

A. Organization

Completed by brendao@jobpoint.org on 10/11/2023 11:16 AM

Case Id: 12448

Name: Job Point / 903 N Garth - 2023

Address: 400 Wilkes Boulevard, Columbia, MO 65201

A. Organization

Please provide the following information.

A. ORGANIZATION

A.1. Organization Name

Job Point

A.2. Doing Business As

A.3. Address

400 Wilkes Boulevard Columbia, MO 65201

A.4. Federal EIN

43-0887032

A.5. [SAM.gov](#) Identifier

TMW7WMDV4ZV5

CONTACT INFORMATION

A.6. Contact Name

Steven A. Smith

A.7. Contact Title

President & CEO

A.8. Phone

(573) 777-1505

A.9. Email

steve@jobpoint.org

B. Certification

Completed by brendao@jobpoint.org on 10/11/2023 11:18 AM

Case Id: 12448

Name: Job Point / 903 N Garth - 2023

Address: 400 Wilkes Boulevard, Columbia, MO 65201

B. Certification

Please certify the following information.

B.1. Confirm that the following items are included within the Organization's Articles of Incorporation:

- ☒ No part of the Organization's net earnings inure to the benefit of any member, founder, contributor, or individual.
- ☒ The nonprofit organization has, among its purposes, the provision of decent housing that is affordable to low- and moderate-income people.

B.2. Confirm that the following items are included within the Organization's By-Laws:

- ☒ The nonprofit organization provides a formal process for low-income, program beneficiaries to advise the organization in all of its decisions regarding the design, siting, development and management of affordable housing projects.
- ☒ The non profit organization is not controlled, nor receives directions from individuals, or entities seeking profit from the organization.
- ☒ The Organization's financial accountability standards conform to 2 CFR 200.
- ☒ No more than 1/3 of the Organization's board is represented by public officials and no less than 1/3 of the Organization's board is represented from low-moderate income individuals or low-moderate income neighborhood organization representatives

C. Organization Capacity

Completed by brendao@jobpoint.org on 10/16/2023 1:09 PM

Case Id: 12448

Name: Job Point / 903 N Garth - 2023

Address: 400 Wilkes Boulevard, Columbia, MO 65201

C. Organization Capacity

Please provide the following information.

C.1. Please describe staff capacity with regards to professional housing development experience.

Job Point is Mid-Missouri's premier employment center, Community Development Corporation and Community Housing Development Organization. Incorporated in 1965, our purpose is to assist persons seeking employment and greater participation in community life.

Our volunteer Board of Directors, which oversees operations and maintains fiscal accountability for the organization, formalized the organization's status as a Community Development Corporation on November 29, 2005. Then, on October 30, 2006, the Board authorized the creation of a Job Point CHDO Board.

C.2. Please describe demonstrated organizational success at housing development.

In March 2014, Job Point established a subsidiary organization, the Columbia Missouri Community Housing Development Organization (CoMoCHDO) to be responsible for all CHDO funds and Job Point housing activities. CoMoCHDO has 20 years of experience building homes. Through our YouthBuild and vocational courses for adults, Job Point has built or substantially assisted (completed 70% - 75% of the work) in building 37 homes, and completed renovations on four additional structures, all while utilizing green building techniques.

C.3. Provide an overview of the organization's history and experience in developing affordable housing and homeownership opportunities. Identify your experience in working with City programs, including the CDBG or HOME programs

In May 2007, Job Point was awarded CHDO funding to build a house at 6 E Forest Avenue. Since then, in partnership with City CHDO funds, we have built or completely renovated homes at 401 409 and 411 McBaine, 904 and 908 Madison, 102 E Sexton, 602 Florence, 1101 Jefferson, 105 106 and 110 Lynn, 700 Oak, 7 and 9 Third Ave, and Cullimore Cottages at 1101 and 1103 N 8th St. In addition, CDBG funds assisted with our first YouthBuild project in 2003, and since 2012, have been awarded to provide vocational training for students, including adults who have assisted with housing construction.

C.4. Provide names and describe the role, experience, and capacity of all personnel (including engineers, architects, contractors, construction managers, etc.) involved in the project.

Job Point YouthBuild and adult Trades students will complete the majority of the labor, under the supervision of Construction Instructors Travis Kroner (21 years of experience in the field, with 3 teaching), Nick Durkin (26 years in the field, and in his first year teaching Trades at Job Point) and Kenneth Petska, a Job Point Trades graduate, employed with us for three years.

C.5. Briefly describe the staff positions and qualifications of those individuals who will carry out the construction project. Describe any existing commitments that would impact your ability to implement the project immediately

As noted above, Job Point staff are well qualified to implement the proposed project. All mechanical work, excavation and carpet installation will be performed by dependable and reputable subcontractors who meet the specific criteria set by CoMoCHDO's and Job Point's federally-approved procurement policy.

C.6. Have any persons employed by your agency been debarred by HUD or are otherwise restricted from entering into contracts with any federal agency?

No

If yes, please explain:

NA

C.7. List of all board members including denotation of public officials and low-moderate income members or representative of low to moderate income neighborhoods/census tracks.

Board Member Name	Type of Board Member	Term Start Date	Term End Date
Tom Harrison	Other	1/1/2011	M/d/yyyy
Lakeela Mings	Low Income Representative	1/1/2021	M/d/yyyy
Nick Allen	Other	1/1/2014	M/d/yyyy
Lester Woods, Jr	Other	1/1/2007	M/d/yyyy
Cornellia Williams	Low Income Representative	1/1/2015	M/d/yyyy
Meghan Foster	Low Income Representative	1/1/2016	M/d/yyyy
David Thayer	Low Income Representative	1/1/2007	M/d/yyyy

D. Project Information

Completed by brendao@jobpoint.org on 10/16/2023 1:16 PM

Case Id: 12448

Name: Job Point / 903 N Garth - 2023

Address: 400 Wilkes Boulevard, Columbia, MO 65201

D. Project Information

Please provide the following information.

D.1. Provide a projection of the time frame for completion. Identify key tasks and completion dates that identify how your project is ready to proceed.

Foundation - 4/01/24

Under roof – 6/07/24

Dry in – 6/21/24

Finish out – 8/24/24

Certificate of Occupancy – 9/06/24

D.2. Provide a project development budget, using the CHDO Sources and Uses spreadsheet below. The budget should include cost estimates for project components and the proposed developer fee (if any).

[CHDO Sources and Uses](#)



CHDO Sources and Uses

Budget for 903 N Garth 10-10-23 v2.xlsx

D.3. Proposals shall include a preliminary set of plans and specifications of sufficient detail and completeness to allow determination as to which proposal best meets the City's needs. Once a successful respondent has been identified, final plans will be required and included in the final contract documents. Please upload the Preliminary Plans in the Required Documents section.

E. Required Documents

Completed by brendao@jobpoint.org on 10/16/2023 1:20 PM

Case Id: 12448

Name: Job Point / 903 N Garth - 2023

Address: 400 Wilkes Boulevard, Columbia, MO 65201

E. Required Documents

Documentation



Non-profit 501c3 status *Required

IRS Tax Exempt Determination Letter 12.11.15.pdf



Articles of Incorporation *Required

Articles of Incorporation.pdf



CHDO By-Laws *Required

CHDO Bylaws November 2015.pdf



Good Standing Certificate with Missouri Secretary of State *Required

Mo Secretary of State - Certificate of Good Standing - CHDO Nov 2022.pdf



Most Recent Third Party Financial Statements *Required

Job Point 09.30.22 Audit with Communications Letter.pdf



Letters of Commitment *Required

Letter of Support.pdf



Transmittal letter and board authorization for submission of proposal *Required

Transmittal Letter and BOD Approval.pdf

☒ **CHDO Sources and Uses *Required**

Budget for 903 N Garth 10-10-23 v2.xlsx

☒ **Preliminary Plans *Required**

Floor Plan.pdf

☐ **Miscellaneous**

***No files uploaded*

Submit

Completed by brendao@jobpoint.org on 10/16/2023 1:21 PM

Case Id: 12448

Name: Job Point / 903 N Garth - 2023

Address: 400 Wilkes Boulevard, Columbia, MO 65201

Submit

LEAD AGENCY

I certify that I have been authorized by the applicant's governing body to submit this application and that the information contained herein is true and correct to the best of my knowledge.

Authorized Name and Title

Brenda Overkamp, Executive Vice President

Telephone

(573) 777-1506

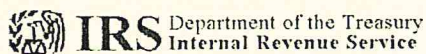
Authorized Signature

Brenda Overkamp

Electronically signed by brendao@jobpoint.org on 10/16/2023 1:21 PM

Signature Date

10/16/2023



Department of the Treasury
Internal Revenue Service

P.O. Box 2508
Cincinnati OH 45201

In reply refer to: 0248132325
Dec. 11, 2015 LTR 4168C 0
43-0887032 000000 00

00019396
BODC: TE

JOB POINT
400 WILKES BLVD
COLUMBIA MO 65201



024280

Employer ID Number: 43-0887032
Form 990 required: Yes

Dear Taxpayer:

This is in response to your request dated Dec. 02, 2015, regarding your tax-exempt status.

We issued you a determination letter in December 1967, recognizing you as tax-exempt under Internal Revenue Code (IRC) Section 501(c) 3.

Our records also indicate you're not a private foundation as defined under IRC Section 509(a) because you're described in IRC Section 509(a)(2).

Donors can deduct contributions they make to you as provided in IRC Section 170. You're also qualified to receive tax deductible bequests, legacies, devises, transfers, or gifts under IRC Sections 2055, 2106, and 2522.

In the heading of this letter, we indicated whether you must file an annual information return. If a return is required, you must file Form 990, 990-EZ, 990-N, or 990-PF by the 15th day of the fifth month after the end of your annual accounting period. IRC Section 6033(j) provides that, if you don't file a required annual information return or notice for three consecutive years, your exempt status will be automatically revoked on the filing due date of the third required return or notice.

For tax forms, instructions, and publications, visit www.irs.gov or call 1-800-TAX-FORM (1-800-829-3676).

If you have questions, call 1-877-829-5500 between 8 a.m. and 5 p.m., local time, Monday through Friday (Alaska and Hawaii follow Pacific Time).

0248132325
Dec. 11, 2015 LTR 4168C 0
43-0887032 000000 00
00019397

JOB POINT
400 WILKES BLVD
COLUMBIA MO 65201

Sincerely yours,

Doris P. Kenwright

Doris Kenwright, Operation Mgr.
Accounts Management Operations 1

11/11/2015



Certificate of Incorporation

WHEREAS, An Association organized under the name of

COSMOPOLITAN TRAINING CENTER, INC.

has filed in the office of the Secretary of State, Articles of Incorporation in writing as provided by law and has, in all respects, complied with the requirements of The General Not For Profit Corporation Act of Missouri:

NOW, THEREFORE, I, JAMES C. KIRKPATRICK, Secretary of State of the State of Missouri, in virtue and by authority of law, do hereby certify that said association has, on the date hereof, become a body corporate duly organized under the name of _____

COSMOPOLITAN TRAINING CENTER, INC.

and the address of its Initial Registered Office in Missouri is: 209 Exchange Bank Building,
Columbia,

and is entitled to all the rights and privileges granted to corporations organized under The General Not For Profit Corporation Act of Missouri for a term of perpetual years.

IN TESTIMONY WHEREOF, I hereunto set my hand and affix the GREAT SEAL of the State of Missouri. Done at the City of Jefferson, this

20th day of April A. D., Nineteen
Hundred and Sixty-Six.

James Kirkpatrick
Secretary of State.
T. R. Cloud
Deputy Secretary of State.

RECEIVED OF: COSMOPOLITAN TRAINING CENTER, INC.

Ten and no/100-----Dollars, \$ 10.00

For Credit of General Revenue Fund, on Account of Incorporation Fee.

No. NR-6565

Dean Mickelson
Deputy Collector of Revenue

To THE SECRETARY OF STATE, JEFFERSON CITY, MISSOURI:

We, the undersigned,

(Not less than three)

Name	Number	Street	Address City	State
John Canestraight	209	Exchange Bank Bldg.,	Broadway, Columbia,	Missouri
Perry Ewing	407	Westwood,	Columbia,	Missouri
Harry Gentry	211	South 9th Street,	Columbia,	Missouri

being natural persons of the age of twenty-one years or more and citizens of the United States, for the purpose of forming a corporation under the "General Not For Profit Corporation Act" of the State of Missouri, do hereby adopt the following Articles of Incorporation:

1. The name of the corporation is: Cosmopolitan Training Center, Inc.
2. The period of duration of the corporation is: Perpetual
(Please state "perpetual" or a definite number of years)
3. The address of its initial **Registered Office** in the State of Missouri is: 209 Exchange Bank Building Street
in the City of Columbia (.....) County of Boone and
(Zone)
the **name** of its initial **Registered Agent** at said Address is: John Canestraight
4. The first Board of Directors shall be 3 in number, their names and addresses being as follows:
(Not less than three)

Name	Number	Street	Address City	State
John Canestraight	209	Exchange Bank Bldg.,	Broadway, Columbia,	Missouri
Perry Ewing	407	Westwood,	Columbia,	Missouri
Harry Gentry	211	South 9th Street,	Columbia,	Missouri

5. The purpose or purposes for which the corporation is organized are:

To establish a training school for the mentally retarded and physically handicapped.

To train the handicapped to learn skills leading to future outside employment and self sufficiency.

To provide a sheltered employment center for those handicapped who cannot advance into competitive outside employment.

FILED AND CERTIFICATE OF
INCORPORATION ISSUED

APR 20 1966

James C. Gentry

(NOTE: Any special provision authorized or permitted by Statute to be contained in the Articles of Incorporation may be inserted above.)

(INCORPORATORS MUST SIGN BELOW)

Perry Ewing
John Canestraight
Harry Gentry

Incorporators

VERIFICATION

STATE OF Missouri

COUNTY OF Boone

SS.

I, Clarence Reckmann, a Notary Public, do hereby certify that on the 19th day of April, 1966, John Canestraight,

(Names of Incorporators)

Perry Ewing and Harry Gentry

personally appeared before me and being first duly sworn by me severally acknowledged that they signed as their free act and deed the foregoing document in the respective capacities therein set forth and declared that the statements therein contained are true, to their best knowledge and belief.

IN WITNESS WHEREOF, I have hereunto set my hand and seal the day and year above written.

PLACE
NOTARY SEAL
HERE

My commission expires: Dec 20 1968

Clarence Reckmann
Notary Public

INCORPORATION

for the

NOT FOR PROFIT

ACTION ACT

of

Training Center, Inc.

FILED AND CERTIFICATE OF
INCORPORATION ISSUED

Not Be Executed and Filed



STATE of MISSOURI

JAMES C. KIRKPATRICK, Secretary of State

Corporation Department

Certificate of Amendment of a General Not For Profit Corporation

WHEREAS, COMMUNITY WORKSHOP, INC. FORMERLY: COSMOPOLITAN TRAINING CENTER, INC.
a corporation organized under The General Not For Profit Corporation Law of Missouri has delivered to me duplicate originals of Articles of Amendment of its Articles of Incorporation and has in all respects complied with the requirements of law governing the amendment of Articles of Incorporation under The General Not For Profit Corporation Law of Missouri.

NOW, THEREFORE, I, JAMES C. KIRKPATRICK, Secretary of State of the State of Missouri, do hereby certify that I have filed said Articles of Amendment as provided by law, and that the Articles of Incorporation of said corporation are amended in accordance therewith.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the GREAT SEAL of the State of Missouri, at the City of Jefferson, this 24th day of August, 19 67

James C. Kirkpatrick
Secretary of State

Deputy Secretary of State

RECEIVED OF: COSMOPOLITAN TRAINING CENTER, INC.

Five and no/100-----Dollars \$ 5.00

For Credit of General Revenue Fund, on Account of Amendment Fee.

NF-6565

No.



Dean Michelson
Deputy Collector of Revenue

CERTIFICATE OF AMENDMENT OF ARTICLES OF
INCORPORATION OF COSMOPOLITAN TRAINING CENTER, INC.

TO: THE SECRETARY OF STATE
JEFFERSON CITY, MISSOURI

The undersigned, president and secretary of COSMOPOLITAN TRAINING CENTER, INC., a not for profit corporation, hereby certify that the said corporation does not have any members and that at a special meeting of the Board of Directors of said corporation, duly called and held at the Community Workshop, 722 Sexton Road, Columbia, Missouri, on August 17, 1967, the following resolution was adopted:

RESOLVED, that Article 1 of the Articles of Incorporation shall be amended to read as follows: "The name of the corporation shall be COMMUNITY WORKSHOP, INC."

And that Article 3 be amended changing the address of the registered office and the registered agent and shall read as follows: "The address of its initial Registered Office in the State of Missouri is 722 Sexton Road, P. O. Box 1072, Columbia, Missouri, and the name of its Registered Agent at said address is S. C. Steinberg"

And that Article 5 be amended to read as follows:
"The purposes for which the corporation is organized are exclusively charitable, educational, religious and scientific within the meaning of Section 501 (c) (3) of the Internal Revenue Code, but more specifically are:

- (a) To establish an evaluation and training center for handicapped individuals, and to assist in the placement of such individuals in competitive employment.
- (b) To provide a sheltered employment center for those handicapped individuals who cannot perform the duties of competitive outside employment.

BE IT FURTHER RESOLVED that additional Articles 6 and 7 be added as follows:

Article 6. "Notwithstanding any other provision of these articles, this corporation shall not engage in any activities not permitted to be carried on by a corporation exempt from Federal Income tax under Section 501 (c) (3) of the Internal Revenue Code or by a corporation, contributions to which are deductible under Section 170 (c) (2) of the Internal Revenue Code."



State of Missouri . . . Office of Secretary of State

JAMES C. KIRKPATRICK, Secretary of State

ARTICLES OF AMENDMENT TO THE ARTICLES OF INCORPORATION OF A GENERAL NOT FOR PROFIT CORPORATION LAW

(To be submitted in duplicate by an Attorney)

HONORABLE JAMES C. KIRKPATRICK
SECRETARY OF STATE
STATE OF MISSOURI
JEFFERSON CITY, MISSOURI 65101

The undersigned corporation, for the purpose of amending its Articles of Incorporation and pursuant to the provisions of the "General Not For Profit Corporation Law" of the State of Missouri, hereby executes the following Articles of Amendment:

1. The name of the corporation is COMMUNITY WORKSHOP, INCORPORATED
2. There are SOME members, having voting rights with respect to amendments;
(Insert "no" or "some")

(Strike paragraphs (a), (b) or (c) when not applicable)

3. (a) At a meeting of members, at which a quorum was present, held on February 10, 1972, same receiving at least two-thirds ($\frac{2}{3}$) of the votes entitled to be cast by the members of the corporation present or represented by proxy at such meeting, the following resolution was passed:

~~(b) That the members of the corporation, at a meeting of the members, at which a quorum was present, held on _____, 1972, same receiving at least two-thirds ($\frac{2}{3}$) of the votes entitled to be cast by the members of the corporation present or represented by proxy at such meeting, the following resolution was passed:~~

~~(c) That the members of the corporation, at a meeting of the members, at which a quorum was present, held on _____, 1972, same receiving at least two-thirds ($\frac{2}{3}$) of the votes entitled to be cast by the members of the corporation present or represented by proxy at such meeting, the following resolution was passed:~~

"That the report of the Name Change Committee be accepted, and that the name of the Community Workshop, Inc., be changed to Community Rehabilitation Center, Inc."

(OVER)

IN WITNESS WHEREOF, the undersigned corporation has caused these Articles of Amendment to be executed in its name by its _____ President, and its _____ Secretary, this 15th day of March, 19 72

(CORPORATE SEAL)

COMMUNITY WORKSHOP, INCORPORATED

(Exact Corporate Title)

By _____

Its _____

President

Its _____

Secretary

STATE OF MISSOURI
COUNTY OF BOONE } ss.

I, Jane N. South, a Notary Public, do hereby certify that on the 15th day of March, 19 72, Harry L. Gentry & James A. McGee
(Acknowledgment by either officer is sufficient)

personally appeared before me and, being first duly sworn by me, acknowledged that ~~they~~ signed as ~~xxx~~ their free act and deed the foregoing document in the capacity therein set forth and declared that the statements therein contained are true, to his knowledge and belief.

IN WITNESS WHEREOF, I have hereunto set my hand and seal the day and year before written.

(NOTARIAL SEAL)

Jane N. South

My commission expires October 22, 1973.

FILED AND CERTIFICATE
ISSUED

MAR 23 1972

James A. McGee

Corporation Dept. SECRETARY OF STATE



STATE of MISSOURI

JAMES C. KIRKPATRICK, Secretary of State

Corporation Department

Certificate of Amendment of a General Not For Profit Corporation

WHEREAS, COMMUNITY REHABILITATION CENTER, INC. (FORMERLY: COMMUNITY WORKSHOP, INCORPORATED)

a corporation organized under The General Not For Profit Corporation Law of Missouri has delivered to me duplicate originals of Articles of Amendment of its Articles of Incorporation and has in all respects complied with the requirements of law governing the amendment of Articles of Incorporation under The General Not For Profit Corporation Law of Missouri.

NOW, THEREFORE, I, JAMES C. KIRKPATRICK, Secretary of State of the State of Missouri, do hereby certify that I have filed said Articles of Amendment as provided by law, and that the Articles of Incorporation of said corporation are amended in accordance therewith.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the GREAT SEAL of the State of Missouri, at the City of Jefferson, this 23rd day of March, 1972.

James C. Kirkpatrick
Secretary of State

Deputy Secretary of State

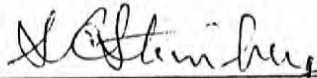
Article 7. "Upon any dissolution or liquidation of the corporation, its assets shall be applied and distributed as follows, to the extent permitted by the laws of the State of Missouri then in effect:

- "(a) All liabilities and obligations of the corporation shall be paid, satisfied, and discharged, or adequate provision shall be made therefor.
- "(b) Assets held by the corporation upon condition requiring return, transfer or conveyance, which condition occurs by reason of the dissolution or liquidation, shall be returned, transferred, or conveyed in accordance with such requirements.
- "(c) Any remaining assets shall be distributed, in accordance with a plan of distribution adopted pursuant to the laws of the State of Missouri, to one or more societies, organizations or corporations which are then exempt from Federal income tax pursuant to Section 501 (c)(3) of the Internal Revenue Code of the United States as the same shall be in force at the time of the dissolution or liquidation of this corporation."

RESOLVED FURTHER, that the officers of this corporation be and they are hereby authorized to take the necessary steps to make this amendment effective.

IN WITNESS WHEREOF, the COSMOPOLITAN TRAINING CENTER, INC., has caused this certificate to be signed by its president and by its secretary, ~~and its corporate seal to be hereto affixed this~~ 17th day of August, 1967.

COSMOPOLITAN TRAINING CENTER, INC.



President

NO
SEAL



Secretary

STATE OF MISSOURI)
) ss.
COUNTY OF BOONE)

On this 17th day of August, 1967, before me appeared S. C. Steinberg, to me personally known, who, being by me duly sworn, did say that he is the President of the Corporation of the State of Missouri, and that the seal affixed to the foregoing instrument is the corporate seal of said Corporation and that said instrument was signed and sealed in behalf of said Corporation by authority of its Board of Directors and the said President acknowledged said instrument to be the free act and deed of said corporation.

IN TESTIMONY WHEREOF, I have hereunto set my hand and
affixed my official seal at my office in Columbia the day and
year first above written.

My commission expires Aug. 14, 1967.

Betty J. Aufmann
Notary Public



FILED AND CERTIFICATE
ISSUED

OCT 13 1982

ION LAW
Corporation Dept. SECRETARY OF STATE

0034

IN WITNESS WHEREOF, the undersigned corporation has caused these Articles of Amendment to be executed in its name by its _____ President, and its _____ Secretary, this 27th day of September, 1982

(CORPORATE SEAL)

COMMUNITY REHABILITATION CENTER, INC.

(Exact Corporate Title)

X By

Its

President

X

Its

Secretary

STATE OF Missouri
COUNTY OF Boone } ss.

I, Robert E. Garrett, a Notary Public, do hereby certify that on the 27th day of September, 1982, Donald C. Mitzel
(Acknowledgment by either officer is sufficient)

personally appeared before me and, being first duly sworn by me, acknowledged that _____ he signed as his free act and deed the foregoing document in the capacity therein set forth and declared that the statements therein contained are true, to his knowledge and belief.

IN WITNESS WHEREOF, I have hereunto set my hand and seal the day and year before written.

(NOTARIAL SEAL)

Robert E. Garrett
Robert E. Garrett

My commission expires October 27, 1982



Corporation Division

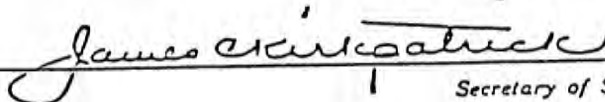
Certificate of Amendment
of a
General Not For Profit Corporation

WHEREAS, ADVENT ENTERPRISES, INC. (FORMERLY: COMMUNITY REHABILITATION CENTER, INC.)

a corporation organized under The General Not For Profit Corporation Law of Missouri has delivered to me duplicate originals of Articles of Amendment of its Articles of Incorporation and has in all respects complied with the requirements of law governing the amendment of Articles of Incorporation under The General Not For Profit Corporation Law of Missouri.

NOW, THEREFORE, I, JAMES C. KIRKPATRICK, Secretary of State of the State of Missouri, do hereby certify that I have filed said Articles of Amendment as provided by law, and that the Articles of Incorporation of said corporation are amended in accordance therewith.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the GREAT SEAL of the State of Missouri, at the City of Jefferson, this 18 day of October, 1982.


Secretary of State





State of Missouri . . . Office of Secretary of State
CERTIFICATE OF CHANGE OF REGISTERED AGENT AND REGISTERED
OFFICE BY A FOREIGN OR DOMESTIC CORPORATION UNDER THE
GENERAL NOT FOR PROFIT CORPORATION ACT

INSTRUCTIONS

There is a \$1.00 fee for filing this statement. It must be filed in DUPLICATE.
The statement should be sealed with the corporate seal. If it does not have a seal, write "no seal" where the seal would otherwise appear.
The registered office may be, but need not be, the same as the principal office of the corporation, but the registered office and the office of the agent must be the same. The corporation cannot act as its own registered agent.
Any subsequent change in the registered office or agent must be immediately reported to the Secretary of State. These forms are available upon request from the Office of the Secretary of State.

RECEIVED

to: SECRETARY OF STATE
P.O. Box 778
Jefferson City, Missouri 65102

DEC 30 1985

Charter No. N00006565

The undersigned corporation, organized and existing under the laws of the State of Missouri
for the purpose of changing its registered agent and its registered office, or both, in Missouri, as provided by the "General Not
for Profit Corporation Act," of Missouri, represents that:

1. The name of the corporation is Advent Enterprises, Inc.
2. The address, including street and number, if any, of its present registered office (before change) is _____
606 Pannell Street, Columbia, MO 65201
3. Its registered office (including street and number, if any change in the registered office is to be made) is hereby changed
to 2116 Nelwood Columbia (65202) Missouri
(Zip Code)
4. The name of its present registered agent (before change) is Frank Allevan
5. The name of the new registered agent is J. Russell Doumas
6. The address of its registered office and the address of the office of its registered agent, as changed, will be identical.
7. Such change was authorized by resolution duly adopted by the board of directors.

IN WITNESS WHEREOF, the undersigned corporation has caused this report to be executed in its name by its President
or Vice President and its Secretary or Assistant Secretary, this 23rd day of December, 19 85.

CORPORATE SEAL
(If no seal, state "None")

Advent Enterprises, Inc.
(Exact Corporate Title)
By Maureen Smith Maureen Smith
(Its President or Vice-President)
By Steve Brooks Steve Brooks
(Its Secretary or Assistant Secretary)

(Note: This "change" must be signed by both officers, but may be verified by either.)

State of Missouri
County of Boone } ss

I, Gwen J. Mattingly, a Notary Public, do hereby certify that
on the 23rd day of December, 19 85, personally appeared before
me Maureen Smith, and being first duly sworn by me,
I acknowledged that s/he signed as his free act and deed the foregoing document in the capacity therein set
forth and declared that the statements therein contained are true.
IN WITNESS WHEREOF, I have hereunto set my hand and seal the day and year before written.

(NOTARIAL SEAL)

Gwen J. Mattingly
Notary Public
My commission expires Dec 17, 1987

FILED
DEC 30 1985

By D. E. Hunt
SECRETARY OF STATE



State of Missouri . . . Office of Secretary of State

ROY D. BLUNT, Secretary of State

Articles of Amendment
to the
Articles of Incorporation
of a
General Not For Profit Corporation Law
(To be submitted in duplicate by an attorney.)

HONORABLE ROY D. BLUNT
SECRETARY OF STATE
STATE OF MISSOURI
P.O. BOX 778
JEFFERSON CITY, MO 65102

The undersigned corporation, for the purpose of amending its Articles of Incorporation and pursuant to the provisions of the "General Not For Profit Corporation Law" of the State of Missouri, hereby executes the following Articles of Amendment:

1. The name of the corporation is Advent Enterprises, Inc.

2. There are no members, having voting rights with respect to amendments;
(Insert "no" or "some")

(Strike paragraphs (a), (b) or (c) when not applicable)

3. ~~At a meeting of the members of the corporation held on _____, 19____, the following amendments were adopted:~~

~~At a meeting of the directors (members having no voting rights with respect to amendments) held on _____, 19____, the following amendment or amendments were adopted:~~

(c) At a meeting of directors (members having no voting rights with respect to amendments) held on October 26, 19 88, same receiving the votes of a majority of the directors then in office, the following amendment or amendments were adopted:

4. Article number 5 is amended to read as follows:

To provide vocational rehabilitation services to persons with disabilities, with economic disadvantages, and/or other vocational barriers in order to maximize their vocational or individual potential.

(Over)

IN WITNESS WHEREOF, the undersigned corporation has caused these Articles of Amendment to be executed in its name by its President ~~XXXXXX~~ and its Secretary or Assistant Secretary, this _____ day of _____ November _____, 19 88.

CORPORATE SEAL
(If no seal, state "None")

Advent Enterprises, Inc.

(Exact Corporate Title)

By

Ernie Gaeth

Its President of ~~XXXXXX~~

By

James M. Powell

Its Secretary or Assistant Secretary

State of _____ MISSOURI _____ }
County of _____ BOONE _____ } ss

I, _____ Susan M. Fuller _____, a Notary Public, do hereby certify that on the _____ day of _____ November _____, 19 88, _____ James M. Powell _____
(Acknowledgement by either officer is sufficient)
personally appeared before me and being first duly sworn by me, acknowledged that _____ he signed as his free act and deed the foregoing document in the capacity therein set forth and declared that the statements therein contained are true, to his knowledge and belief.

IN WITNESS WHEREOF, I have hereunto set my hand and seal the day and year before written.

(NOTARIAL SEAL)

Susan M. Fuller
Notary Public

My commission expires _____ August 16, 1989 _____

IN WITNESS WHEREOF, the undersigned corporation has caused these Articles of Amendment to be executed in its name by its President or Vice President, and its Secretary or Assistant Secretary, this _____ day of May, 19 94.

CORPORATE SEAL
(If no seal, state "None")

Advent Enterprises, Inc.

(Exact Corporate Title)

By

B.M. Fraser

Its President ~~XXXXXX~~

By

Doug Mehle

Its Secretary ~~XXXXXX~~

State of Missouri
County of Boone } ss.

I, Mary Ellen John, a Notary Public,
do hereby certify that on the 31st day of May, 19 94,
B.M. Fraser personally appeared before me
(Acknowledgment by either officer is sufficient)

and being first duly sworn by me, acknowledged that _____ he signed as his free act and deed the foregoing document in the capacity therein set forth and declared that the statements therein contained are true, to his knowledge and belief.

IN WITNESS WHEREOF, I have hereunto set my hand and seal the day and year before written.

(Notarial Seal)

Mary E. John
Notary Public

My commission expires 11/2/96

The Secretary of State's Office makes every effort to provide program accessibility to all citizens without regard to disability. If you desire this publication in alternate form because of a disability, please contact the Director of Publications, P.O. Box 778, Jefferson City, Mo. 65102; phone (314) 751-1814. Hearing-impaired citizens may contact the Director by phone through Missouri Relay (800-735-2966). The Corporations Division also maintains a Telecommunications Device for the Deaf (TDD) at (314) 526-5599.



State of Missouri

Matt Blunt, Secretary of State

Corporations Division
P.O. Box 778 / 600 W. Main Street, Rm 322
Jefferson City, MO 65102

File Number: 200500421102

N00006565

Date Filed: 12/30/2004

Effective Date: 12/30/2004

Matt Blunt
Secretary of State

Articles of Amendment for a Nonprofit Corporation

(Submit with filing fee of \$10.00)

The undersigned corporation, for the purpose of amending its articles of incorporation, hereby executes the following articles of amendment:

- (1) The name of corporation is: Advent Enterprises, Inc.
- (2) The amendment was adopted on October 26, 2004 and changed article(s) I to state as follows:
month/day/year

ARTICLE I The name of the Corporation shall be: Job Point.

(3) If approval of members was not required, and the amendment(s) was approved by a sufficient vote of the board of directors or incorporators, check here and skip to number (5): ☒

(4) If approval by members was required, check here and provide the following information: _____

A. Number of memberships outstanding: _____

B. Complete either i or ii:

i. Number of votes for and against the amendments(s) by class was:

Class:	Number entitled to vote:	Number voting for:	Number voting against:
_____	_____	_____	_____
_____	_____	_____	_____

State of Missouri
Amend/Restate - NonProfit 2 Page(s)
T0436516568

Name and address to return filed document:

Name: Russell Doumas
Address: 2116 Nelwood Drive
City, State, and Zip Code: Columbia, MO 65202

Corp. 53A (08/04)

ii. Number of undisputed votes cast for the amendment(s) was sufficient for approval, and was:

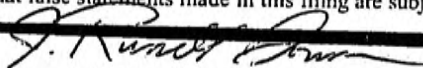
Class: Number Voting undisputed:

The number of votes cast in favor of the amendment(s) by each class was sufficient for approval by that class.

(5) If approval of the amendment(s) by some person(s) other than the members, the board or the incorporators was required pursuant to section 355.606, check here to indicate that approval was obtained: _____

In Affirmation thereof, the facts stated above are true and correct:

(The undersigned understands that false statements made in this filing are subject to the penalties provided under Section 575.040, RSMo)



J. Russell Dumas

President

12/21/2004

Authorized signature of officer or chairman of the board

Printed Name

Title

Date

State of Missouri



Matt Blunt
Secretary of State

CERTIFICATE OF AMENDMENT
OF A
MISSOURI NONPROFIT CORPORATION

WHEREAS,

Job Point
N00006565

Formerly,

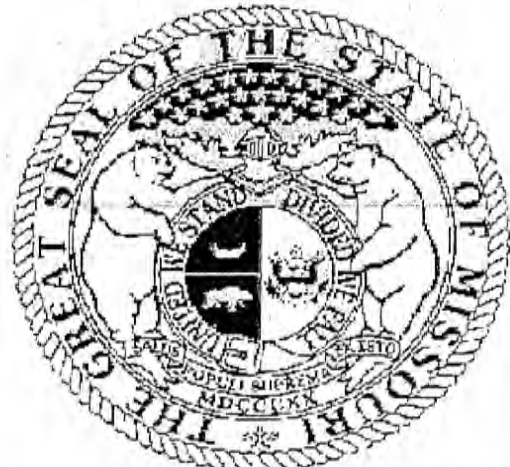
ADVENT ENTERPRISES, INC.

a corporation organized under The Missouri Nonprofit Corporation Law has delivered to me its Articles of Amendment of its Articles of Incorporation and has in all respects complied with the requirements of law governing the Amendment of Articles of Incorporation under The Missouri Nonprofit Corporation Law, and that the Articles of Incorporation of said corporation are amended in accordance therewith.

IN TESTIMONY WHEREOF, I have set
my hand and imprinted the GREAT SEAL
of the State of Missouri, on this, the 30th
day of December, 2004.

Matt Blunt

Secretary of State





N00006565

CERTIFICATE OF CORPORATE RECORDS

JOB POINT

I, ROBIN CARNAHAN, Secretary of the State of Missouri and Keeper of the Great Seal thereof, do hereby certify that the annexed pages contain a full, true and complete copy of the original documents on file and of record in this office for which certification has been requested.

IN TESTIMONY WHEREOF, I have set my hand and imprinted the GREAT SEAL of the State of Missouri, on this, the 2nd day of March, 2005

Robin Carnahan

Secretary of State





State of Missouri
Robin Carnahan, Secretary of State

Corporations Division
P.O. Box 778 / 600 W. Main Street, Rm 322
Jefferson City, MO 65102

File Number: 200535421119
N00006565
Date Filed: 12/19/2005
Robin Carnahan
Secretary of State

**Articles of Amendment
for a Nonprofit Corporation**
(Submit with filing fee of \$10.00)

The undersigned corporation, for the purpose of amending its articles of incorporation, hereby executes the following articles of amendment:

- (1) The name of corporation is: Job Point
- (2) The amendment was adopted on November 29, 2005 and changed article(s) 5 to state as follows:

month/day/year

ARTICLE 5: To Assist persons seeking employment and greater participation in community life by providing career planning, work readiness, and job placement assistance, and Vocational Rehabilitation Services; and by undertaking projects that create and produce affordable housing units and other Community Economic Development outcomes that benefit low and moderate income persons and communities, such as job development, business development, and neighborhood revitalization.

- (3) If approval of members was not required, and the amendment(s) was approved by a sufficient vote of the board of directors or incorporators, check here and skip to number (5): ☒

- (4) If approval by members was required, check here and provide the following information: _____

- A. Number of memberships outstanding: _____
- B. Complete either C or D:
- C. Number of votes for and against the amendments(s) by class was:

Class:	Number entitled to vote:	Number voting for:	Number voting against:
_____	_____	_____	_____
_____	_____	_____	_____

Please see next page

Name and address to return filed document:

Name: Nancy Silver, Job Point
Address: 2116 Nelwood Drive
City, State, and Zip Code: Columbia, MO 65202

State of Missouri
Amend/Restate - NonProfit 2 Page(s)



T0535458641

D. Number of undisputed votes cast for the amendment(s) was sufficient for approval, and was:

Class: Number Voting undisputed:

_____	_____
_____	_____
_____	_____

The number of votes cast in favor of the amendment(s) by each class was sufficient for approval by that class.

(5) If approval of the amendment(s) by some person(s) other than the members, the board or the incorporators was required pursuant to section 355.606, check here to indicate that approval was obtained: _____

In Affirmation thereof, the facts stated above are true and correct:

(The undersigned understands that false statements made in this filing are subject to the penalties provided under Section 575.040, RSMo)



Mark Duncan

Board Chair

11/30/2005

Authorized signature of officer or chairman of the board

Printed Name

Title

Date

STATE OF MISSOURI



Robin Carnahan
Secretary of State

CERTIFICATE OF AMENDMENT
OF A
MISSOURI NONPROFIT CORPORATION

WHEREAS,

Job Point
N00006565

a corporation organized under The Missouri Nonprofit Corporation Law has delivered to me its Articles of Amendment of its Articles of Incorporation and has in all respects complied with the requirements of law governing the Amendment of Articles of Incorporation under The Missouri Nonprofit Corporation Law, and that the Articles of Incorporation of said corporation are amended in accordance therewith.

IN TESTIMONY WHEREOF, I have set
my hand and imprinted the GREAT SEAL
of the State of Missouri, on this, the 19th
day of December, 2005.

Robin Carnahan
Secretary of State





State of Missouri
Robin Carnahan, Secretary of State

Corporations Division
P.O. Box 778 / 600 W. Main Street, Rm 322
Jefferson City, MO 65102

File Number: 200636321108
N00006565
Date Filed: 12/26/2006
Robin Carnahan
Secretary of State

**Articles of Amendment
for a Nonprofit Corporation**

(Submit with filing fee of \$10.00)

The undersigned corporation, for the purpose of amending its articles of incorporation, hereby executes the following articles of amendment:

- (1) The name of corporation is: Job Point
- (2) The amendment was adopted on December 20, 2006 and changed article(s) 7 (Seven) to state as follows:
month/day/year
Please See Attached Article 7.

(3) If approval of members was not required, and the amendment(s) was approved by a sufficient vote of the board of directors or incorporators, check here and skip to number (5): ☒

(4) If approval by members was required, check here and provide the following information: _____

A. Number of memberships outstanding: _____

B. Complete either C or D:

C. Number of votes for and against the amendments(s) by class was:

Class:	Number entitled to vote:	Number voting for:	Number voting against:
_____	_____	_____	_____
_____	_____	_____	_____

Please see next page

Name and address to return filed document:

Name: Nancy Silver c/o Job Point

Address: 2116 Nelwood Drive

City, State, and Zip Code: Columbia, MO 65202

State of Missouri
Amend/Restate - NonProfit 3 Page(s)



T0636106677

D. Number of undisputed votes cast for the amendment(s) was sufficient for approval, and was:

Class:	Number Voting undisputed:
_____	_____
_____	_____
_____	_____

The number of votes cast in favor of the amendment(s) by each class was sufficient for approval by that class.

(5) If approval of the amendment(s) by some person(s) other than the members, the board or the incorporators was required pursuant to section 355.606, check here to indicate that approval was obtained: _____

In Affirmation thereof, the facts stated above are true and correct:

(The undersigned understands that false statements made in this filing are subject to the penalties provided under Section 575.040, RSMo)

<u>Mary E. Carnahan</u>	Mary E. Carnahan	Board Chairperson	12/20/2006
<i>Authorized signature of officer or chairman of the board</i>	<i>Printed Name</i>	<i>Title</i>	<i>Date</i>

Attachment

Article 7

1. The property of this corporation is irrevocably dedicated to charitable purposes and no part of the net income or assets of the corporation shall ever inure to the benefit of any director, officer or member thereof or to the benefit of any private person.
2. Upon any dissolution or liquidation of the corporation, its assets shall be applied and distributed as follows, to the extent permitted by the laws of the State of Missouri then in effect:
 - (a) All liabilities and obligations of the corporation shall be paid, satisfied, and discharged, or adequate provision shall be made therefor.
 - (b) Assets held by the corporation upon condition requiring return, transfer or conveyance, which condition occurs by reason of the dissolution or liquidation, shall be returned, transferred, or conveyed in accordance with such requirements.
 - (c) Any remaining assets shall be distributed, in accordance with a plan of distribution adopted pursuant to the laws of the State of Missouri, to one or more societies, organizations or corporations which are then exempt from Federal income tax pursuant to Section 501 (c) (3) of the Internal Revenue Code of the United States as the same shall be in force at the time of the dissolution or liquidation of this corporation.

STATE OF MISSOURI



Robin Carnahan
Secretary of State

CERTIFICATE OF AMENDMENT
OF A
MISSOURI NONPROFIT CORPORATION

WHEREAS,

Job Point
N00006565

a corporation organized under The Missouri Nonprofit Corporation Law has delivered to me its Articles of Amendment of its Articles of Incorporation and has in all respects complied with the requirements of law governing the Amendment of Articles of Incorporation under The Missouri Nonprofit Corporation Law, and that the Articles of Incorporation of said corporation are amended in accordance therewith.

IN TESTIMONY WHEREOF, I hereunto
set my hand and cause to be affixed the
GREAT SEAL of the State of Missouri.
Done at the City of Jefferson, this
26th day of December, 2006.


Secretary of State



**AMENDED AND RESTATED BYLAWS
OF
COLUMBIA MISSOURI COMMUNITY HOUSING DEVELOPMENT ORGANIZATOIN**
Adopted 11/24, 2015

Preliminary Statement

These are the Amended and Restated Bylaws of Columbia Missouri Community Housing Development Organization, a Missouri not-for-profit corporation (the "Corporation"). These Amended and Restated Bylaws have been adopted on the date set forth above and amend, restate and replace all prior bylaws of the Corporation.

**ARTICLE I
Name and Organization**

The name of the Corporation shall be "**COLUMBIA MISSOURI COMMUNITY HOUSING DEVELOPMENT ORGANIZATION**". The Corporation was formed pursuant to the provisions of the Missouri Nonprofit Corporation Law and as now or hereafter amended ("Nonprofit Corporation Law"). The Corporation is organized on a nonstick basis and shall have no members and shall issue no stock.

**ARTICLE II
Registered Office and Place of Business**

The registered office shall be 1103 East Broadway, Columbia, Missouri 65201. The principal place of business of the Corporation shall be 400 Wilkes Blvd., Columbia, Missouri, 65202. The Corporation may have such other places of business as the Board of Directors may from time to time decide.

**ARTICLE III
Seal**

The Corporation shall not be required to have a corporate seal.

**ARTICLE IV
Purpose**

The Corporation has been formed for the purposes set forth in its articles of incorporation. The purposes include application for, receipt and expenditure of CHDO funds, including spending funds to purchase land to be titled in the name of the Corporation. The Corporation's general purpose is the to be an independent, free-standing body created for the purpose of providing decent housing that is affordable to low-income and moderate-income persons. The Corporation shall have such other purposes as are consistent with the foregoing.

**ARTICLE V
Membership and Board of Directors**

1. The Corporation shall have one member, which is Job Point, a Missouri not-for-profit corporation.

2. The Corporation shall have at least three (3) directors but not more than nine (9) directors. At least one-third (1/3) of the Corporation's directors shall consist of representatives of low-income neighborhoods or low-income community residents or elected representatives of residents of low-income neighborhood organizations. No more than one-third of the Corporation's directors shall be public officials, including employees of governmental organizations. The members of the board shall be appointed by the Job Point Board President on an annual basis and at any other time that is required to fill any vacancies. Members of the Board of Directors shall continue to serve until a replacement is appointed or until the member resigns. The President of the Job Point Board, for good cause shown, may remove members of the Corporation's Board of Directors. No member of the Corporation's Board shall receive, directly or indirectly, any salary or compensation.

ARTICLE VI

Meetings of the Board of Directors

1. Regular and Annual Meetings: The Board of Directors shall hold regular meetings for the purpose of transacting such business and matters as may come before the Board of Directors.
2. Time and Place: Each regular meeting of the Board of Directors shall be held at such time and place as the Board shall determine, and the Chairman or Secretary shall give notice of such meeting to each director one week prior to such meeting. Notice may be given either personally or by telephone. Special meetings of the Board of Directors may be called by the Chairman with two days' prior notice to each director. Notice of special meetings may be given either personally or by telephone and notice of special meetings shall contain a brief statement of the general nature of the business to be transacted. Notice of each annual meeting shall be given either personally or in writing, and shall include the names of the persons who have been nominated by the Board of Directors to be elected at said annual meeting for membership on the Board of Directors of the Corporation.
3. Action by the Board: Quorum: A majority of the directors in office shall be necessary to constitute a quorum for the transaction of business, but the action of a majority of the directors then in office shall be required to authorize any act of the Corporation, except where the provisions of these Bylaws, the Articles of Incorporation, or the Nonprofit Corporation Law require a greater number of Directors to approve. Any action which may be taken at a meeting of the directors may be taken without a meeting if consent in writing, setting forth the action so taken, shall be signed by all of the directors and shall be filed with the Secretary of the Corporation.
4. Committees: The Board of Directors may by resolution establish one or more committees to consist of one or more directors of the Corporation. Except as provided in these Bylaws, the Articles of Incorporation or the Nonprofit Corporation Law, any such committee shall have and may exercise all of the powers and authorities of the Board of Directors to the extent provided in the resolution of the Board of Directors.

ARTICLE VII

Officers

1. Enumeration: The Corporation shall have a President, Vice President, Secretary and Treasurer, and may have such other officers as the Board of Directors shall from time to time authorize. The Executive Committee of the Corporation shall consist of all of the officers of the Corporation who are directors and any other persons designated by the Board of Directors. The duties and powers of officers of the Corporation shall be as set forth in these Bylaws and as shall from time to time be designated by the Board of Directors. Any number of officers may be held by the same person.
2. Qualifications: All officers of the Corporation shall be chosen from among the directors.
3. Election: Removal: All officers shall be elected annually by the Board of Directors for a term of one year and until their successors shall be elected and shall qualify; provided, however, that each officer shall serve at the pleasure of the Board of Directors and may be removed from office at any time without cause by all directors then in office.
4. President: The President (and in the absence of the President, Vice President) shall preside at all meeting of the directors, and he shall perform such other duties as may from time to time be requested by the Board of Directors.
5. Vice President: The Vice President shall preside at all meetings of the directors in the absence of the President. The Vice President shall also perform such other duties as may from time to time by requested by the Board of Directors.
6. Secretary: The Secretary (and in the absence of the Secretary, the Assistant Secretary if any has been appointed) shall attend all meetings of the Board of Directors and shall act as clerk thereof, and shall record all the votes of the directors and the minutes of all meetings in a book to be kept for the purpose; shall perform like duties for all committees of the Board of Directors when required; shall give, or cause to be given, notice of all meetings of the Board of Directors; shall perform such other duties as may be prescribed by the Board of Directors; and shall keep in safe custody the corporate seal of the Corporation and, when authorized by the Board of Directors, affix the same to any instrument requiring it.
7. Treasurer: The Treasurer shall have custody of the Corporation's funds and securities and shall keep full and accurate accounts of receipts and disbursements of the Corporation in books belonging to the Corporation; shall disburse the funds of the Corporation as may be ordered by the Board of Directors, taking proper receipts and vouchers for such disbursements; and shall render to the Chairman, the Administrator and directors, at the regular meetings of the Board of Directors, or whenever they may require it, an account of all the transactions as Treasurer and of the financial condition of the Corporation.
8. Vacancy: Any vacancy in any office shall be filled by the Board of Directors for the unexpired term of office.

ARTICLE VIII Records

There shall be kept at the registered office or principal place of business of the Corporation an original or duplicate record of the proceedings of the Board of Directors and the original or a copy of the Corporation's Bylaws and Articles of Incorporation, including all amendments or alterations.

ARTICLE IX Miscellaneous Provisions

1. Signatures: All checks or demands for money and notes of the Corporation shall be signed by such persons as the Board of Directors may from time to time designate.
2. Fiscal Year: The fiscal year of the Corporation shall commence on October 1 and shall end on September 30 of each calendar year.
3. Notices: Whenever notice is required to be given to any person, it may be given to such person, either personally or by mail or by facsimile transmission, to such person's address appearing on the books of the Corporation or supplied to the Corporation for the purpose of notice. If the notice is sent by mail, it shall be deemed to have been given to the person entitled thereto when deposited in the United States mail. Such notice shall specify the place, day and hour of the meeting and, in the case of a special meeting of the Board of Directors, a brief statement of the general nature of the business to be transacted.
4. Waiver of Notice: Whenever any written notice is required by these Bylaws, the Articles of Incorporation, or the Nonprofit Corporation Law, waiver in writing signed by the person entitled to such notice whether before or after the time stated therein shall be deemed equivalent to the giving of such notice. Neither the business to be transacted nor the purpose of the meeting needs to be specified in the waiver of notice of such meeting. Attendance of a director at any meeting shall constitute a waiver of notice of such meeting except where a director attends a meeting for the purpose of objecting to the transaction of any business because the meeting was not lawfully called or convened.
5. Methods of Communication and Participation: One or more directors may attend and participate in a meeting of the Board of Directors or a committee of the Board of Directors by means of conference telephone or similar communication equipment by means of which all persons participating in the meeting can hear each other. Notices to members of the Board of Directors may also be communicated via electronic mail, and the Board of Directors may vote and otherwise conduct all business by means of electronic mail.
6. Action by Unanimous Consent: Any action which may be taken at a meeting of the Board of Directors may be taken without a meeting if consent in writing setting forth the action so taken is signed by all the directors who would be entitled to vote on such action and is filed with the Secretary of the Corporation.
7. Advisors: The Corporation shall be authorized to retain and pay for the services of accountants, attorneys, investment counselors, and all other advisors as the Board of Directors shall deem necessary or appropriate for the business of the Corporation.

8. Low-Income Program Beneficiary Participation:

- A. The CHDO Board shall establish an open forum for low-income persons, to be held not less than annually, to provide for advice from Program beneficiaries regarding the design, site, development, and management of affordable housing projects.
- B. The CHDO Board shall annually review the affordable housing needs of low-income people in the City of Columbia as set forth in the City's Consolidated Plan and formulate a priority of housing needs there from.

ARTICLE X
Operations by Subcontractors

The Board of Directors for COMOCHDO may choose to form an agreement (paid or unpaid) with a vendor to conduct the day to day operations of the affordable housing program. Any subcontractor chosen shall abide by all required rules and regulations as outlined by the US Department of Housing and Urban Development (HUD), the City, COMOCHDO or any other entity as outlined in any such agreement. In addition to the requirements outlined in any agreement, subcontractors must adhere to the following assurances:

Section 1 - Definitions

- A. CITY – is hereby defined as the, the HOME Program administering agency of the City of Columbia. For the purpose of this Agreement and administration of all HOME funds, the CITY is ultimately responsible for the execution of fiscal and programmatic control of this agreement. The term "Approval by the CITY" or like term used in this Agreement shall in no way relieve SUBCONTRACTOR from any duties or responsibilities under the terms of this Agreement, or obligation to State or local law or regulation.
- B. FEE – is hereby defined as the amount of money the CITY agrees to pay and the COMOCHDO agrees to accept as payment in full for all the professional, technical and construction services rendered pursuant to this Agreement to complete the WORK as further defined in Section IV - SCOPE OF PROFESSIONAL SERVICES, hereof.
- C. WORK – is hereby defined as all the administrative, fiscal, professional, technical and construction services to be rendered or provided by SUBCONTRACTOR as described here.
- D. PROJECTS – An allowable, CHDO-funded construction project which supports or ends in decent, affordable housing.
- E. HOME – is hereby defined as the HOME Investment Partnerships Program as described in 24 CFR Part 92, under the authority of 42 U.S.C. 3535 (d) and 12701 - 12839.
- F. SUBCONTRACTOR – is hereby defined as any entity with which the COMOCHDO enters into an agreement to perform the day to day operations of affordable housing administrative, fiscal and operational management.

Section 2 – PROJECT(S) Requirements

The PROJECT subcontractor agrees to comply with all requirements of the HOME Program as stated in 24 CFR Part 92, including but not limited to the following.

- A. No HOME project funds will be advanced, and no costs can be incurred, until the CITY has conducted an environmental review of the proposed project site and approved as required under 24 CFR Part 58. The environmental review may result in a decision to proceed with, modify or cancel the project.
- Notwithstanding any provision of this Agreement, the parties hereto agree and acknowledge that this Agreement does not constitute a commitment of funds or site approval, and that such commitment of funds or approval may occur only upon satisfactory completion of environmental review and receipt by the CITY of a release of funds from the U.S. Department of Housing and Urban Development under 24 CFR Part §58.
 - Further, SUBCONTRACTOR will not undertake or commit any funds to physical or choice-limiting actions, including property acquisition, demolition, movement, rehabilitation, conversion, repair or construction prior to the environmental clearance, and must indicate that the violation of this provision may result in the denial of any funds under the agreement.
- B. The HOME funds advanced to any PROJECT will be secured by a note and mortgage, and in the case of a rental project, a deed covenant as required by 24 CFR Part 92.
- C. SUBCONTRACTOR, on behalf of the COMOCHDO, will ensure that any expenditure of HOME funds will be in compliance with the requirements at 92.206, and acknowledges that HOME funds will only be provided as reimbursement for eligible costs incurred, including actual expenditures or invoices for work completed.
- D. If the project is to be owner-occupied, SUBCONTRACTOR, on behalf of the COMOCHDO, will ensure that all HOME assisted units will be in compliance with 24 CFR 92.254, including documenting that the property is eligible under 92.254(a)(1) – (2), and will maintain compliance during the minimum compliance period. (If the property also contains a rental unit assisted with HOME funds, SUBCONTRACTOR, on behalf of the COMOCHDO, will ensure that occupancy complies with the requirements of 92.254(a) (6).) If the project is to be rental, SUBCONTRACTOR on behalf of the COMOCHDO, will ensure that that project is eligible under 92.214, and that it will meet the applicable standards of 24 CFR 92.252 – 253 at occupancy and for the minimum compliance period.
- E. The designated HOME-assisted units of any PROJECT funded by the COMOCHDO, will meet the affordability requirements as found in 24 CFR 92.252 (rental) or 92.254 (owner-occupied) as applicable. SUBCONTRACTOR on behalf of the COMOCHDO shall collect and maintain Project beneficiary information pertaining to household size, income levels, racial characteristics, and the presence of Female Headed Households in order to determine low and moderate-income benefit in a cumulative and individual manner. Income documentation shall be in a form consistent with HOME requirements as stated in the HUD Technical Guide for Determining Income and Allowances under the HOME Program.
- F. In the selection of occupants for any PROJECT units, SUBCONTRACTOR shall comply with all nondiscrimination requirements of 24 CFR 92.350. If the project consists of 5 or more units, SUBCONTRACTOR will implement affirmative marketing procedures as required by 24 CFR 92.351. Such procedures are subject to approval of the AGENCY.
- G. If any PROJECT is occupied at the time of commitment, SUBCONTRACTOR will comply with the relocation requirements of 24 CFR 92.353.
- H. SUBCONTRACTOR shall assure compliance with 24 CFR 92.251 as relates to Property Standards and Housing Quality Standards (HQS), Accessibility Standards under 24 CFR 92.251(a)(3) as applicable, and Lead Based Paint Requirements as found in 24 CFR 92.355 and 24 CFR Part 35.
- I. In any PROJECT to be owner-occupied, SUBCONTRACTOR shall assure that any NOTES and MORTGAGES recorded for homebuyers shall be in compliance with 24 CFR 92.254 and that SUBCONTRACTOR will monitor each unit for principal residency (under 92.254(a)(3)) and resale/recapture (under 92.254 (a)(4) – (5)).
- J. SUBCONTRACTOR will provide any documentation required by the COMOCHDO or CITY regarding match as may be required to document match for purposes of the HOME program.

- K. If any project under this agreement involves the construction or rehabilitation of 12 or more HOME-assisted units, SUBCONTRACTOR shall comply with the provisions of the Davis-Bacon Act (40 U.S.C. 276 a to a - 7) as supplemented by CHDO or CITY of Labor regulations (29 CFR, Part 5), as amended.
- L. If the property is sold through a lease-purchase agreement, SUBCONTRACTOR will ensure compliance with 92.254(a) (7), as modified by the 1999 Appropriations Act, Section 599B.
- M. SUBCONTRACTOR will be monitored by an auditor chosen by the COMOCHDO for compliance with the regulations of 24 CFR 92 for the compliance period specified above. SUBCONTRACTOR will provide reports and access to project files as requested by the COMOCHDO or its designee during the performance period of this agreement and for Five (5) years after completion and closeout of the agreement.

Section 3 – Repayment of Loan

- A. All HOME funds are subject to repayment in the event any PROJECT does not meet the Project Requirements as outlined above.
- B. It is understood that upon the completion of any PROJECT, any HOME funds reserved but not expended under this agreement will revert to the COMOCHDO account.
- C. For any PROJECT which is rental, funds will remain a deferred loan for the period of 5 years, at which time the loan may be forgiven or extended in the sole discretion of the COMOCHDO for another term. Sale of the property to another party may occur only with the approval of the COMOCHDO, and the purchaser shall assume all obligations of SUBCONTRACTOR under this agreement, the note and mortgage, and the deed covenants. Provisions in those documents will provide for the extinguishment of the requirements only in the event of a third-party foreclosure or deed in lieu of foreclosure.
- D. If any PROJECT is for owner-occupancy, SUBCONTRACTOR shall lend the HOME funds to the individual buyers in an amount sufficient to make the purchase affordable. Any HOME funds that reduce the price of the property below the fair market value of the property shall be secured by a HOME note and mortgage as required in 92.254(a)(5)(ii), using the note and mortgage prescribed or approved by the COMOCHDO (and consistent with the method of recapture identified in the CITY's Consolidated Plan.)
 - 1) All net sales proceeds from the sale of units are considered to be COMOCHDO proceeds that may be retained by SUBCONTRACTOR and used in conformance with 24 CFR 92.300(a)(2). Any other uses of net sales proceeds by SUBCONTRACTOR must be approved, in writing, by both the COMOCHDO and the CITY.
 - 2) Prior to each closing, SUBCONTRACTOR will provide to the COMOCHDO and the CITY the estimated settlement statement, along with a reconciliation statement and the draft note and mortgage. The reconciliation statement shall account for the pro-ration of HOME project funds to the individual unit, and identify those funds that are to be lent to the buyer as "Buyer subsidies" secured by the HOME note and mortgage, the pro-rated HOME development funds that are to be forgiven as "Development subsidies", and the amount of developer fee or CHDO sales proceeds to be retained from settlement funds.
 - 3) All resale proceeds that are received from buyers as they resell the properties during the compliance period to other buyers shall be considered "Recaptured Funds" under 24 CFR 92.254(a)(5)(ii)A)(5) and must be repaid to the COMOCHDO for use in eligible HOME projects as required by 24 CFR 92.503. SUBCONTRACTOR shall promptly notify the COMOCHDO of such transactions and will promptly convey any Recaptured Funds to the COMOCHDO and CITY.

Section 4 – Conflict of Interest Provisions

Any subcontractor warrants and covenants that it presently has no interest and shall not acquire any interest, directly or indirectly, which could conflict in any manner or degree with the performance of its services hereunder. SUBCONTRACTOR further warrants and covenants that in the performance of this agreement, no person having

such interest shall be employed. HOME conflict of interest provisions, as stated in 92.356, apply to the award of any contracts under the agreement and the selection of tenant households to occupy HOME-assisted units.

No employee, agent, consultant, elected official, or appointed official of the subcontractor may obtain a financial interest or unit benefits from a HOME-assisted activity, either for themselves or those with whom they have family or business ties, during their tenure or for one year thereafter. This prohibition includes the following:

- Any interest in any contract, subcontract or agreement with respect to a HOME-assisted project or program administered by SUBCONTRACTOR, or the proceeds thereunder; or
- Any unit benefits or financial assistance associated with HOME projects or programs administered by SUBCONTRACTOR, including:
 - Occupancy of a rental housing unit in a HOME-assisted rental project;
 - Receipt of HOME tenant-based rental assistance;
 - Purchase or occupancy of a homebuyer unit in a HOME-assisted project;
 - Receipt of HOME homebuyer acquisition assistance; or
 - Receipt of HOME owner-occupied rehabilitation assistance.

This prohibition does not apply to an employee or agent of SUBCONTRACTOR who occupies a HOME assisted unit as the on-site project manager or maintenance worker.

Prior to the implementation of the HOME-assisted activity, exceptions to these provisions may be requested by SUBCONTRACTOR in writing to the CITY with permission from the COMOCHDO. SUBCONTRACTOR must demonstrate and certify that the policies and procedures adopted for the activity will ensure fair treatment of all parties, and that the covered persons referenced in this policy will have no inside information or undue influence regarding the award of contracts or benefits of the HOME assistance.

The CITY may grant exceptions or forward the requests to HUD as permitted by 24 CFR 92.356, 85.36 and 84.42, as they apply.

Section 5 -- Equal Employment Opportunity

During the performance of this agreement, SUBCONTRACTOR agrees as follows:

- A. SUBCONTRACTOR will not discriminate against any employee or applicant for employment because of race, color, religion, sex, or national origin(s). SUBCONTRACTOR will take affirmative action to ensure any applicants for employment, and that employees are treated during employment, without regard to their race, color, religion, sex or national origin(s). Such action shall include, but not be limited to, the following: employment, upgrading, demotion, or transfer, recruitment or recruitment advertising; layoff or termination; rates of pay or other forms of compensation; and selection for training, including apprenticeship. SUBCONTRACTOR agrees to post in conspicuous places, available to employees and applicants for employment, notices to be provided by the contracting officer of the CITY setting forth the provisions of this nondiscrimination clause.
- B. SUBCONTRACTOR will, in all solicitations or advertisements for employees placed by or on behalf of SUBCONTRACTOR, state that all qualified applicants will receive consideration for employment without regard to race, color, religion, sex, or national origin or that SUBCONTRACTOR is an Equal Opportunity Employer.
- C. SUBCONTRACTOR will send to each labor union or representative of workers with which he has a collective bargaining agreement or other contract or understanding, a notice to be provided by the CITY's contracting officer, advising the labor union or worker's representative of SUBCONTRACTOR's commitments under Section 202 of Executive Order No. 11246 of September 24, 1965, and shall post copies of the notice in conspicuous places available to employees and applicants for employment.
- D. SUBCONTRACTOR will comply with all provisions of Executive Order 11246 of September 24, 1965, and of the rules, regulations, and relevant orders of the Secretary of Labor.
- E. SUBCONTRACTOR will furnish all information and reports required by Executive Order 11246 of September 24, 1965, and by the rules, regulations, and orders of the Secretary of Labor, or pursuant thereto, and will permit

access to its books, records, and accounts by the COMOCHDO, CITY and the Secretary of Labor for purposes of investigation to ascertain compliance with such rules, regulations, and order.

- F. In the event SUBCONTRACTOR is found to be in noncompliance with the nondiscrimination clauses of this contract or with any of such rules, regulations or orders, this contract may be canceled, terminated or suspended in whole or in part and SUBCONTRACTOR may be declared ineligible for further Government contracts in accordance with procedures authorized in Executive Order 11246 of September 24, 1965, and such other sanctions may be imposed and remedies invoked as provided in Executive Order 11246 of September 24, 1965 or by rule, regulations, or order of the Secretary of Labor or as otherwise provided by law.
- G. SUBCONTRACTOR will include the provisions of paragraphs (a) through (g) of this agreement in every subcontract or purchase order unless exempted by rules, regulations, or orders of the Secretary of Labor issued pursuant to section 204 of Executive Order 11246 of September 24, 1965, so that such provisions will be binding upon each subcontractor or vendor. SUBCONTRACTOR will take such action with respect to any subcontract or purchase order as the AGENCY may direct as a means of enforcing such provisions, including sanctions for noncompliance; provided, however, that in the event Job Point becomes involved in, or is threatened with litigation with a subcontractor or vendor as a result of such direction by the COMOCHDO or CITY, SUBCONTRACTOR may request the United States to enter into such litigation to protect the interest of the United States.

Section 6 - Labor, Training & Business Opportunity

SUBCONTRACTOR agrees to comply with the federal regulations governing training, employment and business opportunities as follows:

- A. It is agreed that all WORK to be performed under this agreement is on projects assisted under a program providing direct Federal financial assistance from the US Department of Housing and Urban Development and is subject to the requirements of Section 3 of the Housing and Urban Development Act of 1968, as amended, 12 U.S.C. 1701 u, as well as any and all applicable amendments thereto. Section 3 requires that, to the greatest extent feasible, opportunities for training and employment be given low and moderate income residents of the project area, and that contracts for work in connection with CHDO project are awarded to business concerns which are located in, or owned in substantial part by persons residing in the project area.
- B. SUBCONTRACTOR shall comply with the provisions of said Section 3 and the regulations issued pursuant thereto by the Secretary of Housing and Urban Development set forth in 24 Code of Federal Regulations and all applicable rules and orders of the AGENCY of Housing and Urban Development issued thereunder as well as any and all applicable amendments thereto prior to the execution of this contract as well as during the term of this contract. SUBCONTRACTOR certifies and agrees that it is under no contractual or other disability, which would prevent it from complying with these requirements as well as any and all applicable amendments thereto.
- C. SUBCONTRACTOR will include this Section 3 clause in every subcontract for work in connection with any project and will, at the direction of the COMOCHDO and the CITY, take appropriate action pursuant to the subcontractor upon a finding that the subcontractor is in violation of regulations issued by the Secretary of Housing and Urban Development, in 24 Code of Federal Regulations. SUBCONTRACTOR will not subcontract with any subcontractor where it has notice or knowledge that the latter has been found in violation of regulations under 24 code of Federal Regulations and will not let any subcontract unless the subcontractor has first provided it with a preliminary statement of ability to comply with these requirements as well as with any and all applicable amendments thereto.
- D. Compliance with the provisions of Section 3, the regulations set forth in 24 Code of Federal Regulations and all applicable rules and orders of the COMOCHDO of Housing and Urban Development issued thereunder prior to the execution of the contract shall be a condition precedent to federal financial assistance being provided to any PROJECT as well as a continuing condition, binding upon the applicant or recipient for such assistance, its

successors, and assigns. Failure to fulfill these requirements shall subject SUBCONTRACTOR or recipient, its contractors and subcontractors, its successors, and assigns to those sanctions specified by 24 Code of Federal Regulations as well as with any and all applicable amendments thereto.

Section 7 - Compliance with Federal, State & Local Laws

- SUBCONTRACTOR covenants and warrants that it will comply with all applicable laws, ordinances, codes, rules and regulations of the state local and federal governments, and all amendments thereto, including, but not limited to; Title 8 of the Civil Rights Act of 1968 PL.90-284; Executive Order 11063 on Equal Opportunity and Housing Section 3 of the Housing and Urban Development Act of 1968; Housing and Community Development Act of 1974, as well as all requirements set forth in 24 CFR 92 of the HOME INVESTMENT PARTNERSHIP PROGRAM. SUBCONTRACTOR covenants and warrants that it will indemnify and hold the COMOCHDO and CITY forever free and harmless with respect to any and all damages whether directly or indirectly arising out of the provisions and maintenance of this contract.
- SUBCONTRACTOR agrees to comply with all applicable standards, orders, or requirements issued under section 306 of the Clean Air Act (42 U.S.C. 1857(h)), section 508 of the Clean Water Act (33 U.S.C. 1368), Executive Order 11738, and Environmental Protection Agency regulations (40 CFR part 15).
- SUBCONTRACTOR further warrants and agrees to include or cause to be included the criteria and requirements of this section in every non-exempt subcontract in excess of \$100,000. SUBCONTRACTOR also agrees to take such action as the federal, state or local government may direct to enforce aforesaid provisions.

ARTICLE XI Amendment

These Bylaws may be amended by a vote of the Job Point Board of Directors.


ARTICLE XII Adoption

These Amended and Restated Bylaws have been and hereby are adopted by the Board of Directors of Job Point on the 24th day of November, 2015.

Job Point, a Missouri not-for-profit corporation

By: 
President

Attest:


Secretary *Asst*

STATE OF MISSOURI



John R. Ashcroft
Secretary of State

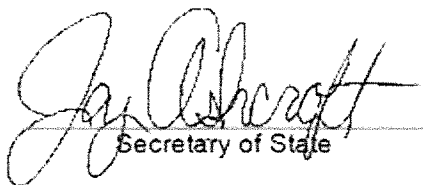
CORPORATION DIVISION
CERTIFICATE OF GOOD STANDING

I, JOHN R. ASHCROFT, Secretary of State of the State of Missouri, do hereby certify that the records in my office and in my care and custody reveal that

Columbia Missouri Community Housing Development Organization
N01389207

was created under the laws of this State on the 26th day of March, 2014, and is in good standing, having fully complied with all requirements of this office.

IN TESTIMONY WHEREOF, I hereunto set my hand and cause to be affixed the GREAT SEAL of the State of Missouri. Done at the City of Jefferson, this 18th day of November, 2022.


Secretary of State



Certification Number: CERT-11182022-0058

JOB POINT
AUDITED FINANCIAL STATEMENTS
SEPTEMBER 30, 2022 AND 2021

INDEPENDENT AUDITORS' REPORT

To the Board of Directors of
Job Point

Opinion

We have audited the accompanying financial statements of Job Point (the 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 referred to above present fairly, in all material respects, the financial position of the Organization as of September 30, 2022 and 2021, and the changes in its net assets and its cash flows for the years then ended in accordance with U.S. generally accepted accounting principles.

Basis for Opinion

We conducted our audits in accordance with U.S. generally accepted auditing standards. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Organization and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Emphasis of Matter

As discussed in Note 10 to the financial statements, the Organization claimed refunds of \$485,925 from the Employee Retention Tax Credit (ERTC) during fiscal year 2022. Management believes the Organization was more than nominally impacted by a COVID-19 related government order and qualified for the ERTC. However, the ERTC is subject to IRS audit for a period of up to five years. If the IRS subsequently determines the Organization did not qualify for the ERTC, the funds claimed during fiscal year 2022, as well as applicable penalties and interest, would be payable to the federal government. Our opinion is not modified with respect to this matter.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with U.S. generally accepted accounting principles 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 the Organization's ability to continue as a going concern within one year after the date that the financial statements are available to be issued.

Auditors' Responsibilities for the Audit of the Financial Statements

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 auditors' 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 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, including omissions, 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 generally accepted auditing standards, we:

- Exercise professional judgment 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 the Organization's 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 judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Organization's 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.

William F. Keefe, LLC

Columbia, Missouri
February 21, 2023

JOB POINT

STATEMENTS OF FINANCIAL POSITION

September 30, 2022 and 2021

	2022	2021 (as restated)
ASSETS		
CURRENT ASSETS		
Cash and cash equivalents	\$ 262,013	\$ 557,873
Investments	32,597	37,843
Accounts receivable	250,977	147,792
Contributions receivable	27,250	2,500
Prepaid expenses	9,146	14,395
Assets held for sale	169,188	105,466
Total current assets	751,171	865,869
PROPERTY AND EQUIPMENT, NET	1,361,100	1,267,013
INTANGIBLE ASSET	26,978	34,686
Total assets	<u>\$ 2,139,249</u>	<u>\$ 2,167,568</u>
LIABILITIES AND NET ASSETS		
LIABILITIES		
Accounts payable	\$ 64,245	\$ 21,112
Accrued liabilities	212,186	194,483
Line of credit	176,529	254,632
Current portion of capital lease payable	3,561	3,379
Total current liabilities	456,521	473,606
CAPITAL LEASE PAYABLE	920	4,481
Total liabilities	<u>457,441</u>	<u>478,087</u>
NET ASSETS		
Without donor restrictions	1,574,080	1,588,270
With donor restrictions	107,728	101,211
Total net assets	<u>1,681,808</u>	<u>1,689,481</u>
Total liabilities and net assets	<u>\$ 2,139,249</u>	<u>\$ 2,167,568</u>

The notes to financial statements are an integral part of these statements.

JOB POINT

STATEMENT OF ACTIVITIES

Year Ended September 30, 2022

With Summarized Totals for the Year Ended September 30, 2021 (as restated)

	2022			2021
	Without Donor Restrictions	With Donor Restrictions	Total	Total
REVENUES AND OTHER SUPPORT				
Grants	\$ 1,346,897	\$ -	\$ 1,346,897	\$ 1,152,683
Contributions	291,975	130,158	422,133	806,744
Fees for service	669,816	-	669,816	705,783
House sales, net of related costs	(34,154)	-	(34,154)	(16,238)
Other income	4,020	-	4,020	5,073
Net assets released from restrictions	123,641	(123,641)	-	-
Total revenues and other support	2,402,195	6,517	2,408,712	2,654,045
EXPENSES				
Program services:				
Client services	1,895,546	-	1,895,546	1,776,501
Supporting services:				
Development	139,889	-	139,889	113,382
Administration	380,950	-	380,950	306,629
Total expenses	2,416,385	-	2,416,385	2,196,512
Change in net assets	(14,190)	6,517	(7,673)	457,533
Net assets, beginning of year (as restated for 2021)	1,588,270	101,211	1,689,481	1,231,948
Net assets, end of year	\$ 1,574,080	\$ 107,728	\$ 1,681,808	\$ 1,689,481

The notes to financial statements are an integral part of these statements.

JOB POINT

STATEMENT OF ACTIVITIES Year Ended September 30, 2021 (as restated)

	Without Donor Restrictions	With Donor Restrictions	Total
REVENUES AND OTHER SUPPORT			
Grants	\$ 1,152,683	\$ -	\$ 1,152,683
Contributions	242,052	564,692	806,744
Fees for services	705,783	-	705,783
House sales, net of related costs	(16,238)	-	(16,238)
Other income	5,073	-	5,073
Net assets released from restrictions	553,060	(553,060)	-
Total revenues and other support	2,642,413	11,632	2,654,045
EXPENSES			
Program services:			
Client services	1,776,501	-	1,776,501
Supporting services:			
Development	113,382	-	113,382
Administration	306,629	-	306,629
Total expenses	2,196,512	-	2,196,512
Change in net assets	445,901	11,632	457,533
Net assets, beginning of year (as restated)	1,142,369	89,579	1,231,948
Net assets, end of year	\$ 1,588,270	\$ 101,211	\$ 1,689,481

The notes to financial statements are an integral part of these statements.

JOB POINT

STATEMENT OF FUNCTIONAL EXPENSES Year Ended September 30, 2022

	Program Services	Supporting Services		
	Client Services	Development	Administration	Total
Personnel - staff	\$ 1,241,617	\$ 103,630	\$ 309,495	\$ 1,654,742
Service activities	152,240	35	668	152,943
Contracted services	82,557	4,511	11,177	98,245
Occupancy	71,171	1,529	7,637	80,337
Personnel - client	78,160	-	-	78,160
Professional services - other	60,170	3,499	9,220	72,889
Depreciation	53,337	846	4,969	59,152
Software	36,597	2,421	3,557	42,575
Insurance	22,582	992	3,022	26,596
401(k) plan contributions and fees	3,278	212	22,610	26,100
Office supplies and postage	18,359	1,190	1,369	20,918
Audit and accounting fees	14,156	836	2,208	17,200
Fundraising	-	16,926	-	16,926
Interest	16,117	29	467	16,613
Small equipment	12,496	15	73	12,584
Amortization	7,708	-	-	7,708
Dues, subscriptions, and licenses	7,017	596	11	7,624
Equipment rental	4,168	256	624	5,048
Travel	3,925	45	438	4,408
Advertising, marketing, and recruiting	4,517	904	229	5,650
Bank and credit card fees	3	688	2,512	3,203
Staff training	2,845	-	-	2,845
Employee assistance program	1,457	88	221	1,766
Legal fees	1,069	3	6	1,078
Miscellaneous	-	638	437	1,075
Total expenses	<u>\$ 1,895,546</u>	<u>\$ 139,889</u>	<u>\$ 380,950</u>	<u>\$ 2,416,385</u>

The notes to financial statements are an integral part of these statements.

JOB POINT

STATEMENT OF FUNCTIONAL EXPENSES Year Ended September 30, 2021

	Program Services	Supporting Services		
	Client Services	Development	Administration	Total
Personnel - staff	\$ 1,221,641	\$ 82,995	\$ 266,166	\$ 1,570,802
Service activities	137,712	50	640	138,402
Contracted services	74,784	3,494	8,339	86,617
Occupancy	75,290	1,438	8,605	85,333
Software	46,682	1,800	3,140	51,622
Depreciation	45,405	637	4,171	50,213
Personnel - client	44,257	-	-	44,257
Insurance	22,432	927	2,571	25,930
Office supplies and postage	18,298	1,948	2,065	22,311
Small equipment	16,264	533	1,856	18,653
Interest	16,117	98	2,096	18,311
Fundraising	-	17,019	-	17,019
Audit and accounting fees	14,291	362	2,198	16,851
Advertising, marketing, and recruiting	12,533	350	673	13,556
Dues, subscriptions, and licenses	7,891	455	88	8,434
Travel	5,465	-	910	6,375
Equipment rental	4,910	240	-	5,150
Amortization	3,854	-	-	3,854
Conferences and seminars	3,264	-	150	3,414
Bank and credit card fees	-	755	1,813	2,568
Employee assistance program	1,645	60	209	1,914
Miscellaneous	3,766	221	939	4,926
Total expenses	<u>\$ 1,776,501</u>	<u>\$ 113,382</u>	<u>\$ 306,629</u>	<u>\$ 2,196,512</u>

The notes to financial statements are an integral part of these statements.

JOB POINT

STATEMENTS OF CASH FLOWS Years Ended September 30, 2022 and 2021

	2022	2021 (as restated)
CASH FLOWS FROM OPERATING ACTIVITIES		
Change in net assets	\$ (7,673)	\$ 457,533
Adjustments to reconcile change in net assets to net cash provided (used) by operating activities:		
Depreciation and amortization	66,860	54,067
Gain on disposal of property and equipment	(633)	(1,500)
Grants and contributions restricted for capital expenditures	(572,192)	(572,192)
(Increase) decrease in assets and increase (decrease) in liabilities:		
Accounts receivable	(103,185)	70,493
Contributions receivable	(24,750)	7,500
Prepaid expenses	5,249	(7,560)
Assets held for sale	(63,722)	77,282
Accounts payable	43,133	(33,668)
Accrued liabilities	17,703	27,027
Net cash provided (used) by operating activities	(639,210)	78,982
CASH FLOWS FROM INVESTING ACTIVITIES		
Net change in investments	5,246	7,223
Proceeds from the sale of property and equipment	17,750	1,500
Purchases of property and equipment	(170,356)	(19,749)
Purchase of intangible asset	-	(7,950)
Payment on capital lease payable	(3,379)	(3,207)
Net cash used by investing activities	(150,739)	(22,183)
CASH FLOWS FROM FINANCING ACTIVITIES		
Net change in line of credit	(78,103)	(568,314)
Grants and contributions restricted for capital expenditures	572,192	572,192
Net cash provided by financing activities	494,089	3,878
Net change in cash and cash equivalents	(295,860)	60,677
Cash and cash equivalents, beginning of year	557,873	497,196
Cash and cash equivalents, end of year	\$ 262,013	\$ 557,873

The notes to financial statements are an integral part of these statements.

JOB POINT

NOTES TO FINANCIAL STATEMENTS

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Organization: Job Point (the Organization) was organized in 1965 to assist persons seeking employment and greater participation in community life by providing career planning, work readiness, job placement assistance, and Vocational Rehabilitation Services; and by undertaking projects that create and produce affordable housing units and other community economic development outcomes that benefit low and moderate income persons and communities, such as job development, business development, and neighbor revitalization.

Basis of accounting: The financial statements have been prepared on the accrual basis of accounting, whereby revenues and other support are recognized when earned and expenses are recognized when incurred.

Financial statement presentation: The Organization reports information regarding its financial position and activities according to two classes of net assets:

Without donor restrictions: Net assets available for use in general operations and not subject to donor- (or certain grantor-) imposed restrictions. As of September 30, 2022 and 2021, the Board of Directors has designated net assets without donor restrictions totaling \$32,597 and \$37,843, respectively, to satisfy the Missouri Coordinating Board of Higher Education's requirement to maintain a financial security deposit equal to 10% of first year estimated tuition (as described further below).

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 donor-imposed restrictions are perpetual in nature, where the donor stipulates those 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. See note 5 for additional information regarding the Organization's net assets with donor restrictions.

Use of estimates: The preparation of financial statements in conformity with U.S. generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities, and the reported amounts of revenues and expenses during the period. Actual results could differ from those estimates.

Cash and cash equivalents: For the purposes of the statements of cash flows, the Organization considers all highly liquid investments with an original maturity of three months or less to be cash equivalents. The Organization maintains cash balances at established financial institutions. Accounts at these institutions are insured by the Federal Deposit Insurance Corporation, subject to certain limitations. At various times during the year, the Organization's balances on deposit may exceed the dollar limitations.

Investments: Investments consist of a certificate of deposit and are reported at cost, which approximates fair value.

The Missouri Coordinating Board of Higher Education requires the Organization to maintain a financial security deposit equal to 10% of first year estimated tuition. The Board of Directors has designated the certificate of deposit to satisfy this requirement.

Accounts receivable: As of September 30, 2022 and 2021, most of the Organization's receivables are considered fully collectible. An allowance for doubtful accounts has been recorded for the Organization's receivables that are not considered fully collectible.

Accounts receivable was \$255,064; \$147,792; and \$218,285; as of September 30, 2022; 2021; and 2020; respectively.

Assets held for sale: One of the Organization's programs is YouthBuild. Under the program, participants build houses that are ultimately sold to the public. As of September 30, 2022 and 2021, the Organization reported assets held for sale totaling \$169,188 and \$105,466, respectively, in the accompanying statements of financial position for houses that were being built that had not yet been sold. The assets are reported at cost, net of any assistance received from donors or grantors. The Organization intends to sell the assets as soon as reasonably possible and does not intend to keep them long-term. Accordingly, no depreciation expense has been recorded.

Property and equipment: Property and equipment are recorded at cost. Property and equipment are depreciated over their estimated useful lives using the straight-line method and are presented net of accumulated depreciation in the statements of financial position. Major renewals and improvements that significantly add to the productive capacity or extend the life of an asset are capitalized. Repairs and maintenance that do not improve or extend the life of the respective assets are expensed in the year incurred. The Organization maintains a capitalization policy whereby the purchase of property and equipment below \$5,000 is expensed as incurred.

Functional allocation of expenses: 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 service benefitted.

Income taxes: The Organization is exempt from income taxes under Internal Revenue Code Section 501(c)(3). However, any income from certain activities not directly related to the Organization's tax-exempt purpose would be subject to taxation as unrelated business income. The Organization's Form 990 and taxable status are subject to examination by the Internal Revenue Service. Interest and penalties incurred, if any, related to the annual Form 990 or unrelated business income tax filings are reported within administrative expenses in the statements of activities.

Subsequent events: Events that have occurred subsequent to September 30, 2022, have been evaluated through February 21, 2023, which is the date the financial statements were available to be issued.

2. LIQUIDITY AND AVAILABILITY

Financial assets available for general expenditure, that is, without donor or other restrictions limiting their use, within one year of the statement of financial position date, comprise the following, as of September 30:

	2022	2021
Cash and cash equivalents	\$ 262,013	\$ 557,873
Accounts receivable	250,977	147,792
Contributions receivable	10,250	2,500
	<u>\$ 523,240</u>	<u>\$ 708,165</u>

The Organization has various sources of liquidity at its disposal, including lines of credit as described in Note 5.

3. PROPERTY AND EQUIPMENT

Property and equipment consist of the following as of September 30:

	2022	2021
Buildings	\$ 1,006,959	\$ 1,006,959
Furniture and fixtures	13,548	13,548
Land	250,000	250,000
Machinery and equipment	119,683	54,983
Vehicles	98,282	118,032
	1,594,128	1,443,522
Less accumulated depreciation	(233,028)	(176,509)
Property and equipment, net	<u>\$ 1,361,100</u>	<u>\$ 1,267,013</u>

Depreciation expense for the years ended September 30, 2022 and 2021 was \$59,152 and \$50,213, respectively.

4. INTANGIBLE ASSET

Intangible asset consists of the following as of September 30:

	2022	2021
Software	\$ 38,540	\$ 38,540
	38,540	38,540
Less accumulated amortization	(11,562)	(3,854)
Intangible asset	<u>\$ 26,978</u>	<u>\$ 34,686</u>

Amortization expense for the years ended September 30, 2022 and 2021 was \$7,708 and \$3,854, respectively.

The estimated amortization expense for the years ending September 30, is as follows:

2023	\$ 7,708
2024	7,708
2025	7,708
2026	3,854
	<u>\$ 26,978</u>

5. LINES OF CREDIT

The Organization has a \$750,000 revolving line of credit with a local financial institution. The line of credit bears interest at 3.4%, matures on April 5, 2023, and is secured by real property. The outstanding balance on the line of credit was \$176,528 and \$205,028 as of September 30, 2022 and 2021, respectively.

The Organization has a \$70,000 secured line of credit with a local financial institution. The line of credit bears interest at 3.4%, matures on August 8, 2023, and is secured by real property. The outstanding balance on the line of credit was \$0 as of both September 30, 2022 and 2021.

The Organization has another \$70,000 secured line of credit with a local financial institution. The line of credit bears interest at 3.4%, matures on August 8, 2023, and is secured by real property. The outstanding balance on the line of credit was \$0 as of both September 30, 2022 and 2021.

The Organization has a \$51,392 secured line of credit with a local financial institution. The line of credit bears interest at 3.25%, matures on January 5, 2024, and is secured by real property. The outstanding balance on the line of credit was \$0 and \$49,604 as of September 30, 2022 and 2021, respectively.

6. CAPITAL LEASE PAYABLE

Capital lease payable consisted of the following as of September 30:

	2022	2021
Capital lease payable to a third party, monthly payments of \$309, interest imputed at 5.25%, maturing in December 2023, secured by equipment	\$ 4,481	\$ 7,860
Total capital lease payable	4,481	7,860
Less: current portion of capital lease payable	(3,561)	(3,379)
Long-term portion of capital lease payable	\$ 920	\$ 4,481

Future minimum principal payments required under the lease for the years ending September 30, are as follows:

2023	\$ 3,561
2024	920
Total	\$ 4,481

The cost of property and equipment and related accumulated depreciation acquired under capital leases as of September 30, are as follows:

	2022	2021
Cost	\$ 16,290	\$ 16,290
Less accumulated depreciation	(11,946)	(8,688)
Total	\$ 4,344	\$ 7,602

7. NET ASSETS

Net assets with donor restrictions were restricted for the following purposes as of September 30:

	2022	2021
Capital Campaign	\$ 39,928	\$ 63,511
CNA Program	27,864	-
Food Donations Program	13,985	-
Support Needs Fund	12,078	12,650
Taylor's Scholarship Fund	7,183	8,083
Tuition	6,690	16,967
Total	<u>\$ 107,728</u>	<u>\$ 101,211</u>

Net assets were released from donor restrictions by incurring expenses satisfying the restricted purpose specified by the donors totaling \$123,641 and \$553,060 for the years ended September 30, 2022 and 2021, respectively.

8. RETIREMENT PLAN

The Organization has a 401(k) plan covering substantially all full-time employees. Under the provisions of the plan, the Organization may contribute up to 5% of gross wages for eligible employees. During the year ended September 30, 2022, a 2.5% contribution totaling \$22,100 was made using operating funds, which were reported as expenses in the accompanying financial statements. However, during the year ended September 30, 2021, a 3% contribution was made using forfeiture funds in the plan account, for which no expenses were reported in the accompanying financial statements.

9. OPERATING LEASES AND COMMITMENTS

The Organization was obligated under operating leases for various equipment used in operations during 2022 and 2021. Lease expense for the years ended September 30, 2022 and 2021 totaled approximately \$80,100 and \$79,800, respectively.

Future minimum lease payments for the years ending September 30, are as follows:

2023	\$ 80,884
2024	80,884
2025	63,692
2026	12,117
2027	12,117
Total	<u>\$ 249,694</u>

As of September 30, 2022, the Organization was obligated under contract commitments for human resources consulting, information technology, and internet services totaling approximately \$36,300.

10. EMPLOYEE RETENTION TAX CREDIT

The Employee Retention Tax Credit (ERTC) was established by the CARES Act and further amended by the American Rescue Plan Act. The Organization contracted a third-party to assist in determining the eligibility and the amount of the ERTC. The Organization believes it qualifies for the ERTC based on both the government orders and reduction in revenue tests and applied for an ERTC of \$485,925 during the year ended September 30, 2022. The Organization accounted for the ERTC refunds as revenues and other support and recognized the funds as a component of grants in the accompanying statement of activities for the year ended September 30, 2022.

The ERTC is subject to IRS audit for a period of up to five years. If the IRS subsequently determines the Organization did not qualify for the ERTC, the refunds claimed during the year ended September 30, 2022, as well as applicable penalties and interest, would be payable to the federal government.

11. RESTATEMENTS

During the year ended September 30, 2022, the Organization determined prior years' balances were incorrect and needed to be restated.

	As previously reported	Effect of restatements	As restated
Statements of financial position:			
Contributions receivable	\$ 10,000	\$ (7,500)	\$ 2,500
Deferred revenue	143,859	(143,859)	-
Net assets without donor restrictions	1,444,411	143,859	1,588,270
Net assets with donor restrictions	108,711	(7,500)	101,211
Statement of activities:			
Contributions	814,244	(7,500)	806,744
Net assets, beginning of year	1,088,089	143,859	1,231,948

JOB POINT

AUDITORS' COMMUNICATION LETTER

SEPTEMBER 30, 2022

February 21, 2023

To the Board of Directors of
Job Point

We have audited the financial statements of Job Point (the Organization) for the year ended September 30, 2022, and have issued our report thereon dated February 21, 2023. Professional standards require that we communicate to you the following information related to our audit.

Our Responsibility under U.S. Generally Accepted Auditing Standards

As stated in our engagement letter dated November 16, 2022, our responsibility, as described by professional standards, is to express an opinion about whether the financial statements prepared by management with your oversight are fairly presented, in all material respects, in conformity with U.S. generally accepted accounting principles. Our audit of the financial statements does not relieve you or management of your responsibilities.

Our responsibility is to plan and perform the audit to obtain reasonable, but not absolute, assurance that the financial statements are free of material misstatement. As part of our audit, we considered the internal control of the Organization. Such considerations were solely for the purpose of determining our audit procedures and not to provide any assurance concerning such internal control.

We are responsible for communicating significant matters related to the audit that are, in our professional judgment, relevant to your responsibilities in overseeing the financial reporting process. However, we are not required to design procedures specifically to identify such matters.

Planned Scope, Timing of the Audit, and Other

An audit includes examining on a test basis, evidence supporting the amounts and disclosures in the financial statements; therefore, our audit involved judgment about the number of transactions examined and the areas tested.

Our audit included updating our understanding of the Organization and its environment, including internal control, sufficient to assess the risks of material misstatement of the financial statements and to design the nature, timing, and extent of further audit procedures. Material misstatements may result from (1) errors, (2) fraudulent financial reporting, (3) misappropriation of assets, or (4) violations of laws or governmental regulations that are attributable to the Organization or to acts by management or employees acting on behalf of the Organization.

We performed the audit according to the planned scope and timing previously communicated to management during our preliminary audit meetings.

Significant Audit Matters

Qualitative Aspects of Accounting Practices

Management is responsible for the selection and use of appropriate accounting policies. The significant accounting policies used by the Organization are described in Note 1 to the financial statements. No new accounting policies were adopted, and the application of existing policies was not changed during fiscal year 2022. We noted no transactions entered into by the Organization during the year for which there is a lack of authoritative guidance or consensus. All significant transactions have been recognized in the financial statements in the proper period.

The following summarizes a new accounting standard that will likely impact the Organization in the future:

Lease Accounting: In February 2016, the Financial Accounting Standards Board issued Accounting Standards Update 2016-02, *Leases (Topic 842)*, which is intended to improve financial reporting about leasing transactions. This update will require organizations that lease assets – referred to as “lessees” – to recognize on the statement of financial position the assets and liabilities for the rights and obligations created by those leases with lease terms of more than 12-months. The accounting by organizations that own the assets leased by the lessee – also known as lessor accounting – will remain largely unchanged from current generally accepted accounting principles. This standard will be effective for the Organization for the year ending September 30, 2023.

Accounting estimates are an integral part of the financial statements prepared by management and are based on management’s knowledge and experience about past and current events and assumptions about future events. Certain accounting estimates may be particularly sensitive because of their significance to the financial statements and because of the possibility that future events affecting them may differ significantly from those expected. The most sensitive estimate affecting the financial statements was the depreciable lives of the Organization’s property and equipment.

The financial statement disclosures are neutral, consistent, and clear.

Significant and Unusual Transactions

The Organization contracted a third-party to assist in determining the eligibility and the amount of the Employee Retention Tax Credit (ERTC). The Organization applied for an ERTC of \$485,925 during the year ended September 30, 2022, for which the ERTC refunds were accounted for as revenues and other support and the funds were recognized as a component of grants in the statement of activities.

Difficulties Encountered in Performing the Audit

We encountered no significant difficulties in dealing with management in performing and completing our audit.

Corrected and Uncorrected Misstatements

Professional standards require us to accumulate all misstatements identified during the audit, other than those that are clearly trivial, and communicate them to the appropriate level of management. Management has corrected all such misstatements. In addition, none of the misstatements detected as a result of audit procedures and corrected by management were material, either individually or in the aggregate, to the financial statements taken as a whole.

Disagreements with Management

For purposes of this letter, a disagreement with management is a disagreement on a financial accounting, reporting, or auditing matter, whether or not resolved to our satisfaction, that could be significant to the financial statements or the auditors' report. We are pleased to report that no such disagreements arose during the course of our audit.

Management Representations

We have requested certain representations from management that are included in the management representation letter dated February 21, 2023.

Management Consultations with Other Independent Accountants

In some cases, management may decide to consult with other accountants about auditing and accounting matters, similar to obtaining a "second opinion" on certain situations. If a consultation involves application of an accounting principle to the financial statements or a determination of the type of auditor's opinion that may be expressed on those statements, our professional standards require the consulting accountant to check with us to determine that the consultant has all the relevant facts. To our knowledge, there were no such consultations with other accountants.

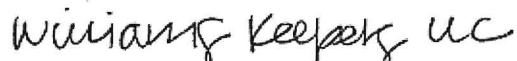
Other Audit Findings or Issues

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

This information is intended solely for the use of the Board of Directors and management of the Organization and is not intended to be, and should not be, used by anyone other than these specified parties.

We appreciate the opportunity to be of service.

Sincerely,

A handwritten signature in black ink that reads "Williams-Keepers LLC". The signature is written in a cursive, flowing style.

WILLIAMS-KEEPERS LLC

Brenda Overkamp

Subject: FW: Ameren Corporation/DonationX Request Update for JOB POINT [CXP234C]

From: Steve A. Smith <steves@jobpoint.org>
Sent: Thursday, June 1, 2023 4:20:47 PM
To: Brenda Overkamp <BRENDAO@jobpoint.org>; Elizabeth Sensintaffar <lizs@jobpoint.org>
Subject: Fwd: Ameren Corporation/DonationX Request Update for JOB POINT [CXP234C]

Sent from my iPhone. Please excuse typos

Begin forwarded message:

From: "Ameren Corporation@DonationXchange" <Request@donationx.org>
Date: June 1, 2023 at 4:13:58 PM CDT
To: "Steve A. Smith" <steves@jobpoint.org>
Subject: Ameren Corporation/DonationX Request Update for JOB POINT [CXP234C]

5/31/2023

JOB POINT
Attn: Steve Smith
400 WILKES BLVD
COLUMBIA, MO 65201-4340

Dear Steve Smith,

Thank you for your community impact application. We are excited to inform you that your application was selected for funding. Within the next four to six weeks, your organization will receive a grant award in the amount of \$15,000.00. As a part of our community impact grant program, we request that all awardees attend our community partner convening to be held on Friday, July 21, 2023. Additional details forthcoming via email.

If you should have any questions, please contact Reyna Spencer, Community Impact Manager, at 314.532.6023 or email, rspencer2@ameren.com. We look forward to your partnership.

Information to provide AFTER receipt of payment

For our tax purposes, recipients of grant funding are required to complete the tax receipt form. This form will be sent to you as shortly after the donation has been marked as fulfilled.

Also, grant recipients will need to complete the post-grant evaluation so we can better understand how you utilized the funds and how your organization benefited from the contribution. Thank you for your prompt assistance returning this form to us. This form will be sent to you as shortly after the donation has been marked as fulfilled.

Promoting our Partnership

Also enclosed is a [guide for sharing the news](#) of our partnership. You'll find helpful tips on how channels such as social media, public relations, or your website can be leveraged to let key stakeholders know that Ameren is investing in your organization and helping to expand the services you provide. Please [click here](#) for the logos needed for promotional purposes. If you need a different format, please let us know. We appreciate your willingness to help tell the story and, hopefully, attract even more community support.

Sincerely,



Sarah Kramer
Director, Charitable Contributions

*** This is not a valid email address. To send comments, please log into your DonationX.org account and click on Send a Note next to the request. Please do not reply to this email. ***



HEADQUARTERS 400 Wilkes Boulevard, Columbia, MO 65201
VOICE/FAX 573/474-8560 URL www.jobpointmo.org

Thursday, October 12, 2023

Mr. Timothy Teddy, AICP
Director
City of Columbia
Department of Planning and Development
PO Box 6015
Columbia, MO 65205

Re: CHDO Application for 903 N. Garth Avenue

Dear Mr. Teddy:

Please accept this letter relevant to Job Point's application to the City of Columbia for Community Housing and Development Organization (CHDO) for Design-Build for one home at 903 N. Garth Avenue in Columbia, MO. Job Point's CoMoCHDO intends to serve as developer, builder and seller of the identified property.

This letter assures I am fully authorized to bind the organization to all statements, services, and prices contained in this proposal. In addition, the Attachment indicates authorization for submittal from the CoMoCHDO Board. Thank you for the opportunity to apply for CHDO funding. Please contact me at 573/777-1505 if I may be of further assistance.

Sincerely,

Steven A. Smith
President & CEO

bo



Accredited by the Rehabilitation
Accreditation Commission



HEADQUARTERS 400 Wilkes Boulevard, Columbia, MO 65201

VOICE/FAX 573/474-8560 URL www.jobpointmo.org

**CoMoCHDO
Board of Directors
Action
October 16, 2023**

On October 16, 2023, Job Point's CoMoCHDO Board of Directors unanimously approved the request for submission of a proposal to The City of Columbia for CHDO dollars. The request totals \$94,639.00 for construction of a home at 903 N. Garth Avenue, Columbia, MO. This action was appropriately recorded in the official minutes.

Respectfully submitted,

Lakeela Mings, Secretary
Columbia Missouri Community Housing Development



Heart of Missouri United Way



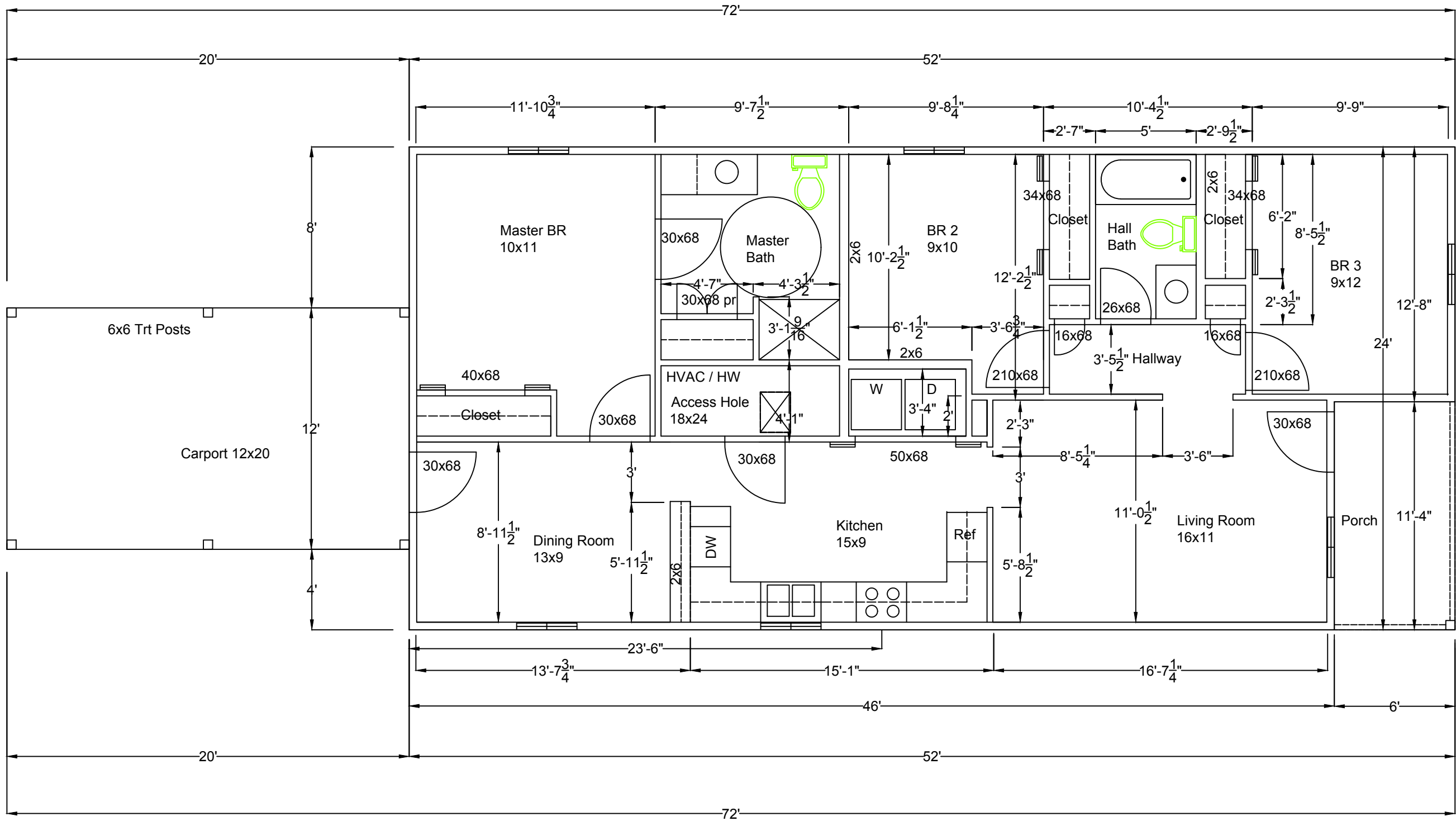
*Accredited by the Rehabilitation
Accreditation Commission*

	A	B	C	D	E	F	G
1	Columbia MO Community Housing Development Org.						
2	Budget for 903 N Garth						
3				10/10/2023		<u>903 Garth</u>	
4						Actual	<u>Budget</u>
5	Ordinary Income/Expense						
6	Income						
7				4200 · City of Columbia-CDBG		\$	94,639.00
8				4100 · Donation (Ameren)		\$	15,000.00
9				4900 · Sale of House		\$	150,000.00
10				Total Income	0	\$	259,639.00
11	Expense						
13				5000 · Acquisition & General Requireme			
14				5005 · Lot/Land	0	\$	-
15				5010 · Permits	0		
16				5015 · Home Energy Rating		\$	800.00
17				5016 · Radon Testing		\$	75.00
18				5020 · Labor		\$	15,000.00
19				5025 · Surveys/Appraisals/Inspections		\$	2,000.00
20				5030 · Temporary Facilities/Utilities		\$	600.00
21				5040 · Construction Signage		\$	-
22				5045 · Construction Dumpster		\$	1,250.00
23				5050 · Equipment Rental		\$	3,000.00
24				5051 · Small Tools		\$	400.00
25				5055 · Insurance		\$	500.00
26				5060 · Plans/Architect	0	\$	-
27				5070 · Interest/Bank Fees			
28				5080 · Advertising & Sales		\$	-
29				5085 · Maintenance/Clean-up	0	\$	250.00
30				5090 · Other Fees	0	\$	-
31				Total 5000 · Acquisition & General Requireme	0	\$	23,875.00
32				5100 · Sitework			
33				5105 · Demolition			
34				5110 · Imported Materials	0	\$	4,500.00
35				5115 · Site Preparation	0	\$	-
36				5120 · Earthwork/Excavation		\$	4,500.00
37				5125 · Sewer Tap			
38				5135 · Landscaping		\$	1,000.00
39				5140 · Site Concrete			
40				5145 · Fences & Gates		\$	-
41				Total 5100 · Sitework	0	\$	10,000.00
42				5200 · Concrete			
43				5205 · Formwork		\$	650.00
44				5210 · Reinforcement			
45				5215 · Subgrade Aggregate	0	\$	5,900.00
46				5220 · Footings/Foundations			
47				5225 · Slab Concrete		\$	17,000.00

	A	B	C	D	E	F	G
3					10/10/2023	903 Garth	
4						Actual	Budget
48					5229 · Insulated Concrete Forms		\$ -
49					5230 · Concrete Pumping		\$ -
50					5235 · Foundation Walls		\$ -
51					5200 · Concrete - Driveway/Sidewalk		\$ 9,000.00
52					Total 5200 · Concrete	0	\$ 32,550.00
53					5300 · Wood		
54					5305 · Rough Carpentry		\$ 12,472.22
55					5312 · Foam Core Walls		\$ -
56					5315 · Trusses		\$ 7,577.78
57					5316 · Boom Truck	0	
58					5320 · Finish Carpentry		\$ 3,400.00
59					5345 · Deck		\$ 2,500.00
60					Total 5300 · Wood	0	\$ 25,950.00
61					5400 · Thermal & Moisture Protection		
62					5405 · Dampproofing	0	\$ -
63					5410 · Vapor Barrier		\$ 1,500.00
64					5415 · Insulation	0	\$ 6,500.00
65					5420 · Shingles/Roofing		\$ 6,300.00
66					5425 · Gutters & Downspouts		\$ 1,200.00
67					5430 · Siding & Exterior Trim		\$ 8,649.93
68					5435 · Flashing/Sheetmetal		
69					5440 · Soffit/Fascia		\$ 4,598.50
70					5445 · Caulking/Sealants	0	\$ 375.00
71					Total 5400 · Thermal & Moisture Protection	0	\$ 29,123.43
72							
73					5450 · Stone Work	0	\$ -
74							
75					5500 · Doors & Windows		
76					5505 · Exterior Doors		\$ 1,700.00
77					5510 · Interior Doors	0	\$ 2,206.00
78					5520 · Specialty Doors	0	\$ -
79					5525 · Windows		\$ 2,208.00
80					5530 · Door Hardware		\$ 350.00
81					5540 · Garage Door(s)	0	
82					5500 · Doors & Windows - Other		\$ -
83					Total 5500 · Doors & Windows	0	\$ 6,464.00
84					5600 · Finishes		
85					5605 · Gypsum \ Drywall		\$ 9,565.00
86					5610 · Gypsum (Drywall) Finishing		\$ -
87					5615 · Tile		\$ -
88					5625 · Wood Flooring		\$ -
89					5630 · Laminate Wood Flooring	0	\$ -
90					5635 · Vinyl Sheet		\$ -
91					5640 · Resilient		\$ 1,800.00

	A	B	C	D	E	F	G
3					10/10/2023	903 Garth	
4						Actual	Budget
92					5645 · Flooring	0	\$ -
93					5650 · Carpet		\$ 1,900.00
94					5655 · Painting Interior		\$ 1,100.00
95					5660 · Painting Exterior	0	\$ -
96					Total 5600 · Finishes	0	\$ 14,365.00
97					5700 · Equipment		
98					5705 · Appliance (Kitchen)		\$ 2,675.00
99					5710 · Appliance (Laundry)	0	\$ 1,376.00
100					5700 · Equipment - Other		\$ 150.00
101					Total 5700 · Equipment	0	\$ 4,201.00
102					5800 · Furnishings		
103					5805 · Window Treatments	0	\$ -
104					5806 · Mailbox	0	\$ 25.00
105					5810 · Mirrors		\$ 250.00
106					5815 · Cabinets		\$ 3,740.00
107					5820 · Countertops		\$ 1,178.00
108					5830 · Bath Accessories		\$ 200.00
109					Total 5800 · Furnishings	0	\$ 5,393.00
110					5900 · Mechanical		
111					5905 · Plumbing		\$ 17,424.01
112					5910 · HVAC		\$ 14,400.00
113					Total 5900 · Mechanical	0	\$ 31,824.01
114					6000 · Electrical		
115					6010 · Electrical Fixtures		\$ 800.00
116					6015 · Communications		\$ -
117					6020 · Electrical Wiring & Service		\$ 9,660.00
118					6025 · Solar Electric Panels & Install	0	
119					6000 · Electrical - Other		
120					Total 6000 · Electrical	0	\$ 10,460.00
121					6099 · Contingency		\$ 4,000.00
122					6100 · Developer Fees		\$ 20,000.00
123					6200 · Home Cleaning		
124					7100 · Home Owners Warranty Insurance		\$ 600.00
125					7000 · Warranty Work	0	\$ -
126					7200 · Title Insurance		
127					7300 · Downpayment Assistance		\$ 30,000.00
128					7400 · Closing Costs		\$ 5,000.00
129					7450 · Land Subsidy	0	\$ -
130					7500 · Escrow/Settlement Charges	0	\$ -
131					7600 · Realtor Fees		\$ 9,000.00
132					Total Misc	0	\$ 68,600.00
133					Total Expenses		\$ 262,805.44
134					Net Ordinary Income	0	\$ (3,166.44)

	A	B	C	D	E	F	G
3					10/10/2023	<u>903 Garth</u>	
4						Actual	<u>Budget</u>
135	Net Income					0	\$ (3,166.44)



Job Point
400 Wilkes Blvd
Columbia, Missouri 65201

Date:
2018-3-2
Rev:
2019-02-4

7 Third Avenue, Columbia, Missouri
3 Bedroom, 2 Bath (1 accessible)
Accessible Garage

Floor Plan
Scale: $\frac{3}{16}" = 1'-0"$