of my knowledge and belief, each signature is that of the person it purports to be.

Signature of Circulator Printed Name Joan F. Berry

Signature of Notary Joan F. Berry Printed Name Joan F. Berry

Subscribed to and sworn before me on this date: 11/9/23

Date must be completed by Notary

JOAN F BERRY
Notary Public
State of Maine
My Commission Expires
February 17, 2028

REGISTRAR'S CERTIFICATION

Municipality Damariscotta TOTAL VALID 136 TOTAL INVALID 0

I hereby certify that the names of all the petitioners listed as valid appear on the voting list as qualified to vote for Governor.

Signature of Registrar: Faith Healy Date: 12-19-2023

Signatures on this petition page were collected by: Joan F. Berry Date: 11/7/2023

We, the undersigned registered voters of the Town of Damariscotta, hereby request that Spectrum Generations have an Article included in the 2024 Annual Town Meeting Warrant requesting an amount of \$5,061 to help fund Spectrum Generations for Damariscotta Residents.

Printed Legal Name	Signature	Street & Number	Legal Town of Residence & Voter Registration
✓ 107 Karen Kleinkopf	Karen Kleinkopf	59 Lesser Rd	Damariscotta, ME 04543
✓ 108 Rita Stevens	Rita Stevens	85 Woods Lane	Damariscotta, ME 04543
✓ 109 Tri Boissiere	Tri Boissiere	62 Elm St Apt #7	Damariscotta, ME 04543
✓ 110 Kirk Hoppe	Kirk Hoppe	62 Elm St Apt #7	Damariscotta, ME 04543
✓ 111 Alicia Hunter	Alicia Hunter	155 Church St	Damariscotta, ME 04543
✓ 112 Brian Lumbley	Brian Lumbley	3841 Highway 7, Damariscotta, ME	Damariscotta, ME
✓ 113 Mary Snow	Mary Snow	43 Chapman St.	Damariscotta, ME
✓ 114 Betsy Butler	Betsy Butler	30 Lewis Point Rd	Damariscotta, ME
✓ 115 Sondell Bevin	Sondell Bevin	21 Bisbee Ln	Damariscotta, ME
✓ 116 Linda Gifford	Linda Gifford	80 Bristol Rd	Damariscotta, ME
✓ 117 Lure Collins	Lure Collins	35 Chapman Street	Damariscotta, ME
✓ 118 Lisa Deer	Lisa Deer	15 Adams Ln	Damariscotta, ME
✓ 119 David Peterson	David Peterson	188 School Street	Damariscotta, ME
✓ 120 Elaine Waldron	Elaine Waldron	70 Atlantic Pkwy Rd	Damariscotta, ME
✓ 121 Dana Peterson	Dana Peterson	188 School St	Damariscotta, ME

CIRCULATOR'S OATH

I hereby make oath that I am the Circulator of this petition, that all the signatures to this petition were made in my presence and, to the best of my knowledge and belief, each signature is that of the person it purports to be.

Signature of Circulator [Signature] Printed Name Dana Deer

Signature of Notary [Signature] Printed Name Joan F Berry

Subscribed to and sworn before me on this date: 11/9/2023

Date must be completed by Notary

JOAN F BERRY
NOTARY PUBLIC
State of Maine
My Commission Expires
February 17, 2028

REGISTRAR'S CERTIFICATION

Municipality Damariscotta TOTAL VALID 136 TOTAL INVALID 0

I hereby certify that the names of all the petitioners listed as valid appear on the voting list as qualified to vote for Governor.

Signature of Registrar: Kathleen S. Wynn Date: 12-19-2023

Signatures on this petition page were collected by: [Signature] Date: 11/7/2023

We, the undersigned registered voters of the Town of Damariscotta, hereby request that Spectrum Generations have an Article included in the 2024 Annual Town Meeting Warrant requesting an amount of \$5,061 to help fund Spectrum Generations for Damariscotta Residents.

Printed Legal Name	Signature	Street & Number	Legal Town of Residence & Voter Registration
✓ 122 Cory McLeod		13 Bristol Rd	Damariscotta
✓ 123 Vicki Grace		73 Smith Road	Damariscotta
✓ 124 Zachary Davis		400 Egypt Rd	Damariscotta
✓ 125 Minda Gold		71 LeMay Rd	Damariscotta
✓ 126 George Brown		217 Lesser Rd	Damariscotta
✓ 127 Diane Russell		143 Lesser Rd	Damariscotta
✓ 128 Hannah Kustinski		4 Shannock Lane	Damariscotta
✓ 129 Jill Huger		31 Russell Lane	Damariscotta
✓ 130 Ted Huger (WV)		31 Powell Lane	Damariscotta
✓ 131 Norma F. Per		79 Bristol Rd	Damariscotta
✓ 132 Hilda P. P. P.		114 Jordan Rd	Damariscotta
✓ 133 Michaela Ynk		20 Wadsworth Ln	Damariscotta
✓ 134 Laurie Green		37 Rocky Run Rd	Damariscotta
✓ 135 Deborah Macdonald		203 Bristol Rd	Damariscotta
✓ 136 Kate Kas Helen		2502 Vine St	Damariscotta

CIRCULATOR'S OATH

I hereby make oath that I am the Circulator of this petition, that all the signatures to this petition were made in my presence and, to the best of my knowledge and belief, each signature is that of the person it purports to be.

Signature of Circulator

Printed Name

Devin Conner

Signature of Notary

Printed Name

Joan F Berry

Subscribed to and sworn before me on this date:

11/9/2023

Date must be completed by Notary

JOAN F BERRY
Notary Public
State of Maine
My Commission Expires
February 17, 2028

REGISTRAR'S CERTIFICATION

Municipality

Damariscotta

TOTAL VALID

136

TOTAL INVALID

0

I hereby certify that the names of all the petitioners listed as valid appear on the voting list as qualified to vote for Governor.

Signature of Registrar:

Date:

12-19-2023

Signatures on this petition page were collected by:

Date:

11/16/23



One Weston Court, Suite 109, Augusta, ME 04330

1.800.639.1553 | Fax 207.622.7857



To: Rebecca Bartoloatta

From: Maggie Hay, Development Specialist

Date: 11/15/2023

Subject: Funding request

Please see the attached documents for the Town of Damariscotta request for funding.

- Damariscotta Agency Provided Information
- Central Maine Area Agency on Aging dba Spectrum Generations Final Financial Statements and Uniform Guidance Sept 2022
- FY24 Petition Sheets

Please let me know if you received everything and it is in good order.

Thanks!

Sincerely,


Maggie Hay

Development Specialist



Spectrum Generations is the Central Maine Area Agency on Aging with Community and Aging and Disability Resource Centers in:

Belfast | Brunswick | Camden | Damariscotta | Hallowell | Skowhegan | Waterville



One Weston Court, Suite 109, Augusta, ME 04330

1 800.639.1553 | Fax 207.622.7857

Damariscotta Agency Provided Information



1. Spectrum Generations' mission is to promote and advance the well-being and independence of older and disabled adults, with the support of their care partners, to live in their community of choice. Our agency is a non-profit, providing Aging and Disability Resources, Medicare/Medicaid counseling, caregiver respite, case management, adult day services, health/wellness programs, congregate dining, referrals and more.

Damariscotta residents utilize our Adult and Disability Resources, Medicare/Medicaid counseling, caregiver respite, case management, adult day services, health/wellness programs and referrals.

2. In Damariscotta, 82 residents were provided services including 1847 meals delivered through our Meals on Wheels program to five recipients; 120 contacts of outreach were made, counseling on topics including elder abuse, prescription drug coverage, and long-term care. Additionally, 71 people were provided information by our Aging and Disability Resource Specialists. One volunteer donated 41 hours of their time supporting Spectrum Generations. Seven caregivers were able to receive support services, aiding in the balancing act of working and taking care of an older or disabled loved one. (See attached Damariscotta Funding Request).
3. The funding request is \$5,061. The donation would be applied throughout Spectrum Generations' fiscal year of 2024.
4. See attached "Central Maine Area Agency on Aging dba Spectrum Generations Final Financial Statements and Uniform Guidance Sept 2022," for our expense and revenue report for the most recent fiscal year.

Central Maine Area Agency on Aging d/b/a Spectrum Generations

Financial Statements and
Supplementary Information

For the years ended September 30, 2022 and 2021

A decorative graphic in the bottom left corner consisting of several overlapping, semi-transparent geometric shapes in shades of blue, purple, and pink, creating a modern, abstract design.

WIPFLI

Central Maine Area Agency on Aging d/b/a Spectrum Generations

Financial Statements and Supplementary Information
Years Ended September 30, 2022 and 2021

Table of Contents

Independent Auditor's Report.....	1
Financial Statements	
Statements of Financial Position	4
Statements of Activities	5
Statements of Functional Expenses	7
Statements of Cash Flows.....	9
Notes to Financial Statements	10
Supplementary Information	
Schedule of Expenditures of Federal Awards.....	23
Independent Auditor's Report on Internal Control Over Financial Reporting and on Compliance and Other Matters Based on an Audit of Financial Statements Performed in Accordance with <i>Government Auditing Standards</i>	25
Independent Auditor's Report on Compliance for the Major Federal Program and on Internal Control Over Compliance Required by the Uniform Guidance	27
Schedule of Findings and Questioned Costs	30

Independent Auditor's Report

Board of Directors
Central Maine Area Agency on Aging d/b/a Spectrum Generations
Augusta, Maine

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying financial statements of Central Maine Area Agency on Aging d/b/a Spectrum Generations (the "Agency"), a nonprofit organization, which comprise the statements of financial position as of September 30, 2022 and 2021, and the related statements of activities, functional expenses, and cash flows for the years then ended, and the related notes to the financial statements.

In our opinion, the financial statements present fairly, in all material respects, the financial position of Central Maine Area Agency on Aging d/b/a Spectrum Generations as of September 30, 2022 and 2021, and the changes in net assets and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America ("GAAP").

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America ("GAAS") and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Central Maine Area Agency on Aging d/b/a Spectrum Generations and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements related to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

Responsibilities of Management for the Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Central Maine Area Agency on Aging d/b/a Spectrum Generations' ability to continue as a going concern within one year after the date that the financial statements are available to be issued.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards and *Government Auditing Standards* will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS and *Government Auditing Standards*, we:

- Exercise professional judgement and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Central Maine Area Agency on Aging d/b/a Spectrum Generations' internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgement, there are conditions or events, considered in the aggregate, that raise substantial doubt about Central Maine Area Agency on Aging d/b/a Spectrum Generations' ability to continue as a going concern for a reasonable period of time.

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

Report on Supplementary Information

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The accompanying schedule of expenditures of federal awards as required by Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards*, is presented for purposes of additional analysis and is not a required part of the financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the schedule of expenditures of federal awards is fairly stated, in all material respects, in relation to the financial statements as a whole.

Other Reporting Required by *Government Auditing Standards*

In accordance with *Government Auditing Standards*, we have also issued our report, dated March 1, 2023, on our consideration of Central Maine Area Agency on Aging d/b/a Spectrum Generations' internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of Central Maine Area Agency on Aging d/b/a Spectrum Generations' internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering Central Maine Area Agency on Aging d/b/a Spectrum Generations' internal control over financial reporting and compliance.

Wipfli LLP

Wipfli LLP

South Portland, Maine

March 1, 2023

Central Maine Area Agency on Aging

d/b/a Spectrum Generations

Statements of Financial Position

September 30, 2022 and 2021

<i>Assets</i>	2022	2021
Current assets:		
Cash and cash equivalents	\$ 1,771,909	\$ 1,704,237
Grants and accounts receivable, net	1,248,772	1,279,328
Supplies on hand	26,178	50,599
Prepaid expenses and other assets	145,738	129,111
Total current assets	3,192,597	3,163,275
Property and equipment, net	1,887,198	1,867,819
Other assets:		
Investments	1,772,212	1,812,109
Software, net of accumulated amortization	37,099	44,581
Investment - deferred compensation	69,222	42,588
Security deposits	5,000	-
Other assets	36,000	36,000
Total other assets	1,919,533	1,935,278
TOTAL ASSETS	\$ 6,999,328	\$ 6,966,372
<i>Liabilities and Net Assets</i>		
Current liabilities:		
Obligation under capital lease - current portion	\$ 19,199	\$ 20,352
Current portion of notes payable	15,708	15,193
Accounts payable	111,105	234,385
Accrued expenses	620,362	512,925
Refundable advances	25,881	174,445
Total current liabilities	792,255	957,300
Long term liabilities:		
Deferred compensation	69,222	42,588
Obligation under capital lease, net of current portion	20,522	39,721
Note payable, net of current portion	260,093	276,141
Total long term liabilities	349,837	358,450
Total liabilities	1,142,092	1,315,750
Net assets		
Without donor restrictions		
Undesignated	4,115,549	4,779,329
Board designated	902,813	421,310
Without donor restrictions	5,018,362	5,200,639
With donor restrictions	838,874	449,983
Total net assets	5,857,236	5,650,622
TOTAL LIABILITIES AND NET ASSETS	\$ 6,999,328	\$ 6,966,372

See accompanying notes to financial statements.

Central Maine Area Agency on Aging

d/b/a Spectrum Generations

Statement of Activities

Year Ended September 30, 2022

	Without Donor Restrictions	With Donor Restrictions	Total
Operating revenue:			
Support and revenue:			
Government grants and contracts	\$ 4,600,941	\$ -	\$ 4,600,941
Program service fees	6,925,117	-	6,925,117
Contributions	712,134	485,415	1,197,549
Sale of goods	65,951	-	65,951
Events and activities	61,368	-	61,368
Rents	6,252	-	6,252
Interest and dividend	31,127	-	31,127
In-kind	272,769	-	272,769
Other	48,668	-	48,668
Net assets released from restriction	96,524	(96,524)	-
Total operating revenue	12,820,851	388,891	13,209,742
Operating expenses:			
Program services:			
Nutrition services	2,707,645	-	2,707,645
Caregiver & respite	550,982	-	550,982
Social services	1,197,380	-	1,197,380
Health & wellness	367,382	-	367,382
Other programs	6,617,558	-	6,617,558
Total program services	11,440,947	-	11,440,947
Supporting services:			
Management and general	1,243,249	-	1,243,249
Fundraising	23,571	-	23,571
Total operating expenses	12,707,767	-	12,707,767
Change in net assets from operations	113,084	388,891	501,975
Nonoperating activities:			
Investment losses, net	(295,361)	-	(295,361)
Total other revenue	(295,361)	-	(295,361)
Change in net assets	(182,277)	388,891	206,614
Net assets - beginning of the year	5,200,639	449,983	5,650,622
Net assets - end of the year	\$ 5,018,362	\$ 838,874	\$ 5,857,236

Central Maine Area Agency on Aging

d/b/a Spectrum Generations

Statement of Activities

Year Ended September 30, 2021

	Without Donor Restrictions	With Donor Restrictions	Total
Operating revenue:			
Support and revenue:			
Government grants and contracts	\$ 4,345,099	\$ -	\$ 4,345,099
Program service fees	5,889,862	-	5,889,862
Contributions	455,600	277,016	732,616
Sale of goods	39,283	-	39,283
Events and activities	57,763	-	57,763
Rents	175	-	175
Interest and dividend	26,552	-	26,552
In-kind	207,048	-	207,048
Other	338	-	338
Net assets released from restriction	13,135	(13,135)	-
Total operating revenue	11,034,855	263,881	11,298,736
Operating expenses:			
Program services:			
Nutrition services	2,441,047	-	2,441,047
Caregiver & respite	449,965	-	449,965
Social services	781,447	-	781,447
Health & wellness	369,819	-	369,819
Other programs	5,498,728	-	5,498,728
Total program services	9,541,006	-	9,541,006
Supporting services:			
Management and general	987,365	-	987,365
Fundraising	14,612	-	14,612
Total operating expenses	10,542,983	-	10,542,983
Change in net assets from operations	491,872	263,881	755,753
Nonoperating activities:			
Investment gains, net	220,235	-	220,235
Total other revenue	220,235	-	220,235
Change in net assets	712,107	263,881	975,988
Net assets - beginning of the year	4,488,532	186,102	4,674,634
Net assets - end of the year	\$ 5,200,639	\$ 449,983	\$ 5,650,622

Central Maine Area Agency on Aging

d/b/a Spectrum Generations

Statement of Functional Expenses

Year Ended September 30, 2022

	Nutrition Services	Caregiver & Respite	Social Services	Health & Wellness	Other Programs	Total Program Services	Management & General
Expenses							
Salaries	\$ 1,049,873	\$ 252,337	\$ 574,104	\$ 168,790	\$ 4,760,988	\$ 6,806,092	\$ 586,3
Payroll taxes	84,998	17,563	44,270	15,012	395,809	557,652	46,4
Employee benefits	141,768	38,448	95,356	26,027	406,092	707,691	86,0
Advertising	6,706	4,590	18,261	19,447	115,671	164,675	7,1
Consumer reimbursement	-	145,936	-	2,489.00	-	148,425	-
Dues and subscriptions	1,671	14	292	9,161	9,537	20,675	13,6
In-kind	104,082	51,583	117,104	-	-	272,769	-
Insurance	22,236	1,350	14,707	765	22,309	61,367	18,5
Interest	4,513	-	2,410	284	3,774	10,981	5
Repairs and maintenance	44,684	580	17,059	1,137	32,031	95,491	14,6
Meetings	120	-	71	369	85	645	6,0
Miscellaneous	14,086	-	1,150	-	2,702	17,938	44,6
Professional fees	66,023	3,817	26,877	22,304	86,328	205,349	66,3
Technology	35,241	5,458	62,802	45,404	92,051	240,956	95,0
Occupancy	76,006	10,310	80,122	12,339	94,756	273,533	99,0
Food	571,994	-	-	-	50,505	622,499	-
Program supplies	132,039	2,482	2,986	5,220	49,221	191,948	-
Other program expenses	17,755	-	2,542	-	16,526	36,823	-
Service provider tax	-	-	-	-	78,092	78,092	-
Subcontractors	157,070	-	62,162	30,280	193,204	442,716	69,5
Supplies	5,582	11,525	18,936	376	10,618	47,037	32,3
Training	3,959	875	844	1,852	20,025	27,555	11,9
Travel	81,102	2,631	21,243	2,565	108,713	216,254	21,8
Depreciation and amortization	86,137	1,483	34,082	3,561	68,521	193,784	23,1
Total expenses	\$ 2,707,645	\$ 550,982	\$ 1,197,380	\$ 367,382	\$ 6,617,558	\$ 11,440,947	\$ 1,243,2

See accompanying notes to financial statements.

Central Maine Area Agency on Aging

d/b/a Spectrum Generations

Statement of Functional Expenses

Year Ended September 30, 2021

	Nutrition Services	Caregiver & Respite	Social Services	Health & Wellness	Other Programs	Total Program Services	Management & General
Expenses							
Salaries	\$ 962,400	\$ 220,647	\$ 383,955	\$ 113,028	\$ 3,860,637	\$ 5,540,667	\$ 444,1
Payroll taxes	75,113	10,490	32,372	8,111	322,746	448,832	34,3
Employee benefits	106,638	30,650	54,686	11,990	350,219	554,183	70,5
Advertising	3,085	2,420	13,908	26,481	25,786	71,680	17,5
Consumer reimbursement	-	147,133	-	1,117	-	148,250	-
Dues and subscriptions	4,366	1,173	3,827	3,826	5,728	18,920	8,2
In-kind	129,433	-	71,456	-	6,159	207,048	-
Insurance	22,563	1,122	9,584	692	25,107	59,068	16,7
Interest	3,537	3	485	223	5,853	10,101	4
Repairs and maintenance	48,568	593	8,768	1,475	46,668	106,072	20,2
Meetings	220.00	-	-	29	313	562	1,5
Miscellaneous	16,123	4	205	-	33	16,365	38,5
Professional fees	42,961	2,896	10,739	16,136	72,657	145,389	84,7
Technology	54,768	15,511	48,308	29,320	136,013	283,920	68,9
Occupancy	69,822	7,073	59,362	10,185	105,109	251,551	103,2
Food	389,953	-	-	-	31,346	421,299	-
Program supplies	132,522	2,159	597	3,003	61,213	199,494	-
Other program expenses	7,130	-	103	-	32,455	39,688	-
Service provider tax	-	-	-	-	40,971	40,971	-
Subcontractors	204,985	2,000	28,653	134,994	168,583	539,215	27,7
Supplies	27,803	2,294	21,970	2,237	22,482	76,786	18,0
Training	-	1,281	2,020	2,197	6,842	12,340	6,3
Travel	58,249	495	11,192	157	66,632	136,725	4,2
Depreciation and amortization	80,808	2,021	19,257	4,618	105,176	211,880	21,8
Total expenses	\$ 2,441,047	\$ 449,965	\$ 781,447	\$ 369,819	\$ 5,498,728	\$ 9,541,006	\$ 987,3

See accompanying notes to financial statements.

Central Maine Area Agency on Aging

d/b/a Spectrum Generations

Statements of Cash Flows

Years Ended September 30, 2022 and 2021

	2022	2021
Cash flows from operating activities:		
Change in net assets	\$ 206,614	\$ 975,988
Adjustments to reconcile changes in net assets to net cash flows from operating activities:		
Depreciation and amortization	216,906	233,702
Change in allowance for doubtful accounts	(7,718)	28,237
Net (gains) losses on investments	295,361	(220,235)
Changes in operating assets and liabilities:		
Grants and accounts receivable	38,274	(338,008)
Supplies on hand	24,421	(25,219)
Prepaid expenses and other assets	(16,627)	(42,827)
Security deposits	(5,000)	-
Accounts payable	(123,280)	107,670
Accrued expenses	107,437	126,721
Due to state	-	(38)
Refundable advances	(148,564)	(605,440)
Net cash flows from operating activities	587,824	240,551
Cash flows from investing activities:		
Proceeds from investment sales	229,951	230,218
Purchase of investments	(485,415)	(498,865)
Purchase of property and equipment	(228,803)	(116,486)
Net cash flows from investing activities	(484,267)	(385,133)
Cash flows from financing activities:		
Payments on capital lease	(20,352)	(24,604)
Payments on long-term debt	(15,533)	(27,631)
Net cash flows from financing activities	(35,885)	(52,235)
Changes in cash and cash equivalents	67,672	(196,817)
Cash and cash equivalents - beginning of the year	1,704,237	1,901,054
Cash and cash equivalents - end of the year	\$ 1,771,909	\$ 1,704,237
Total cash paid for interest	\$ 11,482	\$ 10,526
Noncash investing and financing activities:		
Cost of equipment financed through capital lease	\$ -	\$ 29,420

Central Maine Area Agency on Aging d/b/a Spectrum Generations

Notes to Financial Statements

Note 1: Summary of Significant Accounting Policies

Nature of Operations

Central Maine Area Agency on Aging d/b/a Spectrum Generations (the “Agency”) is a nonprofit social service agency that promotes life-long learning, health, wellness, nutrition, community engagement and social well-being of older and disabled adults in Central Maine. The Agency has program sites in Belfast, Damariscotta, Camden, Hallowell, Skowhegan, Brunswick and Waterville, Maine and its home office is located in Augusta, Maine. Central Maine Area Agency on Aging is one of five Area Agencies on Aging in the State of Maine. The Agency is supported primarily through government grants and fees for service. Approximately 88% and 91% of the Agency’s support for the years ended September 30, 2022 and 2021, respectively, came from grants, contracts, and fees from federal and state governments.

Basis of Presentation

The financial statements are prepared using the accrual basis of accounting in accordance with accounting principles generally accepted in the United States (GAAP).

Classification of Net Assets

Net assets and revenue, gains, and losses are classified based on the existence or absence of donor-imposed restrictions. Accordingly, net assets of the Agency and changes therein are classified and reported as follows:

Without Donor Restrictions – Net assets available for use in general operations and not subject to donor (or certain grantor) restrictions.

With Donor Restrictions – Net assets subject to donor- or certain grantor-imposed restrictions. Some donor-imposed restrictions are temporary in nature, such as those that will be met by the passage of time or other events specified by the donor. Other explicit donor-imposed restrictions are perpetual in nature, where the donor stipulates that resources be maintained in perpetuity. Donor-imposed restrictions are released when a restriction expires; that is, when the stipulated time has elapsed, when the stipulated purpose for which the resource was restricted has been fulfilled, or both.

Use of Estimates

The preparation of financial statements in accordance with GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

Central Maine Area Agency on Aging d/b/a Spectrum Generations

Notes to Financial Statements

Note 1: Summary of Significant Accounting Policies (Continued)

Fair Value Measurements

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. A three-tier hierarchy prioritizes the inputs used in measuring fair value. These tiers include Level 1, defined as observable inputs such as quoted market prices in active markets; Level 2, defined as inputs other than quoted market prices in active markets that are either directly or indirectly observable; and Level 3, defined as unobservable inputs in which little or no market data exists, therefore, requiring an entity to develop its own assumptions. The asset's or liability's fair value measurement within the hierarchy is based on the lowest level of any input that is significant to the fair value measurement.

In determining the appropriate levels, the Agency performs a review of its assets and liabilities. At each reporting period, if applicable, all assets and liabilities for which the fair value measurement is based on significant unobservable inputs are classified as Level 3.

For the years ended September 30, 2022 and 2021, the application of valuation techniques applied to similar assets has been consistent.

Following is a description of the valuation methodology used for each asset measured at fair value on a recurring basis:

Mutual funds – the mutual funds consist of money market, equity, and bond mutual funds which are valued based upon quoted market prices which represent the net asset values of shares. Mutual funds held by the Agency are open-end mutual funds that are registered with the SEC and are deemed to be actively traded.

Equity securities – equity securities are valued based upon quoted market prices which represent the net asset value of shares.

Deferred compensation liability – liability is valued based upon the value of the equity funds in the investment account, based on quoted market prices.

Revenue Recognition

Grants are either recorded as contributions or exchange transactions based on criteria contained in the grant award.

- *Grant awards that are contributions*

Grants that qualify as contributions are recorded as invoiced to the funding sources in accordance with the terms of the award. Revenue is recognized in the accounting period when the related allowable expenses are incurred. Amounts received in excess of expenses or asset acquisitions are reflected as refundable advances.

Central Maine Area Agency on Aging d/b/a Spectrum Generations

Notes to Financial Statements

Note 1: Summary of Significant Accounting Policies (Continued)

Revenue Recognition (Continued)

- *Grant awards that are exchange transactions*

Exchange transactions are reimbursed based on a predetermined rate for services performed in accordance with the term of the award. Revenue is recognized when control of the promised goods or services is transferred to the customer (grantor) in an amount that reflects the consideration to which the entity expects to be entitled in exchange for those goods or services. Amounts received in excess of recognized revenue are reflected as a contract liability. The Agency does not have grants that are considered exchange transactions for the years ended September 30, 2022 and 2021.

Contributions, including promises to give, are considered conditional or unconditional, depending on the nature and existence of any donor or grantor conditions. A contribution or promise to give contains a donor or grantor condition when both of the following are present:

- An explicit barrier, that is more than trivial, that must be overcome before the revenue can be earned and recognized.
- An implicit right of return of assets transferred or a right of release of a donor or grantor's obligation to transfer assets promised, if the condition is not met.

Conditional contributions are recognized when the barrier(s) to entitlement are overcome. Unconditional contributions are recognized as revenue when received.

Unconditional contributions or conditional contributions in which the conditions have been substantially met or explicitly waived by the donor are recorded as support with or without donor restrictions, depending on the existence and nature of any donor restrictions. When a restriction expires, net assets with donor restrictions are reclassified to net assets without donor restrictions and reported in the statement of activities as net assets released from restrictions. Contributions that are restricted by the donor are reported as increases in net assets without donor restrictions if the restrictions expire in the fiscal year in which the contributions are recognized.

Revenue from Contracts with Customers

The Agency recognizes exchange revenue in accordance with Financial Accounting Standards Board (FASB) Accounting Standards Update (ASU 2014-09) and ASC 606, Revenue from Contracts with Customers, as amended. ASU 2014-09 applies to exchange transactions with customers that are bound by contracts or similar arrangements and establishes a performance obligation approach to revenue recognition with a focus on the transfer of control of promised goods or services to a customer.

Central Maine Area Agency on Aging d/b/a Spectrum Generations

Notes to Financial Statements

Note 1: Summary of Significant Accounting Policies (Continued)

Revenue Recognition (Continued)

Total revenue from contracts recognized in accordance with ASC 606 during the years ended September 30, 2022 and 2021, and included on the statements of activities is summarized below:

	2022	2021
Personal Support Service Fees - Medicaid	\$ 4,860,744	\$ 3,693,701
Program Service Fees – Private pay and other	1,937,054	2,099,115
Sales of goods	65,951	39,283
Events and activities	61,368	57,763
Totals	\$ 6,925,117	\$ 5,889,862

Personal Support Service Fees - Medicaid: Support services are provided through contracts with the State of Maine Department of Health and Human Services (DHHS) for Medicaid recipients. The Agency's performance obligation is to provide personal support services to individuals. The Agency bills DHHS bi-monthly and monthly per individual per contracted rate. A receivable and revenue are recorded at a point in time when the service is provided.

Program Service Fees – Private Pay: Support services are provided directly to individuals. The Agency's performance obligation is to provide personal support services to individuals. The Agency bills the individuals once a month based on an agreed rate per hour of service. A receivable and revenue are recorded at a point in time when the service is provided.

Sales of Goods and Events and Activities

The Agency's performance obligations are to provide goods to individuals as well as to sponsor events and activities for individuals. Sales of goods and event and activities revenue are recognized at point in time when the sale and events occur based on prices the Agency sets for the goods and fees to attend the events and activities.

The Agency determined at September 30, 2022 and 2021 there were no services provided without a contract in place and, therefore, has no expected adjustments to receivables and revenue. The receivables from contracts with customers for services provided are included in accounts and grants receivable on the statements of financial position as shown below. There were no contract liabilities from contracts with customers at September 30, 2022 and 2021.

Accounts receivable from contracts with customers at October 1, 2020	\$ 587,637
Accounts receivable from contracts with customers at September 30, 2021	677,184
Accounts receivable from contracts with customers at September 30, 2022	877,033

Central Maine Area Agency on Aging d/b/a Spectrum Generations

Notes to Financial Statements

Note 1: Summary of Significant Accounting Policies (Continued)

Cash and Cash Equivalents

Cash and cash equivalents in the statements of cash flows include cash without donor restrictions which is held in either demand deposit or short-term money market accounts, and highly liquid savings deposits and investments with original maturities of three months or less when purchased. The Agency maintains its cash in bank deposit accounts which, at times, may exceed federally insured limits. It has not experienced any losses in such accounts. Management believes it is not exposed to any significant risk on cash and cash equivalents because the Agency utilizes a sweep/repurchase agreement to keep balances within federally insured limits.

Investments

The Agency carries investments in marketable securities with readily determinable fair values at their fair values in the statements of financial position. Unrealized gains and losses are included in the change in net assets in the accompanying statements of activities. Investment fees are netted against unrealized gains and losses.

Grants and Accounts Receivable

Grants and accounts receivable consist primarily of revenue from various government grants and contracts and other entities for services performed and are stated at the amount management expects to collect from outstanding balances. The Agency provides for probable uncollectible amounts through a charge to expense and a valuation allowance based on its assessment of the current status of individual accounts. The allowance was \$27,036 and \$34,754 for the years ended September 30, 2022 and 2021, respectively.

Property and Equipment

Property and equipment are capitalized at cost or, if donated, at fair value on the date of donation. Depreciation is provided for using the straight-line method over the estimated useful life of the asset. Leasehold improvements are recorded at cost and amortized using the straight-line method over the shorter of the useful life or the associated lease term. The Agency considers items with a cost greater than \$5,000 and a useful life greater than one year to be property and equipment. Estimated useful lives are as follows:

Land improvements	5-15 years
Leasehold improvements	5-15 years
Furniture and equipment	3-7 years
Building and improvements	10-40 years

Depreciation expense for the years ended September 30, 2022 and 2021 was \$209,425 and \$228,461, respectively.

Software

Software is capitalized at cost and amortized using the straight-line method over three years. Amortization expense for the years ended September 30, 2021 and 2020 was \$7,481 and \$5,241, respectively.

Central Maine Area Agency on Aging d/b/a Spectrum Generations

Notes to Financial Statements

Note 1: Summary of Significant Accounting Policies (Continued)

Other Assets

Other assets consist of shares of stock that were left to the Agency in 2013. The shares aren't publicly traded and were valued at \$36,000 at the date they received the shares. The Agency has not made any adjustments to the value since the shares were received, as it does not consider the potential change in fair value to be material to the financial statements.

In-Kind Contributions

Contributions of nonfinancial assets are recognized in the financial statements if they enhance or create an asset or require specialized skill for the service being provided. For the years ending September 30, 2022 and 2021, in-kind contributions recognized within the statements of activities included:

Type	2022	2021	Usage in Programs	Donor-imposed restrictions	Fair Value Techniques
Food	\$ 243,384	\$ 177,319	Nutrition	No	\$2/lb
Supplies	8,415	12,072	Nutrition	No	Either told by donor the value or use same/similar item's retail market value
Mileage	11,449	14,610	Nutrition and Social Services (Money Minders)	No	State of Maine mileage rates
Other	9,521	3,047	Nutrition and Social Services (Outreach)	Yes – event based	Either told by donor the value or use same/similar item's retail market value
Totals	\$ 272,769	\$ 207,048			

No amounts have been reflected in the financial statements for donated volunteer services since no objective basis is available to measure the value of such services. However, a substantial number of volunteers have donated significant amounts of their time to the Agency's Meals on Wheels program. The Agency has estimated \$709,000 and \$600,000 of volunteer hours were contributed in 2022 and 2021, respectively.

Central Maine Area Agency on Aging d/b/a Spectrum Generations

Notes to Financial Statements

Note 1: Summary of Significant Accounting Policies (Continued)

Income Taxes

The Agency is exempt from federal income taxes under Section 501(c)(3) of the Internal Revenue Code and has been determined not to be a private foundation within the meaning of Section 509(a)(1) of the code. In addition, contributions to the Agency qualify for the charitable contribution deduction under Section 170(b)(1)(A). Spectrum Generations is also exempt from State of Maine income taxes. The Agency is required to assess whether it is more likely than not that a tax position will be sustained upon examination on the technical merits of the position assuming the taxing authority has full knowledge of all information. If the tax position does not meet the more likely than not recognition threshold, the benefit of that position is not recognized in the financial statements. The Agency has determined there are no amounts to record as assets or liabilities related to uncertain tax positions.

Advertising Costs

Advertising costs are charged to operations when incurred. Advertising expense was \$171,787 and \$89,243 for the years ended September 30, 2022 and 2021, respectively.

Functional Allocation of Costs

The costs of program and supporting services activities have been summarized on a functional basis in the statements of activities. The statements of functional expenses present the natural classification detail of expenses by function. Accordingly, certain costs have been allocated among the programs and supporting services benefited. Personnel costs are allocated based on time and effort reporting. Facility costs are based on square footage. All other costs are allocated based on estimated usage.

Adoption of Accounting Standard

As of October 1, 2021, the Agency adopted the provisions of FASB Accounting Standards Update (ASU) 2020-07, *Presentation and Disclosures by Not-for-Profit Entities for Contributed NonFinancial Assets* (Topic 958). The amendments in this update require entities to present contributed nonfinancial assets as a separate line item in the statements of activities, expand disclosures on the various contributed nonfinancial assets recognized, including disaggregated category types, the valuation techniques and inputs used to arrive at fair value, and the policy for either monetizing or utilizing contributed nonfinancial assets. The ASU has been applied retrospectively to all periods presented, with no effect on net assets or previously issued financial statements.

Central Maine Area Agency on Aging d/b/a Spectrum Generations

Notes to Financial Statements

Note 1: Summary of Significant Accounting Policies (Continued)

Upcoming Accounting Pronouncement

In 2016, the FASB issued ASU No. 2016-02, *Leases* (Topic 842), which is intended to improve financial reporting on leasing transactions. ASU No. 2016-02 will require lessees to recognize right of use assets and lease obligations for operating and finance leases under terms greater than 12 months. ASU No. 2016-02 is effective for fiscal years beginning after December 15, 2021, with early adoption permitted. ASU No. 2016-02 must be applied modified retrospectively. Management is currently evaluating the impact of the provisions of ASU Topic 842.

Note 2: Property and Equipment

A summary of property and equipment is as follows at September 30:

	2022	2021
Land	\$ 207,655	\$ 207,655
Land improvements	525,366	495,366
Building and improvements	3,226,594	3,124,301
Furniture and equipment	915,316	901,035
Leasehold improvements	17,023	4,616
Vehicles	331,724	277,976
Construction in progress	16,075	-
	5,239,753	5,010,949
Less: accumulated depreciation	(3,352,555)	(3,143,130)
Totals	\$ 1,887,198	\$ 1,867,819

Note 3: Investments

Investments consist of mutual funds, equity securities and cash equivalents and are stated at fair value as of September 30, 2022 and 2021 as follows:

	2022	2021
Equity funds	\$ 644,017	\$ 673,521
Fixed funds	688,859	650,570
Equity securities	344,473	447,578
Cash equivalents	94,863	40,440
Totals	\$ 1,772,212	\$ 1,812,109

Investment return is comprised of the following for the years ended September 30:

	2022	2021
Interest and dividends	\$ 31,127	\$ 26,552
Net realized and unrealized gains (losses)	(295,361)	220,235
Totals	\$ (264,234)	\$ 246,787

Investment fees totaled \$11,236 and \$9,777 for the years ended September 30, 2022 and 2021, respectively.

Central Maine Area Agency on Aging d/b/a Spectrum Generations

Notes to Financial Statements

Note 4: Obligations Under Capital Lease

The Agency has entered into several capital leases for office equipment. Minimum lease payments have been capitalized. Depreciation of the equipment under the capital leases is included in depreciation expense. The lease equipment under capital leases at September 30 is as follows:

	2022	2021
Equipment	\$ 87,070	\$ 87,070
Less: accumulated depreciation	(58,994)	(39,474)
Net book value of equipment under capital lease	\$ 28,076	\$ 47,596
Total minimum lease payments	\$ 44,130	\$ 69,194
Less: amounts representing interest	(4,409)	(9,121)
Present value of minimum lease payments	39,721	60,073
Less: current portion	(19,199)	(20,352)
Obligation under capital lease – long-term	\$ 20,522	\$ 39,721

Required future minimum lease payments on the capital lease obligations are as follows:

2023	\$ 21,693
2024	9,600
2025	9,600
2026	3,237
Total	44,130

Note 5: Long-Term Debt

Long-term debt consists of the following as of September 30:

	2022	2021
Mortgage at 4.45% fixed rate payable to TD Bank in monthly installments of \$1,318 with a balloon payment due in 2024, secured by real estate.	\$ 89,366	\$ 101,222
Mortgage at 4.50% fixed rate payable to Rural Development in monthly installments of \$1,013 to maturity in 2049, secured by real estate.	186,435	190,112
Total long-term debt	275,801	291,334
Less: current portion	(15,708)	(15,193)
Totals	\$ 260,093	\$ 276,141

Central Maine Area Agency on Aging d/b/a Spectrum Generations

Notes to Financial Statements

Note 5: Long-Term Debt (Continued)

Future maturities of long-term debt are as follows:

2023	\$ 15,708
2024	81,525
2025	4,206
2026	4,400
2027	4,602
Thereafter	165,360
Total	\$ 275,801

The Agency maintains a working capital line of credit with TD Bank. The line of credit has a maximum borrowing limit of \$500,000 and interest on the line is at the Wall Street Journal prime rate plus 0.5%, or a floor of 3.75% (6.75% as of September 30, 2022) until renewed. There were no outstanding advances on this line at September 30, 2022 and 2021.

The Agency maintains a working capital line of credit with Kennebec Savings Bank. The line of credit has a maximum borrowing limit of \$250,000 and interest on the line is at the Wall Street Journal prime rate plus 0.5%, or a floor of 3.75% (6.75% as of September 30, 2022) until renewed. There were no outstanding advances on this line at September 30, 2022 and 2021.

Note 6: Operating Leases

The Agency leases space and small equipment under the terms of operating leases expiring at various dates through June 2029. Monthly payments under the lease agreements range between \$119 and \$8,250. Lease expense paid under these operating leases totaled \$242,813 and \$244,634 for the years ended September 30, 2022 and 2021, respectively.

Future minimum payments under the leases are, as follows:

2023	\$ 146,417
2024	123,697
2025	121,016
2026	122,572
2027	117,361
Thereafter	216,465
Total	\$ 847,528

Note 7: Retirement Plan

The Agency offers a salary deferral 401(k) plan that has immediate eligibility and no minimum age requirement. The Agency's discretionary match contribution (which is capped at 5%) for the years ended September 30, 2022 and 2021 was \$53,264 and \$55,809, respectively.

Central Maine Area Agency on Aging d/b/a Spectrum Generations

Notes to Financial Statements

Note 7: Retirement Plan (Continued)

The Agency also offers a 457(b) plan to certain covered employees. Contributions can be made by the Agency and through salary deferral by the covered employees. The Agency's contribution to this plan for the years ended September 30, 2022 and 2021 was \$14,887 and \$27,713, respectively. The payment of benefits is a general obligation of the Agency at a future date based on the terms of the agreement. The deferred compensation liability at September 30, 2022 and 2021 was \$69,222 and \$42,588, respectively.

Note 8: Net Assets with Donor Restrictions

Net assets with donor restrictions consist of the following at September 30:

	<u>2022</u>	<u>2021</u>
<i>Subject to expenditure for specified purpose:</i>		
Cohen Center	\$ 103,904	\$ 139,426
Pottle – Muskie Center	415,415	-
Eskelund Fund – Muskie Center operating expenses and capital improvements	-	48,163
Poor – Waldo Meals on Wheels Program	70,000	
Chute – Brunswick Meals on Wheels Program	216,014	228,853
<i>Not subject to appropriation or expenditure:</i>		
Boucher Fund	33,541	33,541
Totals	\$ 838,874	\$ 449,983

Net assets released from net assets with donor restrictions are, as follows for the years ended September 30:

<u>Satisfaction of purpose restriction:</u>	<u>2022</u>	<u>2021</u>
Eskelund Fund – Muskie Center	\$ 48,163	\$ -
Nutrition Development	-	3,135
Cohen Center	35,522	-
Chute – Brunswick Meals on Wheels Program	12,839	-
Animeal	-	10,000
Totals	\$ 96,524	\$ 13,135

Note 9: Board Designated Net Assets

Board designated net assets consist of the following at September 30:

	<u>2022</u>	<u>2021</u>
Agency reserve	\$ 477,750	\$ 170,472
Building maintenance reserve	425,063	250,838
Totals	\$ 902,813	\$ 421,310

Central Maine Area Agency on Aging d/b/a Spectrum Generations

Notes to Financial Statements

Note 10: Grant Awards

At September 30, 2022, the Agency had received future funding commitments under various grants at approximately \$1,110,000. These commitments are not recognized in the accompanying financial statements as revenues and receivables as they are conditional awards.

Note 11: Commitments and Contingencies

The Agency participates in various governmental grant programs, which may be subject to future program compliance audits by grantors or their representatives. Accordingly, the Agency's compliance with applicable program grant requirements may be established at some future date. The amount, if any, of liabilities arising from disallowance of expenditures or ineligibility of grant revenue cannot be determined at this time.

At September 30, 2022 and 2021, there were no known unrecorded contingent liabilities relating to compliance with the rules and regulations governing the funds that management is aware of.

Note 12: Liquidity and Availability

Financial assets available for general expenditure; that is, without donor or other restrictions or designations limiting their use, within twelve months of the statement of financial position date, are comprised of the following as of September 30, 2022 and 2021:

	2022	2021
Cash and cash equivalents	\$ 1,771,909	\$ 1,704,237
Grants and accounts receivable, net	1,248,772	1,279,328
Investments	1,772,212	1,812,109
Subtotal financial assets	4,792,893	4,795,674
Less amounts not available to be used within one year:		
Board designated net assets	(902,813)	(421,310)
Net assets with donor restrictions	(838,874)	(449,983)
Total financial assets available	\$ 3,051,206	\$ 3,924,381

The Agency receives significant funding from federal and state grant funders, designated for programs which are ongoing, major, and central to its annual operations, to be available to meet cash needs for general expenditures. The Agency is substantially supported by grants, contracts, and program fees. The Agency manages its cash flow to ensure funds are available for general expenditures, liabilities, and other obligations as they come due. As noted in Note 5, the Agency also has availability under two lines of credit totaling \$750,000, should an unanticipated liquidity need be identified.

Central Maine Area Agency on Aging d/b/a Spectrum Generations

Notes to Financial Statements

Note 13: Fair Value Measurements

Fair value of assets measured on a recurring basis at September 30, 2022 are as follows:

	Fair Value	Level 1	Level 2	Level 3
Assets				
Investments – other				
Equity funds	\$ 232,547	\$ 232,547	\$ -	-
Fixed funds	424,185	424,185	-	-
Equity securities	344,473	344,473	-	-
Cash equivalents	30,104	30,103	-	-
Investments – board designated				
Equity funds	411,470	411,470	-	-
Fixed funds	264,674	264,674	-	-
Cash equivalents	64,759	64,759	-	-
Investments – deferred compensation				
Equity funds	69,222	69,222	-	-
Totals	\$ 1,841,434	\$ 1,841,434	\$ -	\$ -

Fair value of assets measured on a recurring basis at September 30, 2021 are as follows:

	Fair Value	Level 1	Level 2	Level 3
Assets				
Investments – other				
Equity funds	\$ 362,826	\$ 362,826	\$ -	-
Fixed funds	460,410	460,410	-	-
Equity securities	447,578	447,578	-	-
Cash equivalent	29,419	29,419	-	-
Investments – board designated				
Equity funds	310,695	310,695	-	-
Fixed funds	190,160	190,160	-	-
Cash equivalents	11,021	11,021	-	-
Investments – deferred compensation				
Equity funds	42,588	42,588	-	-
Totals	\$ 1,854,697	\$ 1,854,697	\$ -	\$ -

Note 14: Subsequent Events and Operational Matters

Subsequent events have been evaluated through March 1, 2023, which is the date the financial statements were available to be issued.

Supplementary Information

Central Maine Area Agency on Aging

d/b/a Spectrum Generations

Schedule of Expenditures of Federal Awards
Year Ended September 30, 2022

Federal Grantor/Pass-Through Grantor/Program or Cluster Title	AL Number	Pass-Through Entity Identifying Number	Program Period	Federal Expenditures	Expenditures to Subrecipients
DEPARTMENT OF AGRICULTURE					
Passed-Through Maine Department of Education Child & Adult Care Food Program	10.558		10/01/21-09/30/22	\$ 14,089	\$ -
Passed-Through Maine Department Agriculture Food and Rural Resources Food Distribution Cluster - Commodity Supplemental Food Program	10.565		10/01/21-09/30/22	57,734	-
TOTAL DEPARTMENT OF AGRICULTURE PROGRAMS				71,823	-
DEPARTMENT OF HEALTH AND HUMAN SERVICES					
Direct Awards					
Empowering Older Adults and Adults with Disabilities through Chronic Disease Self-Management Education Program	93.734		05/01/21-04/30/24	379,548	-
Empowering Older Adults and Adults with Disabilities through Chronic Disease Self-Management Education Program	93.734		07/01/18-06/30/22	134,502	-
Total Federal Expenditures AL #93.734				514,050	-
Evidence-Based Falls Prevention Programs Financed Solely by Prevention and Public Health Funds	93.761		05/01/19-04/30/22	161,060	-
Passed-Through Maine Department of Health & Human Services					
Special Programs for the Aging, Title III, Part B Grants for Supportive Services and Senior Centers	93.044	ADS-22-5003C	10/01/21-09/30/22	744,456	367,280
COVID-19 Special Programs for the Aging, Title III, Part B Grants for Supportive Services and Senior Centers	93.044	ADS-22-5003C	10/01/21-09/30/22	130,811	-
Special Programs for the Aging, Title III, Part B Grants for Supportive Services and Senior Centers	93.044	ADS-22-5003C	10/01/21-09/30/22	14,149	-
Total Federal Expenditures AL #93.044				889,416	367,280
Special Programs for the Aging, Title III, Part C, Nutrition Services	93.045	ADS-22-5003C	10/01/21-09/30/22	1,133,069	206,600
COVID-19 Special Programs for the Aging, Title III, Part C, Nutrition Services	93.045	ADS-22-5003C	10/01/21-09/30/22	219,496	-
COVID-19 Special Programs for the Aging, Title III, Part C, Nutrition Services	93.045	ADS-22-5003C	10/01/21-09/30/22	152,343	9,000
Total Federal Expenditures AL #93.045				1,504,908	215,600
Nutrition Services Incentive Program	93.053	ADS-22-5003C	10/01/21-09/30/22	181,184	-
Total Federal Expenditures Aging Cluster				2,575,508	582,880
Direct Awards					
Special Programs for the Aging, Title IV, and Title II, Discretionary Project	93.048		09/01/21-08/31/23	103,411	-
Passed-Through Maine Department of Health & Human Services					
Special Programs for the Aging, Title IV, and Title II Discretionary Projects	93.048	ADS-22-5093	06/01/22-05/31/23	6,704	-
Special Programs for the Aging, Title IV, and Title II Discretionary Projects	93.048	ADS-21-5093	06/01/21-05/31/22	16,972	-
COVID-19 Special Programs for the Aging, Title IV, and Title II Discretionary Projects	93.048	ADS-22-5003C	10/01/21-09/30/22	8,937	-
Total Federal Expenditures AL #93.048				136,024	-
State Health Insurance Assistance Program	93.324	ADS-22-5063	04/01/22-03/31/23	36,034	-
State Health Insurance Assistance Program	93.324	ADS-21-5063	04/01/21-03/31/22	37,213	-
Total Federal Expenditures AL #93.324				73,247	-
Special Programs for the Aging, Title III, Part D, Disease Prevention and Health Promotion Services	93.043	ADS-22-5003C	10/01/21-09/30/22	32,217	-
National Family Caregiver Support, Title III, Part E	93.052	ADS-22-5003C	10/01/21-09/30/22	200,453	-
COVID-19 National Family Caregiver Support, Title III, Part E	93.052	ADS-22-5003C	10/01/21-09/30/22	29,355	-
MFP Capacity Building	93.052	ADS-22-5003C	10/01/21-09/30/22	50,000	-
Family Caregiver Pilot Grant and Admin	93.052	ADS-22-5003C	10/01/21-09/30/22	10,000	-
Total Federal Expenditures AL #93.052				289,808	-
Medicare Enrollment Assistance Program	93.071	ADS-23-5083	09/01/22-08/31/23	3,961	-
Medicare Enrollment Assistance Program	93.071	ADS-22-5083A	09/01/21-08/31/22	47,090	-
Total Federal Expenditures AL #93.071				51,051	-
Social Services Block Grant	93.667	ADS-22-5003C	10/01/21-09/30/22	184,877	-
Mental Health Disaster Assistance and Emergency Mental Health	93.982	MH4-21-107B	07/01/20-12/31/21	41,500	-
TOTAL DEPARTMENT OF HEALTH AND HUMAN SERVICES PROGRAMS				4,059,342	582,880
DEPARTMENT OF HOMELAND SECURITY					
Passed-Through Federal Emergency Management Agency and the United Ways of Kennebec Valley and Mid-Maine					
Emergency Food and Shelter National Board Program	97.024	ARPAR 375200-019	11/01/21-04/30/23	14,871	-
Emergency Food and Shelter National Board Program	97.024	ARPAR 375400-019	11/01/21-04/30/23	3,800	-
Emergency Food and Shelter National Board Program	97.024	374200-018	11/01/21-04/30/23	485	-
Emergency Food and Shelter National Board Program	97.024	375200-019	11/01/21-04/30/23	10,846	-
Total Federal Expenditures AL #97.024				30,002	-

TOTAL FEDERAL EXPENDITURES \$ 4,161,167 \$ 582,880

Central Maine Area Agency on Aging

d/b/a Spectrum Generations

Schedule of Expenditures of Federal Awards

Year Ended September 30, 2022

Note 1 - Basis of Presentation

The accompanying schedule of expenditures of federal awards (the "Schedule") includes the federal award activity of Central Maine Agency on Aging, d/b/a Spectrum Generations, under programs of the federal government for the year ended September 30, 2022. The information in this Schedule is presented in accordance with the requirements of Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance). Because the Schedule presents only a selected portion of the operations of Spectrum Generations, it is not intended to and does not present the financial position, changes in net assets or cash flows of Spectrum Generations.

Note 2 - Summary of Significant Accounting Policies

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

Note 3 - Indirect Cost Rate

Central Maine Agency on Aging, d/b/a Spectrum Generations, has not elected to use the 10% de minimis rate as they have a negotiated rate of 17.80% of modified total direct costs for the year ended September 30, 2022.

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

Board of Directors
Central Maine Area Agency on Aging d/b/a Spectrum Generations
Augusta, Maine

We have audited, in accordance with the auditing standards generally accepted in the United States and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States, the financial statements of Central Maine Area Agency on Aging d/b/a Spectrum Generations (a nonprofit organization), which comprise the statement of financial position as of September 30, 2022, and the related statements of activities, functional expenses, and cash flows for the year then ended, and the related notes to the financial statements, and have issued our report thereon dated March 1, 2023.

Report on Internal Control Over Financial Reporting

In planning and performing our audit of the financial statements, we considered Central Maine Area Agency on Aging d/b/a Spectrum Generations' internal control over financial reporting ("internal control") as a basis for designing the audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of Central Maine Area Agency on Aging d/b/a Spectrum Generations' internal control. Accordingly, we do not express an opinion on the effectiveness of Central Maine Area Agency on Aging d/b/a Spectrum Generations' internal control.

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

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

Report on Compliance and Other Matters

As part of obtaining reasonable assurance about whether Central Maine Area Agency on Aging d/b/a Spectrum Generations' financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the financial statements.

However, providing an opinion on compliance with those provisions was not an objective of our audit and, accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

Purpose of this Report

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of Central Maine Area Agency on Aging d/b/a Spectrum Generations' internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering Central Maine Area Agency on Aging d/b/a Spectrum Generations' internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

Wipfli LLP

Wipfli LLP

South Portland, Maine

March 1, 2023

Independent Auditor's Report on Compliance for the Major Federal Program and on Internal Control Over Compliance Required by the Uniform Guidance

Board of Directors
Central Maine Area Agency on Aging d/b/a Spectrum Generations
Augusta, Maine

Report on Compliance for the Major Federal Program

Opinion on the Major Federal Program

We have audited Central Maine Area Agency on Aging d/b/a Spectrum Generations' compliance with the types of compliance requirements identified in the *U.S. Office of Management and Budget (OMB) Compliance Supplement* that could have a direct and material effect on Central Maine Area Agency on Aging d/b/a Spectrum Generations' major federal program for the year ended September 30, 2022. Central Maine Area Agency on Aging d/b/a Spectrum Generations' major federal program is identified in the summary of auditor's results section of the accompanying schedule of findings and questioned costs.

In our opinion, Central Maine Area Agency on Aging d/b/a Spectrum Generations complied, in all material respects, with the types of compliance requirements referred to above that could have a direct and material effect on its major federal program for the year ended September 30, 2022.

Basis for Opinion on the Major Federal Program

We conducted our audit of compliance in accordance with auditing standards generally accepted in the United States; the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States; and the audit requirements of Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance). Our responsibilities under those standards and the Uniform Guidance are further described in the Auditor's Responsibilities for the Audit of Compliance section of our report.

We are required to be independent of Central Maine Area Agency on Aging d/b/a Spectrum Generations and to meet our other ethical responsibilities, in accordance with relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on compliance for its major federal program. Our audit does not provide a legal determination of Central Maine Area Agency on Aging d/b/a Spectrum Generations compliance with the compliance requirements referred to above.

Responsibilities of Management for Compliance

Management is responsible for compliance with the requirements referred to above and for the design, implementation, and maintenance of effective internal control over compliance with the requirements of laws, statutes, regulations, rules, and provisions of contracts or grant agreements applicable to Central Maine Area Agency on Aging d/b/a Spectrum Generations' federal programs.

Auditor's Responsibilities for the Audit of Compliance

Our objectives are to obtain reasonable assurance about whether material noncompliance with the compliance requirements referred to above occurred, whether due to fraud or error, and express an opinion on Central Maine Area Agency on Aging d/b/a Spectrum Generations' compliance based on our audit. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards, *Government Auditing Standards*, and the Uniform Guidance will always detect material noncompliance when it exists. The risk of not detecting material noncompliance resulting from fraud is higher than for that resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Noncompliance with the compliance requirements referred to above is considered material if there is a substantial likelihood that, individually or in the aggregate, it would influence the judgment made by a reasonable user of the report on compliance about Central Maine Area Agency on Aging d/b/a Spectrum Generations' compliance with the requirements of the major federal program as a whole.

In performing an audit in accordance with generally accepted auditing standards, *Government Auditing Standards*, and the Uniform Guidance, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material noncompliance, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding Central Maine Area Agency on Aging d/b/a Spectrum Generations' compliance with the compliance requirements referred to above and performing such other procedures as we considered necessary in the circumstances.
- Obtain an understanding of Central Maine Area Agency on Aging d/b/a Spectrum Generations' internal control over compliance relevant to the audit in order to design audit procedures that are appropriate in the circumstances and to test and report on internal control over compliance in accordance with the Uniform Guidance, but not for the purpose of expressing an opinion on the effectiveness of Central Maine Area Agency on Aging d/b/a Spectrum Generations' internal control over compliance. Accordingly, no such opinion is expressed.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and any significant deficiencies and material weaknesses in internal control over compliance that we identified during the audit.

Report on Internal Control Over Compliance

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

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

Our audit was not designed for the purpose of expressing an opinion on the effectiveness of internal control over compliance. Accordingly, no such opinion is expressed.

The purpose of this report on internal control over compliance is solely to describe the scope of our testing of internal control over compliance and the results of that testing based on the requirements of the Uniform Guidance. Accordingly, this report is not suitable for any other purpose.

Wipfli LLP

Wipfli LLP

South Portland, Maine

March 1, 2023

Central Maine Area Agency on Aging d/b/a Spectrum Generations

Schedule of Findings and Questioned Costs
Year Ended September 30, 2022

Section I - Summary of Auditor's Results

Financial Statements

Type of auditor's report issued?	Unmodified
Internal control over financial reporting:	
Material weaknesses identified?	No
Significant deficiencies identified?	None Reported
Noncompliance material to financial statements noted?	No

Federal Awards

Internal control over major federal program:	
Material weaknesses identified?	No
Significant deficiencies identified?	None Reported
Type of auditor's report issued on compliance for major program	Unmodified
Any audit findings disclosed that are required to be reported in accordance with the Uniform Guidance [2 CFR 200.516(a)]?	No
Identification of major federal program:	

Name of Federal Major Program or Cluster

AL No.

Aging Cluster

 Special Programs for the Aging, Title III, Part B

93.044

 Special Programs for the Aging, Title III, Part C

93.045

 Nutrition Services Incentive Program

93.053

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

Yes

Auditee qualified as low-risk auditee?

Section II - Financial Statement Finding

None

Section III - Federal Award Findings and Questioned Costs

None

Section IV - Summary Schedule of Prior Year Findings

None

spectrum generations

Services we provided
in the town of
Damariscotta
During our previous
fiscal year.



Meals on Wheels volunteers Heather Frederick helps Bob Marin, load meals into her car for her weekly route.

"What I see, when I make my deliveries, is the strength of human determination. They inspire me with their tenacity. My route is just one day a week for a couple of hours, but I make connections that last a lifetime."
-Heather Frederick, Meals on Wheels volunteer driver



Overall, we provided services to
82
Damariscotta residents.



1,847 meals were delivered
through Meals on Wheels to
16 Meals on Wheels recipients.



Our Aging and Disability Resource Specialists
made **120** contacts of outreach,
counseling on topics including elder abuse,
prescription drug coverage, and long-term
care to **71** people.



1 Damariscotta resident volunteered
41 hours
of their time supporting
Spectrum Generations.

Additionally, **7** caregivers were able to
receive support services, aiding in the bal-
ancing act of working and taking care of
an older or disabled loved one.