

SOUTHERN MARYLAND TRI-COUNTY COMMUNITY ACTION COMMITTEE, INC.



ANNUAL REPORT 2020



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Board of Directors

The agency is governed by a volunteer board of directors, with equal representation from Calvert, Charles, and St. Mary's counties' consumers, representatives from the private sector and representatives of local elected officials. These volunteers help to govern SMTCCAC and lead the strategic direction of operations. They also serve as strong stewards of our valuable resources. Below is our leadership, which includes our President & CEO for 2020.

PRESIDENT

Michael E. Young, President/CEO

BOARD MEMBERS / OFFICERS

Calvert County

*Mr. Josephus L. Harris, Jr.
Consumer Representative*

*Mr. Ronald R. Clark
Consumer Representative (1st Vice-Chair)*

Charles County

*Ms. Veronica Kelly
Head Start Policy Council Appointee
Consumer Representative (Treasurer)*

*Rev. Ernest Downs
Rep. of County Government (Chairperson)*

*Ms. Anita Bratcher-Butler
Rep. of County Government (2nd Vice-Chair)*

*Mr. Reuben Collins, II
Private Sector Representative*

St. Mary's County

*Ms. Mary E. Dryden
Representative of Elected Official*

*Mr. Joseph D. Frederick
Private Sector Representative*

*Mr. Garnell Miles
Private Sector Representative*

*Ms. Cecelia Thomas
(Secretary)*

OUR MISSION

To provide services for eligible citizens that alleviate the causes and conditions of poverty, promote upward mobility, and enrich the quality of life.

OUR VISION

To create opportunities for all citizens to realize their potential to become self-sufficient.



THE COMMUNITY ACTION PROMISE

Community Action changes people's lives, embodies the spirit of hope, improves communities, and makes Southern Maryland a better place to live. We care about the entire community, and we are dedicated to helping people help themselves and each other.



About SMTCCAC

Southern Maryland Tri-County Community Action Committee, Inc. (SMTCCAC) was incorporated as a 501(c)(3) in August 1965. This occurred after three Calvert County residents acted out of concern over the level of poverty in their county. The governing board of the agency has been composed of Calvert, Charles, and St. Mary's county residents in equal proportions. Since then, the county commissioners from the three counties designated SMTCCAC as the official recipient of Economic Opportunity Act funds in 1965. Tri-County Council for Southern Maryland was responsible for the first funds received to begin operations after they submitted an application for funding on behalf of SMTCCAC.

The agency continues to deliver a robust number of programs geared to meet the needs of the Tri-County community. Our Board completed a strategic plan in 2020 to review current needs to determine if there are any gaps in services provided by the agency. We continue to partner and collaborate with other partners to ensure that the residents receive services or referrals as needed. SMTCCAC has worked diligently this year to offer needed services to combat poverty and to help those in the community that require intervention and service as needed.

2020 Programs & Services

- **Affordable Rental Housing**
- **Career Training School for Class B Commercial Driver's License**
- **Head Start Program**
- **Energy Assistance Program**
- **Friendly Health Services**
- **Senior Companion Program**
- **Internship Program**
- **Housing Opportunities for Persons with AIDS (HOPWA)**
- **Housing Counseling**
- **The Emergency Food Assistance Program (TEFAP)**



President's Message



The year 2020 has been a tough year for our agency and our community. We continued to strengthen our existing programs and implemented new technology to combat the challenges of the pandemic, as reflected in this report. The Board and staff have continued to emphasize on the “Vision” of the agency, which is to create opportunities for all citizens to realize their potential to become self-sufficient.

SMTCCAC, Inc. is providing services and resources that help alleviate the impact of challenges of obtaining affordable and safe housing; education and school readiness for our children; care for our fragile/mentally & physically challenged seniors; training for job opportunities; community development; and financial resources for sustainability.

We extend gratitude and applaud the community, funders and stakeholders for the sustenance and resources that contributed to a fruitful yet challenging year. As we develop strategies to broaden our impact and service in the community, I ask that you continue your partnership(s) with us. Together we are improving the quality of life and sustainability for citizens of Southern Maryland. We are “changing lives” and “changing communities.”

It is a pleasure to share the results of a dedicated team. This report will reflect on the impact of Southern Maryland Tri-County Community Action Committee, Inc. (SMTCCAC) and the thousands of citizens whose lives we touched and improved.

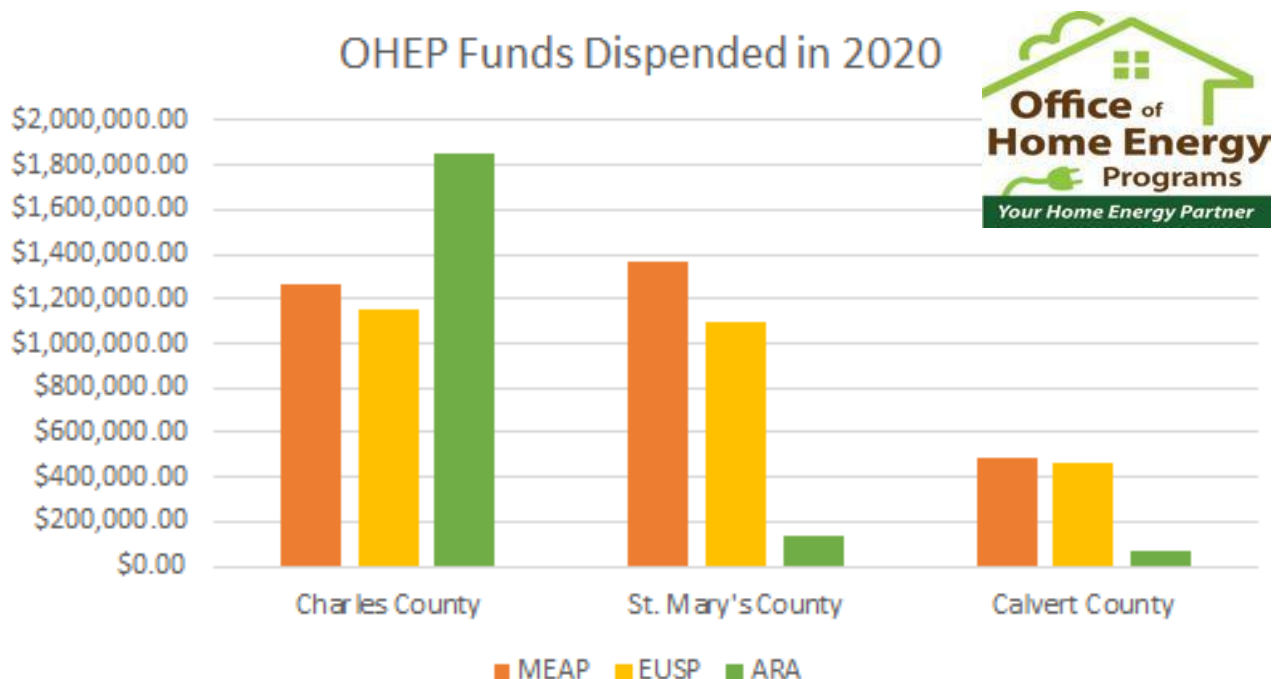
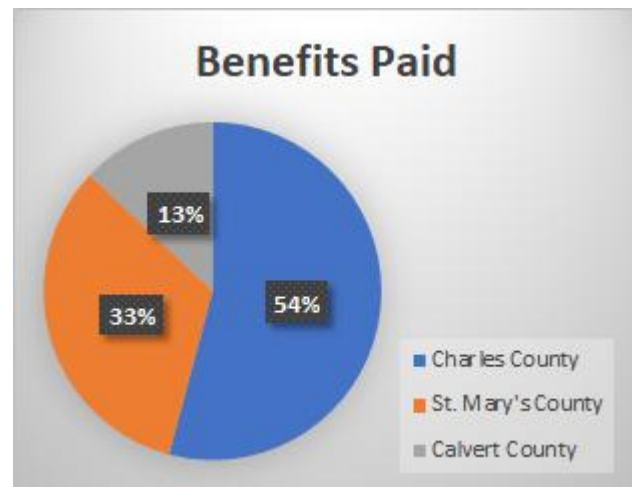
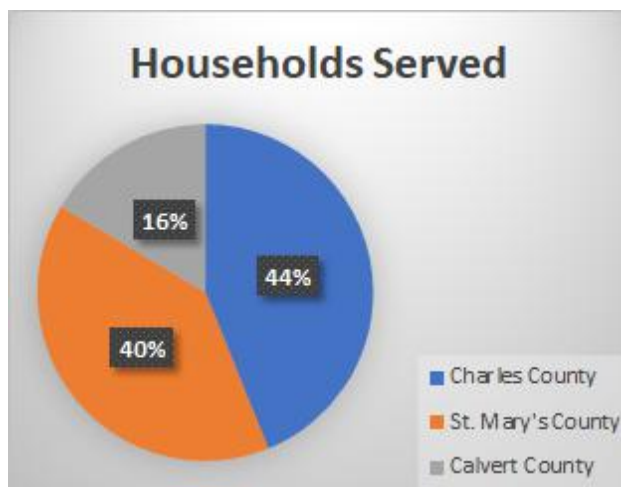
Respectfully,

Michael E. Young, MSW
President/CEO



Office of Home Energy Program


SMTCCAC's Office of Home Energy Programs (OHEP) provides utility and heating assistance to low-income families living in Calvert, Charles, and St. Mary's Counties. OHEP makes energy costs more affordable, prevents energy loss, and restores energy services. OHEP provides three (3) separate grants based on eligibility. The Electric Universal Service Program (EUSP) provides a monthly allotment to eligible customers to assist with managing monthly electric bill through budget plans. The EUSP Arrearage Assistance helps customers with large past due electric bills. Eligible customers may receive forgiveness of up to \$2,000 towards their past due bill. An arrearage grant may only be received once every (7) years on past due bills greater than \$300. The Maryland Energy Assistance Program (MEAP) provides eligible customers with assistance on their electric bill and primary heating source. MEAP customers may receive assistance with oil, kerosene, propane, wood, wood pellets, utility gas or electric. MEAP benefits go back in the local economy and are paid directly to energy and fuel providers on behalf of applicants. MEAP benefits totaling \$7,886,224.06 were disbursed and 9,064 low income households received grants to assist with energy costs.



Members Helping Members

The Tri-County Fuel Fund, also known as Members Helping Members (MHP) Fund, assists families and individuals ineligible for MEAP benefits to reinstate their electricity or avoid termination. The program runs from January through June with contributions from community members to Southern Maryland Electric Company (SMECO).

The funds donated by SMECO customers can only be awarded to other SMECO customers. The fund assisted **145 households totaling \$64,746.77**.



\$64,746.77
IN FUNDS DISPERSED
145 Households
Assisted



Friendly Health Services

Friendly Health Services has provided care to approximately 15 vulnerable seniors with disabilities in FY2020. Services are provided in Calvert County each day from 7:00 am to 2:00 pm daily. A team of health professionals and certified nursing assistants provide care to include: social activities, memory stimulation, 3 meals, exercise and transportation to and from the center daily. The Center has established partnerships with the Department of Aging, Department of Social Services, the Health Department, and Calvert Health Medical Center to help provide care to keep seniors thriving in a community setting daily.

Services are currently provided to treat the following health conditions:

- Alzheimer's
- Cerebral Palsy
- Dementia
- Developmental Disabilities
- Diabetes
- Mental Health

The Center is licensed by The Maryland Department of Health and works closely with the Office of Health CareQuality (OHCQ). Both offices provide the credentials and regulatory oversight for Adult Medical Day Care providers in the state. Our seniors receive care and services which help to maintain optimal health, decreases hospitalizations, and costly nursing care.

Seniors receive assistance through the Medicaid Waiver program; or, families can pay privately for services. Our fees are reasonable and very inexpensive as compared to other senior programs.



Senior Companion Program

The Senior Companion Program works to fulfill a need in the Tri-County Community at SMTCCAC, Inc. by permitting low-income seniors (aged 55 and older) the ability to remain active while providing a needed service. Senior Companion volunteers receive a small stipend that helps them with their monthly expenses.

The resources provided from the various funding sources allow the agency the opportunity to serve a growing senior population to ensure that they remain independent and self-sufficient. Due to the impacts of the Covid-19 pandemic, all in-person services were suspended in March 2020. Senior Companion Program Volunteers continued to check-in with clients by telephone and virtually, to deliver the contacted services.

Services Provided

- **Respite**
- **Companionship**
- **Light Housekeeping**
- **Accompany to doctor visits, grocery shopping, prescription pick-up, etc.**
- **Accompany to recreational and social outings**

Counties	Clients Served	Volunteers	Hours Served	Stations/ Partnerships
Calvert	21	15	8,946	2
Charles	17	15	8,946	5
St. Mary's	17	16	8,946	6
TOTALS	55	46	26,836	13



Internship Program

Providing Opportunities for Students in The Tri-County Area

The SMTCCAC Internship Program provides students with an opportunity to gain experience and training in a nonprofit setting across all undergraduate and graduate disciplines. Interns work in various SMTCCAC programs including Head Start, Friendly Health Services, Housing Counseling, etc. to provide services, referrals, guidance, and support to customers. Interns are supported by site supervisors and the Internship Coordinator who oversee day-to-day tasks. During their internship, all interns receive assistance with job placement, resume writing, and job readiness. Students also receive a monthly stipend and mileage reimbursement. When their internships are complete, the students receive priority consideration for open positions at the agency.

Highlights

Head Start - Completed thirty-two (32) home visits for families; which provided family support and assistance to children transitioning to kindergarten.

Twelve (12) children assisted in the classroom.

OHEP - 150 individuals assisted with energy assistance.

Friendly Health Services (FHS) - Fourteen (14) vulnerable adults assisted with projects, one-on-one stimulation activities, and social interaction daily.

Housing Counseling - Follow-up after four (4) housing counseling sessions, phone calls and appropriate materials gathered for clients. Two (2) outreach events attended such as community and resource fairs. Assisted over twenty (20) residents with expungement services through a partnership with Maryland Legal Aid at Lawyer in the Library event on January 28, 2019.

Senior Companion Program - 102 home-bound seniors supported by Senior Companion volunteers. Four (4) outreach programs to recruit new senior companions attended.



Head Start & Early Head Start Programs



Dental

Poor dental health is a major concern among low income families. 89% of all enrolled children in FY2019– FY2020 completed a dental exam. In an effort to meet families where they are, SMTCCAC initiated an annual partnership with The Colgate Dental Van. The Colgate Van visits more than 10 million children with free dental screenings and education.

In similar fashion, SMTCCAC partners with The Charles County Department of Health to ensure that children receive quality oral healthcare. The Charles County Department of Health supports families that receive Medicaid, uninsured, and the under-insured.

Child Care Partnerships

In September 2019, the Early Head Start Child Care Partnership - EHS-CCP was launched. The EHS-CCP partnerships combine the strength of childcare centers and Early Head Start programs to offer high quality learning environments for infant and toddler families with low-income.

Currently, we have (4) four Child Care Centers in Charles, and St. Mary's Counties. The expansion of the Child Care Partnership has increased the SMTCCAC, Inc. funded enrollment to 150 children.

All of our partners are currently participating in the Maryland EXCELS Quality Assurance Program. Maryland EXCELS promotes quality by awarding ratings to Child Care Centers, School-Age Childcare Programs, Family Child Care Homes and Public Prekindergarten programs. These ratings are available to families as a way to help them make informed choices in the care of their children.



Male Involvement Program

SMTCCAC has a unique Male Involvement Program ("MIP") that is dedicated to helping fathers become lifelong educators and supporters of their children. The average participation throughout FY19—FY20 was approximately 18 Dads. Male family members have a unique contribution to share with a head start community.



The highlight of MIP FY 19 - FY20 was the dads and their children attended a Washington Wizards game in December 2019. The faces on the children and the dads were indescribable, utter amazement. Some dads shared that this was a first for them; they had never been to a professional basketball game. Each participant received a meal and tee-shirt as a souvenir. Equally important, SMTCCAC provided participating dads with a \$500 gift certificate from Target in order to get needed items for children in December.



Eligible Children Served

Family Demographics Head Start

Families Served . . . . .	.78
Two parent families . . . . .	.15
Single parent families . . . . .	.63

Education

Bachelors degree or higher	6
Associates degree or higher	3
High School or GED . . . . .	.24
Less than high school	0
Unspecified . . . . .	.45

Employment

Employed . . . . .	.11
Unemployed . . . . .	.67

Family Demographics Early Head Start/EHS-CCP

Families Served . . . . .	.82
Two parent families . . . . .	.13
Single parent families . . . . .	.69

Education

Bachelors degree or higher . . . . .	.13
Associates degree or higher . . . . .	.14
High School or GED . . . . .	.42
Less than high school	3
Unspecified . . . . .	.20

Employment

Employed . . . . .	.13
Unemployed . . . . .	.69

Child Demographics Head Start

Funded Enrollment . . . . .	.68
Children Served . . . . .	.87

Ethnicity

Hispanic or Latino origin	4
-------------------------------------	---

Race

American Indian or Alaska native	0
Black or African American . . . . .	.69
White	4
Bi-racial or Multi-racial	8
Other	6

Child Demographics Early Head Start/EHS-CCP

Funded Enrollment . . . . .	.82
Children Served . . . . .	.91

Ethnicity

Hispanic or Latino origin	6
-------------------------------------	---

Race

American Indian or Alaska native . . . . .	.28
Black or African American . . . . .	.40
White	4
Bi-racial or Multi-racial . . . . .	.14
Other	4
Unspecified	1



Child/Family Outcomes

HEALTH OUTCOMES		
	End of Enrollment	
	Number of Children	% of Enrollment
Have Health Insurance	150	98%
Ongoing Source for Medical Care	150	98%
Ongoing Source for Dental Care	150	95%
Have up-to-date immunizations	150	95%



FAMILY OUTCOMES	
Crisis	4
Mental Health Services	0
Adult Education	14
Job Training	17
Substance Abuse Prevention	0
Substance Abuse Treatment	6
Health Education	135
Parenting Education	12
Asset Building	0



Child Outcomes

On March 20, 2020, Governor Hogan's Executive Order required the closing of the Head Start Centers therefore causing a disruption to the agency's normal assessment schedule.

The following data is representative of 60% of students enrolled and shows students' progress during the Fall Teaching Strategies Gold Assessment.

Results are as follows:

Social-Emotional:

27.66% Below
46.81% Meeting
25.53% Exceeding

Language:

31.91% Below
57.45% Meeting
10.64% Exceeding

Literacy:

40.43% Below
25.53% Meeting
34.04% Exceeding

Physical:

14.89% Below
53.19% Meeting
31.91% Exceeding

Cognitive:

34.04% Below
40.43% Meeting
25.53% Exceeding

Mathematics:

34.04% Below
31.91% Meeting
34.04% Exceeding



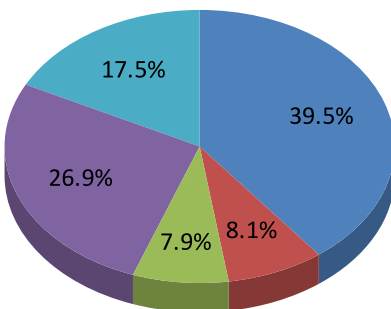
Head Start Fiscal Report

Federal: **U.S. Dept. of Health & Human Services, Administration for Children & Families**
U.S. Dept. of Agriculture, Child and Adult Care Food Program
 State: **Maryland State Department of Education**
 Other: **None**

Category	FY20 Budget	FY20 Actual Expenditures				FY20 Total	Percent of Total	FY21 Proposed
		HHS	USDA	MSDE				
Personnel	1,208,799	899,606		12,234		911,840	40.66%	1,296,968
Fringe Benefits	349,283	155,806	-	1,501	-	157,307	7.01%	321,218
Equipment	94,000	173				173	0.01%	-
Supplies	285,617	828,502	80,751	2,200	-	911,453	40.64%	146,070
Contractual	377,890	62,447	-	400	-	62,847	2.80%	45,712
Other	343,817	194,484	-	4,758	-	199,242	8.88%	477,225
Total	2,659,406	2,141,017	80,751	21,093	-	2,242,861		2,287,192

Non-Federal Share:

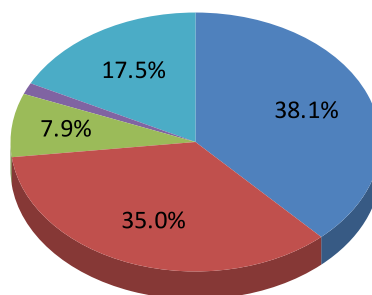
2020 Actual



- Volunteers
- Community Partners
- Space
- Goods/Supplies
- Professional Services

Source	Amount
Volunteers	114,859.03
Community Partners	23,451.27
Space	23,056.38
Goods/Supplies	78,229.85
Professional Services	50,886.35

2021 Budget



- Volunteers
- Community Partners
- Space
- Goods/Supplies
- Professional Services

Source	Amount
Volunteers	205,792.43
Community Partners	189,134.38
Space	42,857.07
Goods/Supplies	7,706.86
Professional Services	94,587.25

Head Start/EHS/CCP were granted an additional funding of \$42,493.00 (COLA), \$90,000.00 (Quality Improvement), and \$131,821.00 (COVID-19) for FY20.

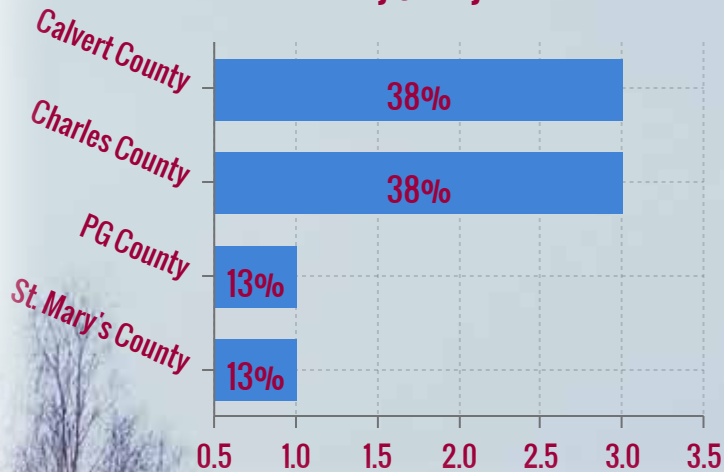
Fiscal training sessions and reports are provided on a continual basis to the Board, Policy Council



Commercial Driver's License Program (CDL)

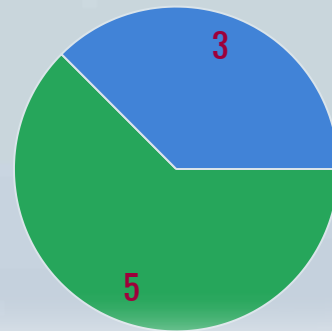
The Commercial Driving License (CDL) training for class B is a Maryland Higher Education Commission approved Career Training School. The CDL Training Program prepares students to earn their Class B license with passenger, airbrake, and school bus endorsements. Our 54-clock hour program prepares students for lucrative driving careers and allows more opportunities for local and flexible truck driving jobs. During the FY 2020, our CDL program was affected by the pandemic, which lowered our enrollment to **8 clients** in the program while generating **\$10,720.00** in revenue.

Enrollement By County



Student Outcomes

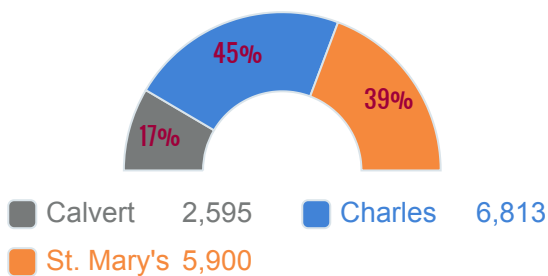
■ Graduated 63% ■ Incomplete 38%



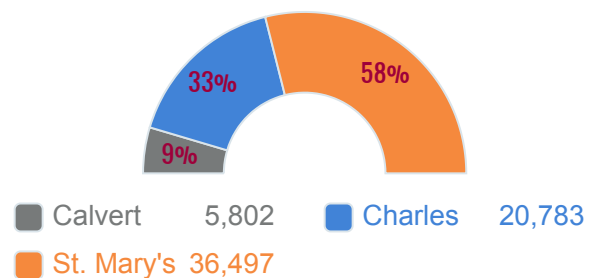
The Emergency Food Assistance Program

The Emergency Food Assistance Program is a U.S. Department of Agriculture food supplemental program administered through the Maryland Food Bank (MFB), under contract with the Maryland Department of Human Resources (DHR), and implemented by our agency for Charles, Calvert, and St. Mary's counties. In FY20, the agency served nineteen (19) food pantries and (1) shelter. Food is received once per month into the warehouse located in Calvert County and distributed to the authorized sites. They, in turn, distribute the food to qualified, low-income households throughout the three counties. Hundreds of volunteers assisted throughout this process. This program allows SMTCCAC to continue in its capacity as a link in the safety-net for families facing food insecurity.

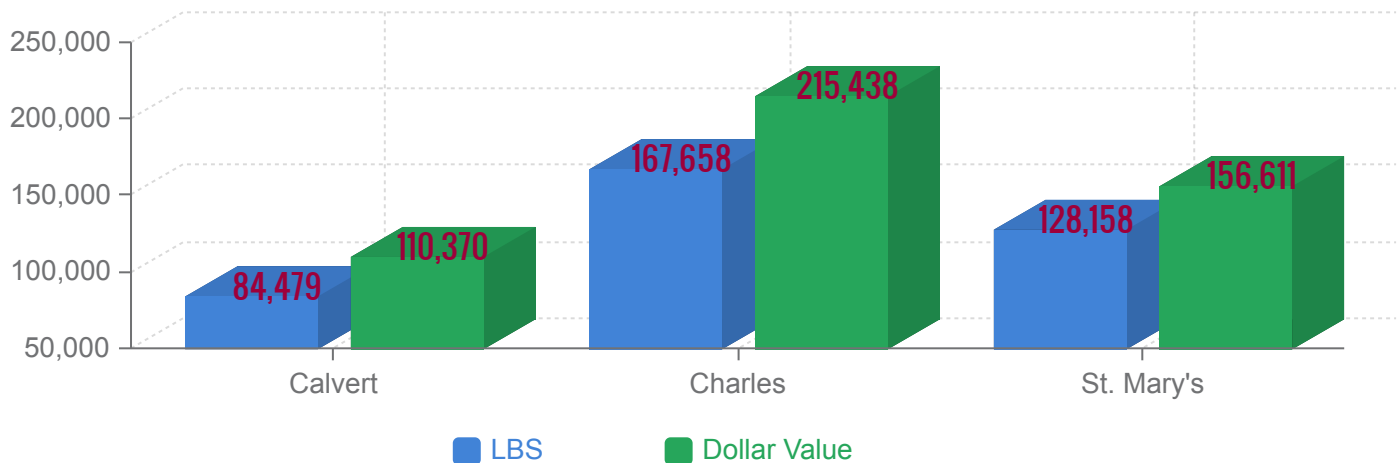
Households Served by County



Individuals Served by County



Total Pounds & Dollar Value Served by County



Total Households Served	Total Individuals Served	Total Pounds Served	Total Value
15,308	63,082	380,295	\$479,419.00



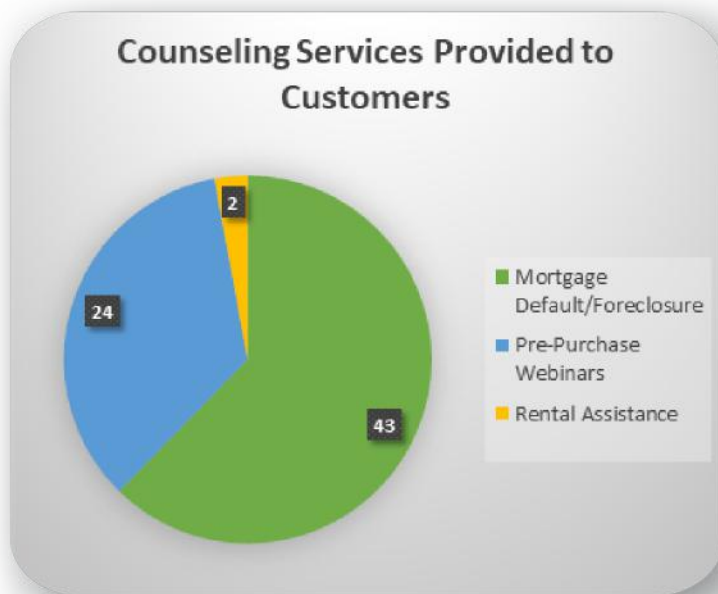
Housing Programs

Housing Counseling

During the fiscal year 2020, the Housing Counseling Services Program secured funding for financial counseling with a focus on preserving home ownership and promoting financial education.

The Housing Counseling Services Program assisted 69 customers in Mortgage Default/Foreclosure, Pre-Purchase webinars, and with rental assistance. These services were provided with the aid of counseling, money management, and educational webinars.

The Housing Counseling Services Program continue to aid with Mortgage Default/Foreclosure, Pre-Purchase assistance, Rental assistance and various educational webinars that teach financial management. Counselors in the Housing Counseling Services Program are HUD Certified Housing Counselors. Additionally, they are Certified in Student Loan Counseling, Home Equity Conversion Mortgage, and Consumer Debt Collection Compliance.



Housing Opportunities for Persons with Aids (HOPWA)

Housing Opportunities for Persons with Aids (HOPWA), continues to be administered by Southern Maryland Tri-County Community Action Committee, Inc. under contract with the District of Columbia Department of Health/HASTA.

Participants during fiscal year 2020 included **11 households**. We are excited as one customer has earned her high school diploma and now has steady employment. This program supports those who demonstrate financial needs and medical qualifications by assisting with Housing Assistance Payments and ongoing Case Management.



Affordable Housing

Southern Maryland Tri-County Community Action Committee, Inc. through its's partnerships continued to provide, affordable, safe, and decent rental housing to families residing in the counties of Calvert (CAL), Charles (CH) and St. Mary's (SM). 295 units of rental housing was provided to low- and moderate-income families. A listing of the rental housing portfolio are shown below. Income limits do apply at these communities.



Calvert County

THE COURTYARDS-AT FISHING CREEK

Garden Apartment & Townhouse Units

*3955 Gordon Stinnett Ave
Chesapeake Beach, MD
Office# 410-286-3688*

*Property Management:
TM Associates
Phone# 240-683-0300
www.tmamgroup.com*

YARDLEY HILLS

Multi-Family Units

*700 Yardley Drive, Suite A
Prince Frederick, MD 20678
Office# 410-414-74280*

*Property Management:
TM Associates
www.tmamgroup.com
Phone# 240-683-0300*

PRINCE FREDERICK VILLAS

Townhouse Apartments

*480 Stamper Court
Prince Frederick, MD 20678
Office# 410-414-7428*

*Property Management:
TM Associates
www.tmamgroup.com
Phone# 240-683-0300*

Charles County

DIGGS CIRCLE

Townhouse Apartments

*401 Nanjemoy Drive
LA PLATA MD, 20646
Office# 410-414-7428*

*Property Management:
TM Associates
www.tmamgroup.com
Phone# 240-683-0300*

ST. Mary's County

HUNTING CREEK

Townhouse Apartments

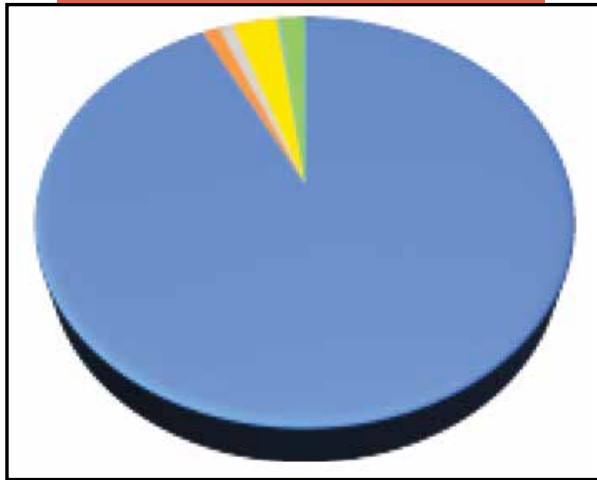
*446925 Crocus Street
Lexington Park, MD 20653
Office# 301-880-4804*

*Property Management:
www.huntingcreekhomes.com*



Summary of Assets - Audited as of 6/30/2020

REVENUE



Grant	\$ 6,195,815.00
In Kind	\$ 80,617.00
FFS	\$ 68,902.00
Rent	\$ 216,847.00
Other	\$ 14,423.00
Interest	\$ 119,072.00

Summary of SMTCCAC Assets

Total Assets for the fiscal year ended:

2020 - \$6,496,412

2019 - \$7,019,617

2018 - \$6,715,101

2017 - \$7,271,763

Figures are based on audited amounts.

Copies of SMTCCAC's complete 2020 audited financial statements are available upon request.

HIGHLIGHTS

The auditor's qualified opinion states that, except for the effects of the matter described in the Basis for Qualified Opinion paragraph, the financial statements referred to were presented fairly, in all material respects, the financial position of SMTCCAC as of June 30, 2019, and changes in its net assets and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America. The information is fairly stated, in all material respects, in relation to the financial statements as a whole.

The Independent audit report shows three audit findings for FY20. Audit Finding 2020-001 (Significant Deficiency in Internal Controls over Financial-Timely Reconciliations) Significant Delays in Obtaining year-end closing entries, schedules, and reconciliations needed by management and the auditors, partially due to turnover in accounting personnel directly responsible for serving as the main point-of-contact for the audit.

Planned Corrective Action (SMTCCAC made the following corrections as of December 31, 2021 in relation to Audit Finding 2020-001) While this is a repeat audit finding from the June 30, 2019 audit, the previously mentioned factors required additional time to implement and is expected to be corrected for FY21. A key fiscal staff member was out on FMLA due to COVID-19 which contributed to the account reconciliation delays along with delays in implementing corrective action. The Agency contracted with a CPA to complete the following scope of work: 1) Review all trial fund balance processes, 2) Reconcile all balance sheet accounts in the general ledger chart of accounts as of June 30, 2020, and 3) Ensure supporting documentation is maintained for all transactions.

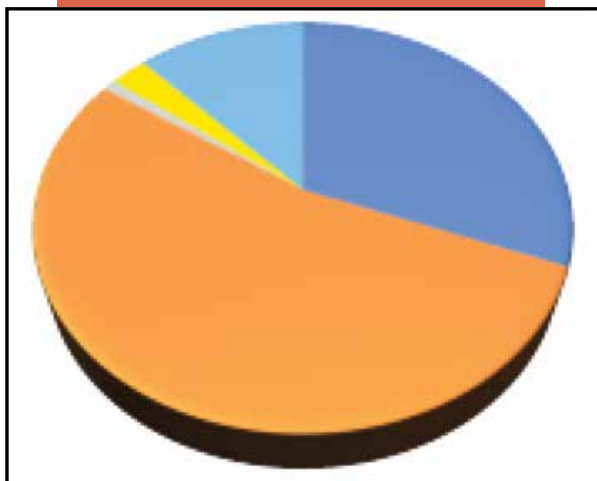
Audit Finding 2020-002 (Federal Awards Findings and Questioned Costs) Management did not provide sufficient documentation for one (1) of the 40 transactions. Sufficient documentation was not maintained by management for all expenditures under the federal award programs.

Planned Corrective Action (SMTCCAC made the following corrections as of December 31, 2021 in relation to Audit Finding 2020-002) The Agency has implemented procedures to enhance the fiscal efforts in the areas of accounting processes oversight that includes account reconciliations and reviews of transactions to ensure costs are allowable and supported by proper documentation.

Auditing Finding 2020-003 The single audit report was not submitted due to significant delays in year-end closing entries, schedules, and reconciliations.

Planned Corrective Action (SMTCCAC made the following corrections as of December 31, 2021 in relation to Audit Finding 2020-003) The Agency has implemented procedures to enhance the fiscal efforts in the areas of accounting processes oversight that includes account reconciliations and reviews of transactions to ensure costs are allowable and supported by proper documentation.

EXPENSES



Child	\$ 2,246,566.00
Community	\$ 3,898,198.00
Food	\$ 66,976.00
Other	\$ 187,041.00
M&G	\$ 876,107.00



Statement of Financial Position - Audited as of 6/30/2020

	<u>2020</u>	<u>2019</u>
ASSETS		
Current Assets		
Cash and Cash Equivalents	119,146.00	248,642.00
Contracts and Grant Receivable	540,377.00	275,125.00
Other Receivables	42,170.00	14,892.00
Prepaid Expenses		
Total Current Assets	<u>701,693.00</u>	<u>538,659.00</u>
Non-Current Assets		
Due from Affiliates and Related Parties	7,397,089.00	7,178,132.00
Investment in Limited Partnerships	218,043.00	218,043.00
Property held for development	128,226.00	128,226.00
Fixed Assets, Net	677,448.00	786,784.00
Total Non-Current Assets	8,420,806.00	8,311,185.00
Total Assets	<u>9,122,499.00</u>	<u>8,849,844.00</u>
TOTAL ASSETS	<u>9,122,499.00</u>	<u>8,849,844.00</u>
LIABILITIES		
Current Liabilities		
Accounts Payable and Other Accrued Expenses	511,873.00	61,718.00
Accrued Liabilities		
Accrued salaries and benefits	238,335.00	233,094.00
Current Portion Notes Payable	73,946.00	45,961.00
Line of Credit	0.00	480,387.00
Refundable Advances	420,907.00	74,546.00
Total Current Liabilities	1,245,061.00	833,988.00
Long-Term Liabilities		
Long-Term Portion of Notes Payable		
Deferred loan payable	1,381,026.00	934,441.00
Total Long-Term Liabilities	1,381,026.00	934,441.00
Total Liabilities	<u>2,626,087.00</u>	<u>1,830,147.00</u>
Net Assets		
Unrestricted (Without Donor Restrictions) Net Assets	6,440,485.00	3,793,248.00
Temporarily (With Donor Restrictions) restricted Net Assets	55,927.00	3,226,449.00
Total Net Assets	<u>6,496,412.00</u>	<u>7,019,697.00</u>
TOTAL LIABILITIES AND NET ASSETS	<u>9,122,499.00</u>	<u>8,849,844.00</u>



SOUTHERN MARYLAND TRI-COUNTY COMMUNITY ACTION COMMITTEE, INC.



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<https://www.smtccac.org/>

Phone: 301-274-4474

info@smtccac.org

