



DATE	November 9, 2021
TIME	12:00 pm
LOCATION	Teams Meeting / 5005 Business Park North Bakersfield, CA 93309
TEAMS LINK	Click here to join the meeting
PHONE NUMBER	(213) 204-2374 / ID: 903 531 630#

Audit & Pension Committee Agenda

Per Governor's Executive Order N-29-20, Meeting to be held via Tele-Conference. Members of the public may join the tele-conference or listen to the call from the CAPK office at 5005 Business Park North, Bakersfield, CA 93309

1. Call to Order

2. Roll Call

Mike Maggard (Chair)
Joe Garcia

Craig Henderson
Maritza Jimenez

Yolanda Ochoa

3. Public Comments

The public may address the Board of Directors on items not on the agenda. Speakers are limited to 3 minutes. If more than one person wishes to address the same topic, the total group time for the topic will be 10 minutes. Please state your name before making your presentation.

4. New Business

- | | |
|--|---|
| a. Q3 2021 Pension Plan Update – Action Item (p. 3-45) | Tracy Webster, Chief Financial Officer
Tom Ming, Pensionmark |
| b. SMARTMap Review for CAPK's 403(b) Plan – Info Item (p. 46-58) | Tracy Webster, Chief Financial Officer
Tom Ming, Pensionmark |
| c. Office of Head Start Focus Area One Monitoring Review Report – Info Item (p. 59-66) | Sylvia Ortega, Quality Assurance
Administrator |
| d. Department of Community Services and Development (CSD) Monitoring Report E-20-003 – Info Item (p. 67-72) | Wilfredo Cruz, Energy Program
Administrator |
| e. First 5 Kern East Kern Family Resource Center (EKFRC) Annual Administrative Review – Info Item (p. 73-74) | Freddy Hernandez, Director of Youth
& Community Services |
| f. First 5 Kern East Kern Family Resource Center (EKFRC) Fall Site Visit Report – Info Item (p. 75-88) | Freddy Hernandez, Director of Youth
& Community Services |
| g. Food Bank Internal Audit Summary – Info Item (p. 89) | Tracy Webster, Chief Financial Officer |
| h. California Department of Public Health Women, Infants and Children (WIC) Biennial Program Monitoring Review – Info Item (p. 90-91) | Lorna Speight, WIC Program
Administrator |

5. Committee Member Comments

6. Next Scheduled Meeting

Audit & Pension Committee
12:00 pm
To be Determined
5005 Business Park North
Bakersfield, CA 93309

7. Adjournment

This is to certify that this Agenda Notice was posted in the lobby of the CAPK Administrative Office at 5005 Business Park North, Bakersfield, CA and online at www.capk.org by 12:00 pm, November 4, 2021. Paula Daoutis, Administrative Coordinator.

INVESTMENT REVIEW

Community Action Partnership ERISA 403(b)

For Period Ending 09/30/2021

Presented By: Tom Ming
Managing Director
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MARKET & ECONOMIC REVIEW

For Period Ending 9/30/2021

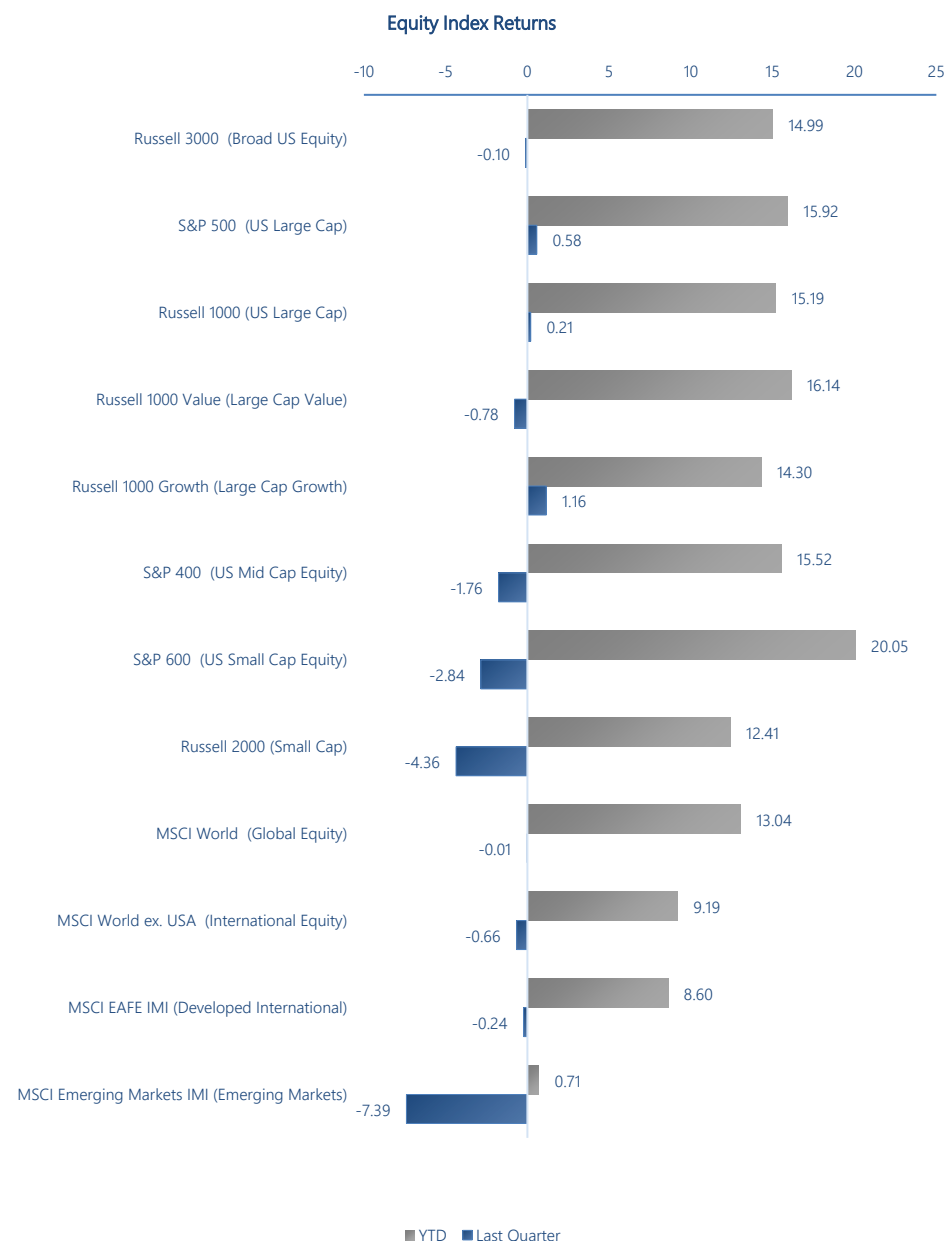
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Domestic Equity

- The S&P 500 was relatively flat during the quarter, gaining only 0.58%.
- Large Cap (Russell 1000) outperformed Small Cap (Russell 2000).
- Growth (Russell 1000 Growth) outperformed Value (Russell 1000 Value).
- Technology, Utilities, and Financial Services were the best performing sectors; while Industrials, Basic Materials, and Communication Services lagged.
- U.S. equity markets experienced another choppy quarter, as investors balanced the prospects of an economic recovery gaining steam with concerns over the delta variant and inflation.
- Equity gains in July and August, driven by strong corporate earnings and a seemingly dovish stance from the Fed, were reversed in September as growth and inflation concerns became more salient.

International Equity

- MSCI World ex. US was relatively flat during the quarter; ending down 0.66%.
- Domestic equities outperformed international equities.
- Developed market equities outperformed emerging market equities.
- Advances in markets made earlier in the quarter were generally erased in September.
- Japanese equities rose over 5% during the quarter driven by strong corporate earnings, as well as improved vaccination rates and control over coronavirus outbreaks in the country.
- Emerging Markets underperformed due to a sell-off in China, primarily driven by concerns over their real estate and financial sectors.

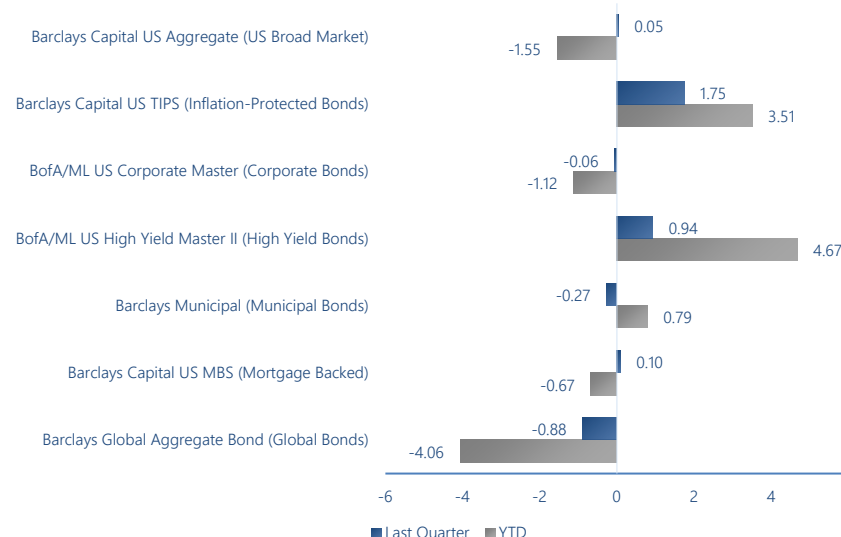


Source: Index Factsheets as of 9/30/2021 from the following index providers: MSCI Indices (www.msci.com), S&P Dow Jones Indices (www.us.spindices.com), FTSE Russell Indices (www.ftse.com).

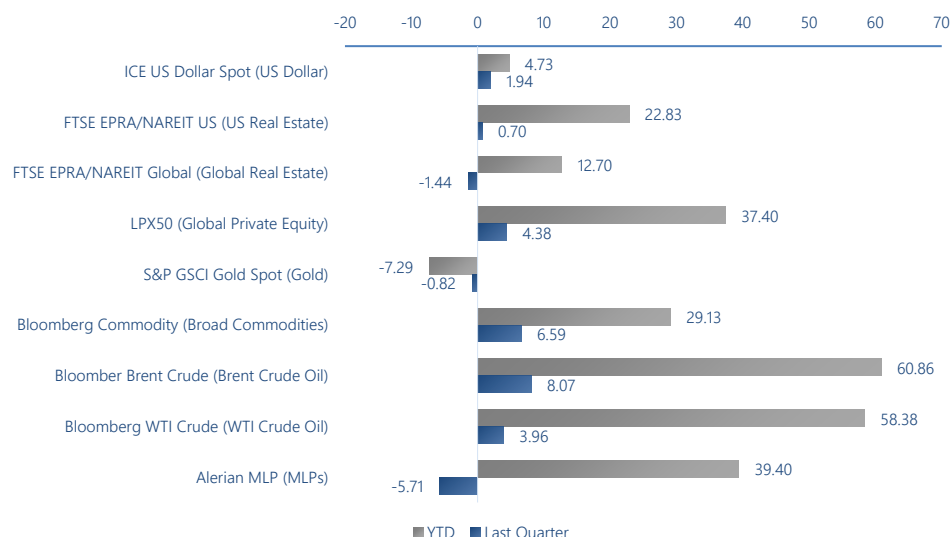
Fixed Income

- Treasury yields generally rose across the curve during the quarter, however slightly.
- The yield on the 10-year Treasury note rose by 7 bps to 1.52%.
- US Bond yields generally declined in July and August, but reversed in September, as the Federal Reserve struck a more hawkish tone; signaling it would begin easing bond purchases in November and wind up the program sooner than anticipated.
- TIPS were a top performing sector as inflation concerns drove inflation-adjusted bond prices higher.
- Global bonds generally fell during the quarter. UK government bonds underperformed as the Bank of England marked a more hawkish stance, suggesting they may raise rates before the end of the year.

Fixed Income Index Returns



Alternative Investment Index Returns



Alternative Investments

- Commodities posted a 6.6% gain during the quarter. The top performers were natural gas (58.6%), cotton (24.6%), and coffee (19.4%). The worst performing commodities were corn (-11%), soybean meal (-13.9%), and silver (-16%).
- Brent Crude and West Texas Intermediate Crude oil had a strong quarter due to supply concerns and increased demand, as economies returning to normal drove prices higher.
- The US dollar appreciated against most developed and emerging market currencies during the quarter.
- Gold fell slightly during the quarter and is down 7.3% on the year.
- Real Estate was mixed during the quarter with US Real Estate slightly advancing and Global Real Estate falling by 1.44%.

Source: Index Factsheets as of 9/30/2021 from the following index providers: Bloomberg Barclays Indices (www.bloomberg.com), BofA Merrill Lynch (www.bofam.com), Intercontinental Exchange (www.theice.com), LPX Group (www.lpx-group.com), Credit Suisse (lab.credit-suisse.com), FTSE Russell Indices (www.ftse.com). All other data was sourced from Morningstar.

MACROECONOMIC & GEOPOLITICAL REVIEW



Macroeconomic Variable	Latest Data	Previous Quarter	Change
Real U.S. GDP ¹ (% Q/Q Annualized)	6.7% (Q2 2021)	6.3% (Q1 2021)	0.4%
Headline Inflation ² (% Y/Y)	5.4% (September 2021)	5.4% (June 2021)	0.0%
Core Inflation ² (% Y/Y)	4.0% (September 2021)	4.5% (June 2021)	0.5%
Unemployment ³ (%)	4.8% (September 2021)	5.9% (June 2021)	1.1%
Hours Worked ⁴ (Average/Week)	34.8 (September 2021)	34.7 (June 2021)	00.1
Average Hourly Wages ⁵ (\$)	\$30.85 (September 2021)	\$30.40 (June 2021)	\$0.45
Average Price of Gas ⁶ (\$/Gallon - Regular)	\$3.175 (September 2021)	\$3.064 (June 2021)	\$0.111
Dollar/Euro ⁷ (\$/€)	1.1577 (September 2021)	1.1848 (June 2021)	0.0271
Yen/Dollar ⁸ (¥/\$)	111.50 (September 2021)	111.05 (June 2021)	0.45
Yuan/Dollar ⁹ (¥/\$)	6.4434 (September 2021)	6.4566 (June 2021)	0.0132
Fed Funds Rate ¹⁰ (% Range)	0.00 – 0.25% (September 2021)	0.00 – 0.25% (June 2021)	0.00%
S&P 500 ¹¹ (Price Level)	4,307.54 (September 2021)	4,297.50 (June 2021)	10.04
10-Year Treasury Yield ¹² (%)	1.52 (September 2021)	1.45 (June 2021)	0.07%

Macroeconomic Review

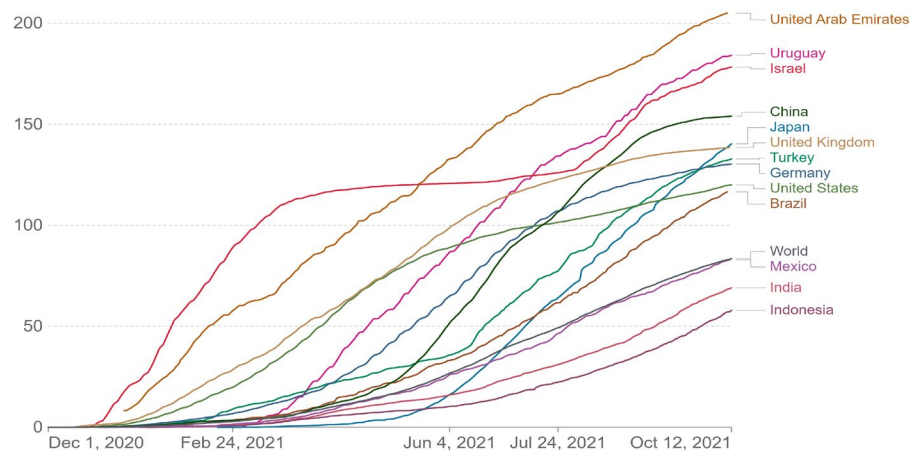
- Real GDP grew by 6.7% in the second quarter of 2021, missing expectations by around 2%. GDP growth reflects increases in personal consumption, nonresidential fixed investment, exports, and state and local government spending.
- Headline inflation ended the quarter at 5.4%, while core inflation ended the quarter at 4.0%. Elevated inflation data suggests price increases may be less transitory than originally believe.
- The jobs data continued to show mixed results during the quarter. The unemployment rate ended September at 4.8%, while weekly initial jobless claims spiked unexpectedly during the last week of the quarter.
- Average hourly wages had another strong increase this quarter, due to businesses continued struggle to fill open positions, as the number of job openings remains above the number of unemployed.

Geopolitical Review

- After just a year in office, Japanese Prime Minister Yoshihide Suga announced he was stepping down; Fumio Kishida was subsequently elected as the new Prime Minister.
- Ebrahim Raisi assumed the presidency of Iran, challenging U.S. nuclear negotiations with the country.
- In Russia's legislative elections, Vladimir Putin's United Russia party retained a supermajority in the State Duma. Many independent and international elections monitors have stated the elections to be rigged.
- In German federal elections, the Social Democratic Party (SPD) won the most seats in the Bundestag, though a coalition government must still be formed.
- The United States, the United Kingdom, and Australia announced a new security alliance aimed at confronting China.

Sources: Please see "Sources" section for source information. Arrows depict the upwards, lateral, or downward change in direction for a given macroeconomic variable. The color of the arrow denotes the positive, neutral, or negative signal Pensionmark perceives for the change in macroeconomic variable. It is educational in nature and not designed to be taken as advice or a recommendation for any specific investment product, strategy, plan feature or other purpose in any jurisdiction. This data does not contain sufficient information for any investment decision and should not be relied upon when considering an investment strategy.

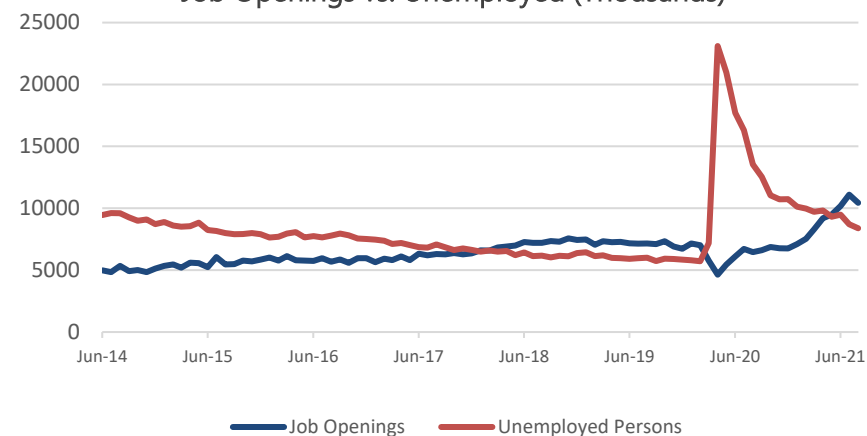
Vaccine doses administered (per 100 people)¹



Vaccine Distribution

While the world continues to improve its vaccine distribution, less than 50% of the global population has received at least one dose and only 2.5% of people in low-income countries have received at least one dose – leaving opportunity for a new, deadlier or more vaccine-resistant variant to evolve.

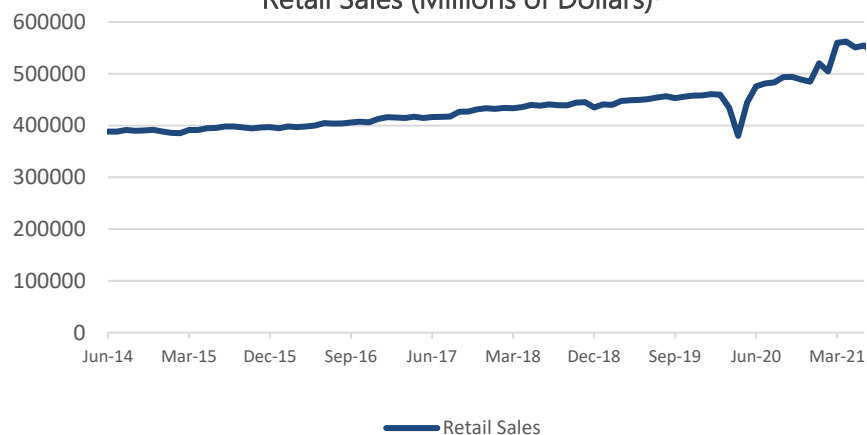
Job Openings vs. Unemployed (Thousands)²



Job Openings/Unemployment

Given the structural issues in the labor market, there are now more job openings available than unemployed workers available to fill them. This will lead to upward wage pressure as businesses need to pay more to attract talent, which may have a prolonged impact on inflation.

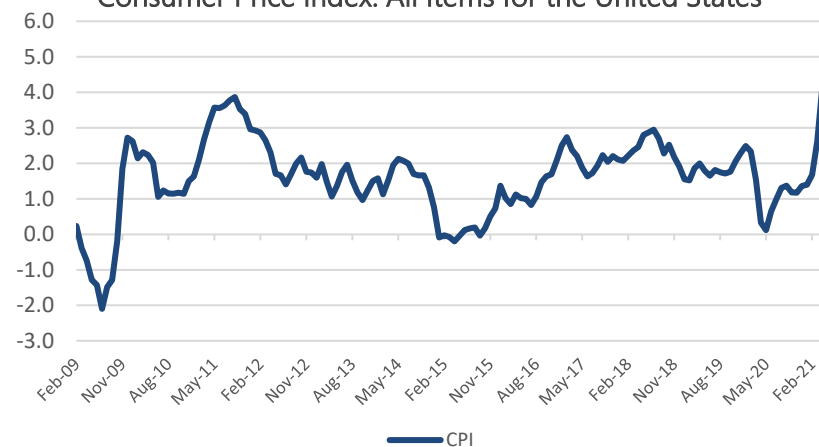
Retail Sales (Millions of Dollars)³



Consumer Spending

The resurgence of consumer spending, as shown by the strong rebound in retail sales, has put upward pressure on prices. While some of the increase can be explained by a buildup of demand during the pandemic, if consumer spending remains elevated, it could have longer-term consequences for inflation.

Consumer Price Index: All Items for the United States⁴



Inflation

Increased consumer demand as economies return to normal post-COVID, combined with supply chain bottlenecks and constraints, has led to a sharp increase in consumer prices. While originally believed to be primarily transitory, the latest inflation data suggest it may be stickier than originally forecasted.

Sources: Please see "Sources" section for source information.

THE IMPORTANCE OF DIVERSIFICATION

Best	Fixed Income 5.2	EM Equity 79.0	REIT 27.6	Fixed Income 7.8	REIT 19.7	Small Cap 38.8	REIT 27.2	REIT 2.1	Small Cap 21.3	EM Equity 37.8	Cash 1.8	Large Cap 31.5	Small Cap 20.0	Commodities 29.1
	Cash 1.8	High Yield 59.4	Small Cap 26.9	REIT 7.3	High Yield 19.6	Large Cap 32.4	Large Cap 13.7	Large Cap 1.4	High Yield 14.3	DM Equity 25.6	Fixed Income 0.0	REIT 28.2	EM Equity 18.7	REIT 21.4
	Asset Allocation -26.8 ★	DM Equity 32.5	EM Equity 19.2	High Yield 3.1	EM Equity 18.6	DM Equity 23.3	Fixed Income 6.0	Fixed Income 0.5	Large Cap 12.0	Large Cap 21.8	REIT -3.9	Small Cap 25.5	Large Cap 18.4	Large Cap 15.9
	High Yield -26.9	REIT 27.8	Commodities 16.8	Large Cap 2.1	DM Equity 17.9	Asset Allocation 13.9 ★	Asset Allocation 5.0 ★	Cash 0.0	Commodities 11.8	Small Cap 14.6	High Yield -4.1	DM Equity 22.7	Asset Allocation 11.3 ★	Small Cap 12.4
	Small Cap -33.8	Small Cap 27.2	Large Cap 15.1	Cash 0.1	Small Cap 16.3	High Yield 7.3	Small Cap 4.9	DM Equity -0.4	EM Equity 11.6	Asset Allocation 14.3 ★	Large Cap -4.4	Asset Allocation 19.4 ★	DM Equity 8.3	DM Equity 8.8
	Commodities -35.6	Large Cap 26.5	High Yield 14.8	Asset Allocation -0.6 ★	Large Cap 16.0	REIT 2.3	Cash 0.0	Asset Allocation -1.9 ★	REIT 9.4	High Yield 10.4	Asset Allocation -5.6 ★	EM Equity 18.9	Fixed Income 7.5	Asset Allocation 8.6 ★
	Large Cap -37.0	Asset Allocation 24.9 ★	Asset Allocation 13.7 ★	Small Cap -4.2	Asset Allocation 12.3 ★	Cash 0.0	High Yield 0.0	High Yield -2.7	Asset Allocation 8.6 ★	REIT 9.3	Small Cap -11.0	High Yield 12.6	High Yield 7.0	High Yield 1.7
	REIT -37.8	Commodities 18.9	DM Equity 8.2	DM Equity -11.7	Fixed Income 4.2	Fixed Income -2.0	EM Equity -1.8	Small Cap -4.4	Fixed Income 2.6	Fixed Income 3.5	Commodities -11.2	Fixed Income 8.7	Cash 0.5	Cash 0.0
	DM Equity -43.1	Fixed Income 5.9	Fixed Income 6.5	Commodities -13.3	Cash 0.1	EM Equity -2.3	DM Equity -4.5	EM Equity -14.6	DM Equity 1.5	Commodities 1.7	DM Equity -13.4	Commodities 7.7	Commodities -3.1	EM Equity -1.0
Worst	EM Equity -53.2	Cash 0.1	Cash 0.1	EM Equity -18.2	Commodities -1.1	Commodities -9.5	Commodities -17.0	Commodities -24.7	Cash 0.3	Cash 0.8	EM Equity -14.2	Cash 2.2	REIT -6.0	Fixed Income -1.6
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	YTD

- Large Cap
- Commodities
- DM Equity
- Asset Allocation
- Small Cap
- High Yield
- Cash
- EM Equity
- Fixed Income
- REIT

Large Cap: S&P 500; Small Cap: Russell 2000; EM: MSCI EM; Commodities: Bloomberg Commodity; High Yield: Barclays Global High Yield; Fixed Income: Barclays US Agg Bond; DM: MSCI EAFE; Cash: Barclays US Treasury Bill 1-3 Month; REIT: FTSE NAREIT; "Asset Allocation" portfolio assumes 25% S&P 500, 10% Russell 2000, 15% MSCI EAFE, 5% MSCI EM, 25% Barclays US Agg Bond, 5% Barclays Global High Yield, 5% US Treasury Bill 1-3 Month, 5% Bloomberg Commodity, and 5% FTSE NAREIT.

Source: Morningstar Direct. Please see the Important Disclosures section of this report for Index Definitions. This information is not intended as a solicitation or an offer to buy or sell any security or investment product. Past performance is not indicative of future returns. Information is solely intended for recipients in jurisdictions where the named advisor(s) are licensed to engage the investing public. Investments and strategies mentioned may not be suitable for all investors. The S&P 500 and other such indices are unmanaged, do not incur fees or expense, cannot be invested into directly and individual investor's results will vary. As with all investments, various risks may exist and Pensionmark Financial Group, LLC recommends you consult with your financial advisor prior to making any investment decisions.

MACROECONOMIC & GEOPOLITICAL REVIEW

1. Real US GDP

U.S. Bureau of Economic Analysis, Gross Domestic Product, (Third Estimate), GDP by Industry, and Corporate Profits (Revised), 2nd Quarter 2021, retrieved U.S. Bureau of Economic Analysis; <https://www.bea.gov/data/gdp/gross-domestic-product>, October 13, 2021.

2. Headline Inflation & Core Inflation

U.S. Bureau of Labor Statistics, Consumer Price Index Summary, retrieved from U.S. Bureau of Labor Statistics; <https://www.bls.gov/news.release/cpi.nr0.htm>, October 13, 2021.

3. Unemployment

U.S. Bureau of Labor Statistics, THE EMPLOYMENT SITUATION — SEPTEMBER 2021, retrieved from U.S. Bureau of Labor Statistics; <https://www.bls.gov/news.release/pdf/empstat.pdf>, October 13, 2021.

4. Average Hours Worked

U.S. Bureau of Labor Statistics, Table B-2. Average weekly hours and overtime of all employees on private nonfarm payrolls by industry sector, seasonally adjusted, retrieved from U.S. Bureau of Labor Statistics; <https://www.bls.gov/news.release/empstat.t18.htm>, October 13, 2021.

5. Average Hourly Wages

U.S. Bureau of Labor Statistics, Table B-3. Average hourly and weekly earnings of all employees on private nonfarm payrolls by industry sector, seasonally adjusted, retrieved from U.S. Bureau of Labor Statistics; <https://www.bls.gov/news.release/empstat.t19.htm>, October 13, 2021.

6. Average Price of Gas

U.S. Energy Information Administration, Weekly Retail Gasoline and Diesel Prices, retrieved from U.S. Energy Information Administration; Regular Grade Gasoline https://www.eia.gov/dnav/pet/PET_PRI_GND_DCUS_NUS_M.htm, October 13, 2021.

7. Dollar/Euro

Board of Governors of the Federal Reserve System (US), U.S. / Euro Foreign Exchange Rate [DEXUSEU], retrieved from FRED, Federal Reserve Bank of St. Louis; <https://fred.stlouisfed.org/series/DEXUSEU>, October 12, 2021.

8. Yen/Dollar

Board of Governors of the Federal Reserve System (US), Japan / U.S. Foreign Exchange Rate [DEXJPUS], retrieved from FRED, Federal Reserve Bank of St. Louis; <https://fred.stlouisfed.org/series/DEXJPUS>, October 12, 2021.

9. Yuan/Dollar

Board of Governors of the Federal Reserve System (US), China / U.S. Foreign Exchange Rate [DEXCHUS], retrieved from FRED, Federal Reserve Bank of St. Louis; <https://fred.stlouisfed.org/series/DEXCHUS>, October 12, 2021.

10. Fed Funds Rate

Federal Reserve Bank of New York, Effective Federal Funds Rate, retrieved from Federal Reserve Bank of New York; <https://www.newyorkfed.org/markets/reference-rates/effr>, October 12, 2021.

11. S&P 500

S&P Dow Jones Indices LLC, S&P 500 [SP500], retrieved from FRED, Federal Reserve Bank of St. Louis; <https://fred.stlouisfed.org/series/SP500>, October 12, 2021.

12. Ten Year Treasury Yield

Board of Governors of the Federal Reserve System (US), Market Yield on U.S. Treasury Securities at 10-Year Constant Maturity [DGS10], retrieved from FRED, Federal Reserve Bank of St. Louis; <https://fred.stlouisfed.org/series/DGS10>, October 12, 2021.

LOOKING AHEAD

1. Vaccine Distribution

Our World In Data, COVID-19 Vaccine Doses Administered per 100 People, retrieved from Our World In Data; <https://ourworldindata.org/grapher/covid-vaccination-doses-per-capita>, October 13, 2021.

2. Job Openings/Unemployment

U.S. Bureau of Labor Statistics, Job Openings: Total Nonfarm [JTSJOL], retrieved from FRED, Federal Reserve Bank of St. Louis; <https://fred.stlouisfed.org/series/JTSJOL>, October 13, 2021.

U.S. Bureau of Labor Statistics, Unemployment Level [UNEMPLOY], retrieved from FRED, Federal Reserve Bank of St. Louis; <https://fred.stlouisfed.org/series/UNEMPLOY>, October 13, 2021.

3. Consumer Spending

U.S. Census Bureau, Advance Retail Sales: Retail Trade [RSXFS], retrieved from FRED, Federal Reserve Bank of St. Louis; <https://fred.stlouisfed.org/series/RSXFS>, October 13, 2021.

4. Inflation

Organization for Economic Co-operation and Development, Consumer Price Index: All Items for the United States [USACPIALLMINMEI], retrieved from FRED, Federal Reserve Bank of St. Louis; <https://fred.stlouisfed.org/series/USACPIALLMINMEI>, October 13, 2021.

EXECUTIVE SUMMARY

Community Action Partnership ERISA 403(b)

For Period Ending 09/30/2021

Investment Scoring Summary

Passing	Watch	Review	Not Scored	Total
22	1	1	1	25

Investment Additions

Investment Name	Status	Morningstar Rating
Small Value		
+ DFA US Targeted Value I	Passing	****

Investments on Watch

Investment Name	# of Participants	Plan Assets	% of total plan	Status	Quarters Failing Criteria	Morningstar Rating
Small Growth						
▲ Janus Henderson Triton T	27	\$68,645.13	0.93%	Watch	3	***

Investments Targeted for Review

Investment Name	# of Participants	Plan Assets	% of total plan	Status	Morningstar Rating
Small Value					
✖ Northern Small Cap Value	35	\$27,982.78	0.38%	Review	***
+ DFA US Targeted Value I	0			Passing	****

Review : ✖ Watch : ▲ Addition : +

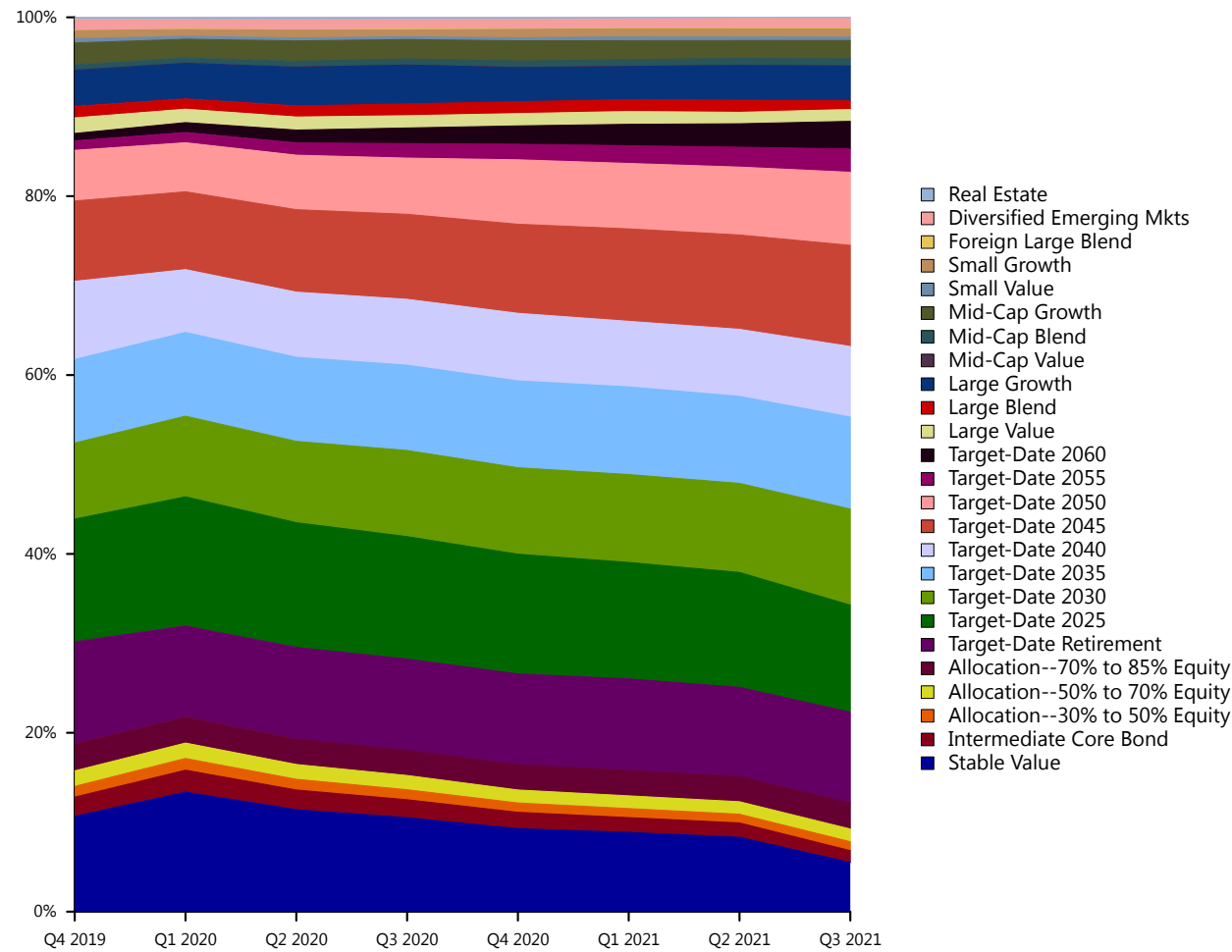
For source information, please see the "Important Disclosures" section of this report.

PORTFOLIO REVIEW

Community Action Partnership ERISA 403(b)

For Period Ending 09/30/2021

Historical Allocation



Investment Name	# of Participants	09/30/2021 Balance	% of Plan	06/30/2021 Balance	% Change
Stable Value					
Standard Stable Asset Fund A	55	\$406,966.49	5.50%	\$634,133.22	(35.82%)
Intermediate Core Bond					
Vanguard Total Bond Market Index Adm	39	\$98,156.47	1.33%	\$122,639.87	(19.96%)
Allocation--30% to 50% Equity					
Putnam Dynamic Asset Allocation Cnsrv Y	12	\$73,572.10	0.99%	\$73,844.34	(0.37%)
Allocation--50% to 70% Equity					
Putnam Dynamic Asset Allocation Bal Y	31	\$105,346.88	1.42%	\$106,853.49	(1.41%)
Allocation--70% to 85% Equity					
Putnam Dynamic Asset Allocation Gr Y	9	\$214,149.97	2.89%	\$215,571.59	(0.66%)
Target-Date Retirement					
BlackRock LifePath® Index Retire K	45	\$752,777.36	10.17%	\$759,048.79	(0.83%)
Target-Date 2025					
BlackRock LifePath® Index 2025 K	77	\$885,117.05	11.96%	\$980,158.22	(9.70%)
Target-Date 2030					
BlackRock LifePath® Index 2030 K	99	\$794,898.22	10.74%	\$759,225.91	4.70%
Target-Date 2035					
BlackRock LifePath® Index 2035 K	86	\$761,317.70	10.29%	\$741,529.89	2.67%
Target-Date 2040					
BlackRock LifePath® Index 2040 K	79	\$583,881.57	7.89%	\$571,790.07	2.11%
Target-Date 2045					
BlackRock LifePath® Index 2045 K	110	\$836,775.18	11.31%	\$804,250.87	4.04%

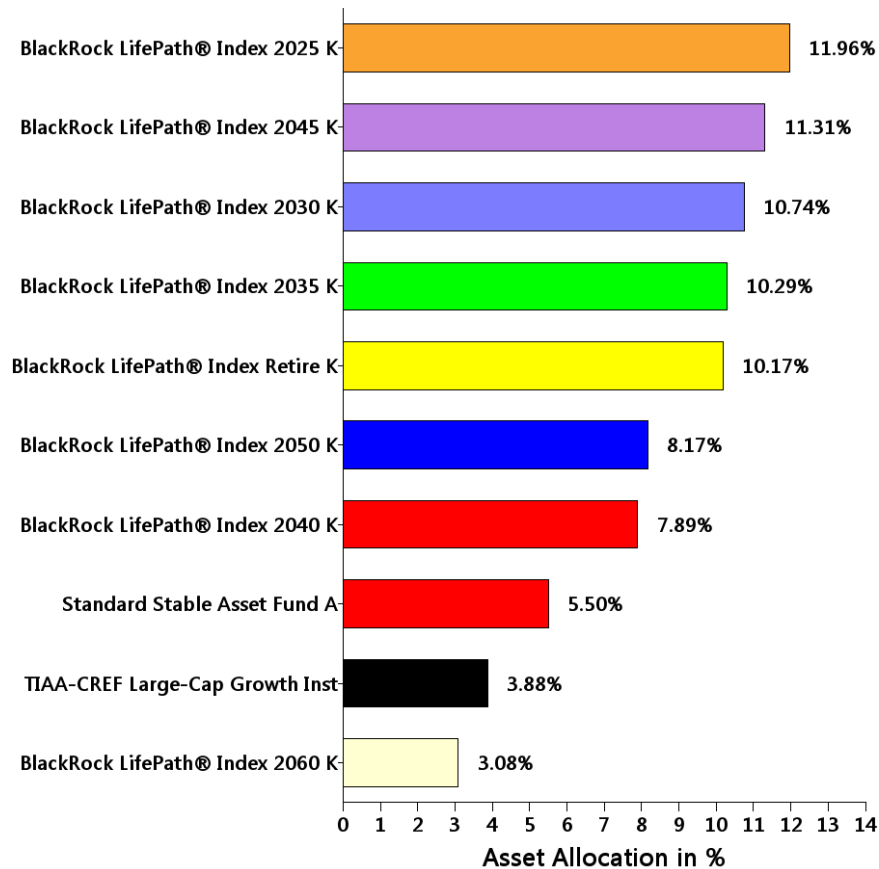
Investment Name	# of Participants	09/30/2021 Balance	% of Plan	06/30/2021 Balance	% Change
Target-Date 2050					
BlackRock LifePath® Index 2050 K	110	\$604,499.78	8.17%	\$578,876.33	4.43%
Target-Date 2055					
BlackRock LifePath® Index 2055 K	91	\$193,235.90	2.61%	\$169,398.29	14.07%
Target-Date 2060					
BlackRock LifePath® Index 2060 K	113	\$228,083.04	3.08%	\$199,947.69	14.07%
Large Value					
MFS Value R6	20	\$98,561.90	1.33%	\$97,623.57	0.96%
Large Blend					
iShares S&P 500 Index K	25	\$71,325.57	0.96%	\$105,950.51	(32.68%)
Large Growth					
TIAA-CREF Large-Cap Growth Inst	45	\$286,935.95	3.88%	\$293,350.50	(2.19%)
Mid-Cap Value					
Wells Fargo Special Mid Cap Value Inst	6	\$2,571.64	0.03%	\$2,440.23	5.39%
Mid-Cap Blend					
Vanguard Mid Cap Index Admiral	8	\$57,961.63	0.78%	\$58,172.97	(0.36%)
Mid-Cap Growth					
MassMutual Mid Cap Growth I	41	\$151,735.08	2.05%	\$152,260.22	(0.34%)
Small Value					
✖ Northern Small Cap Value	35	\$27,982.78	0.38%	\$28,652.75	(2.34%)
⊕ DFA US Targeted Value I					

Investment Name	# of Participants	09/30/2021 Balance	% of Plan	06/30/2021 Balance	% Change
Small Growth					
▲ Janus Henderson Triton T	27	\$68,645.13	0.93%	\$68,912.90	(0.39%)
Foreign Large Blend					
Hartford International Opportunities R6	4	\$5,126.95	0.07%	\$4,440.85	15.45%
Diversified Emerging Mkts					
American Funds New World R6	35	\$79,462.73	1.07%	\$85,445.83	(7.00%)
Real Estate					
Principal Real Estate Securities Inst	4	\$10,371.97	0.14%	\$10,233.57	1.35%
Total:					
		\$7,399,459.04		\$7,624,752.47	(2.95%)

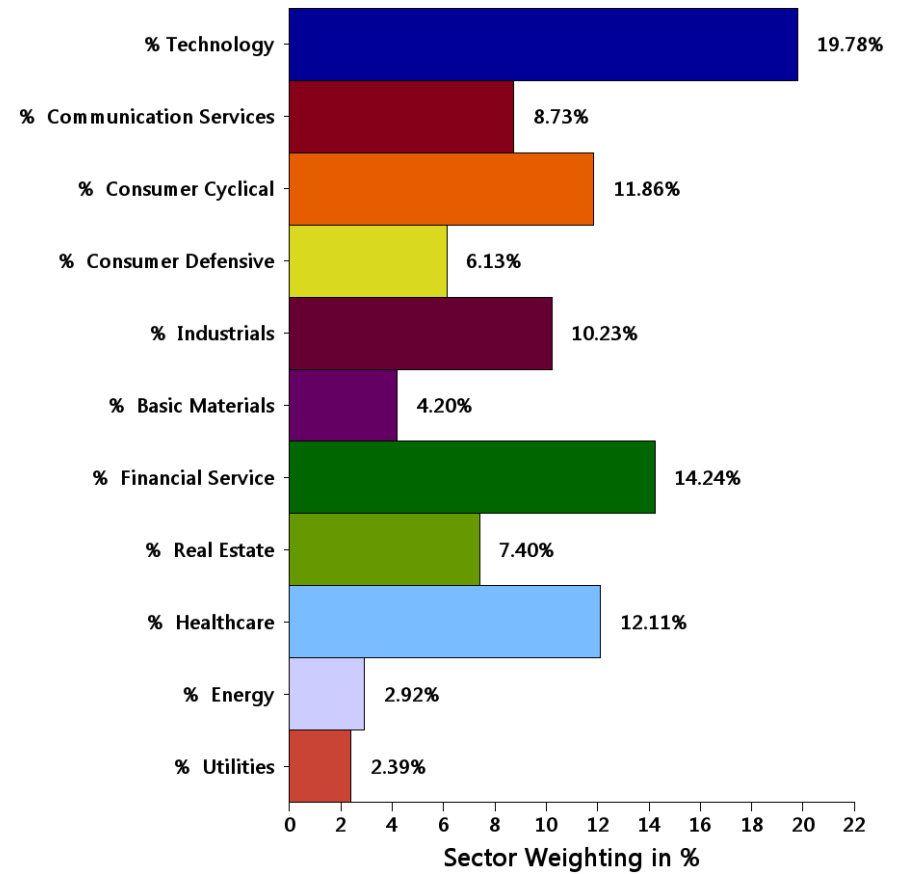
Review : ❌ Watch : ▲ Addition : ➕

Denotes potential addition or replacement option(s). Option(s) are subject to final approval as platforms may discontinue option availability.
For source information, please see the "Important Disclosures" section of this report.

Top 10 Holdings

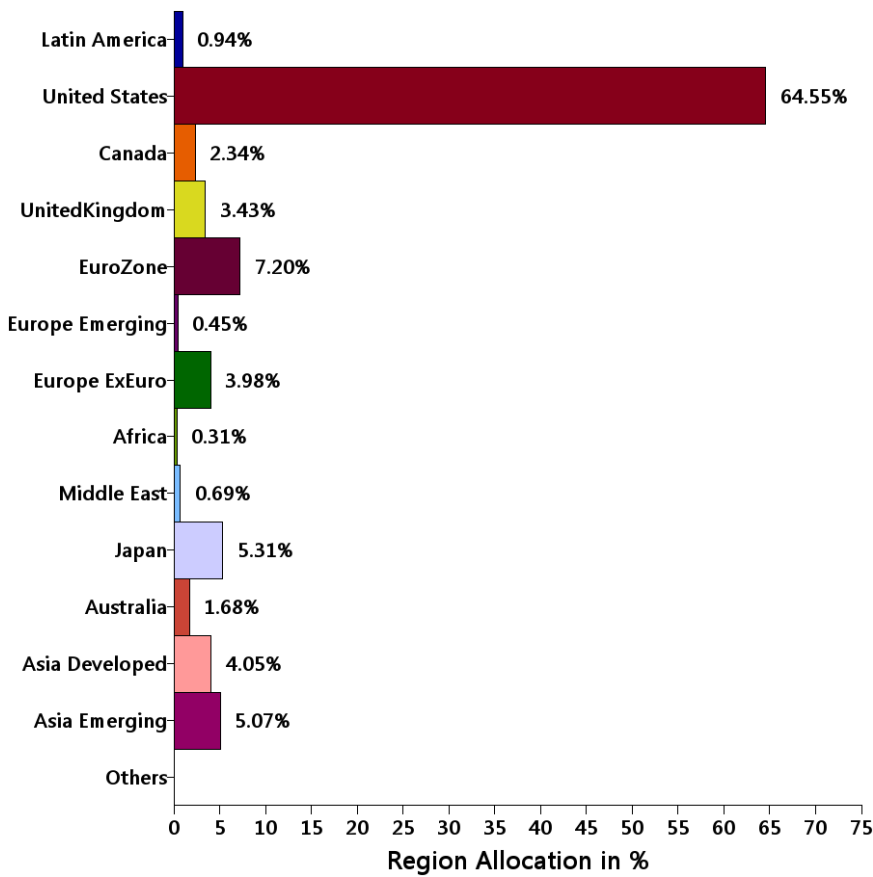


Sector Allocation

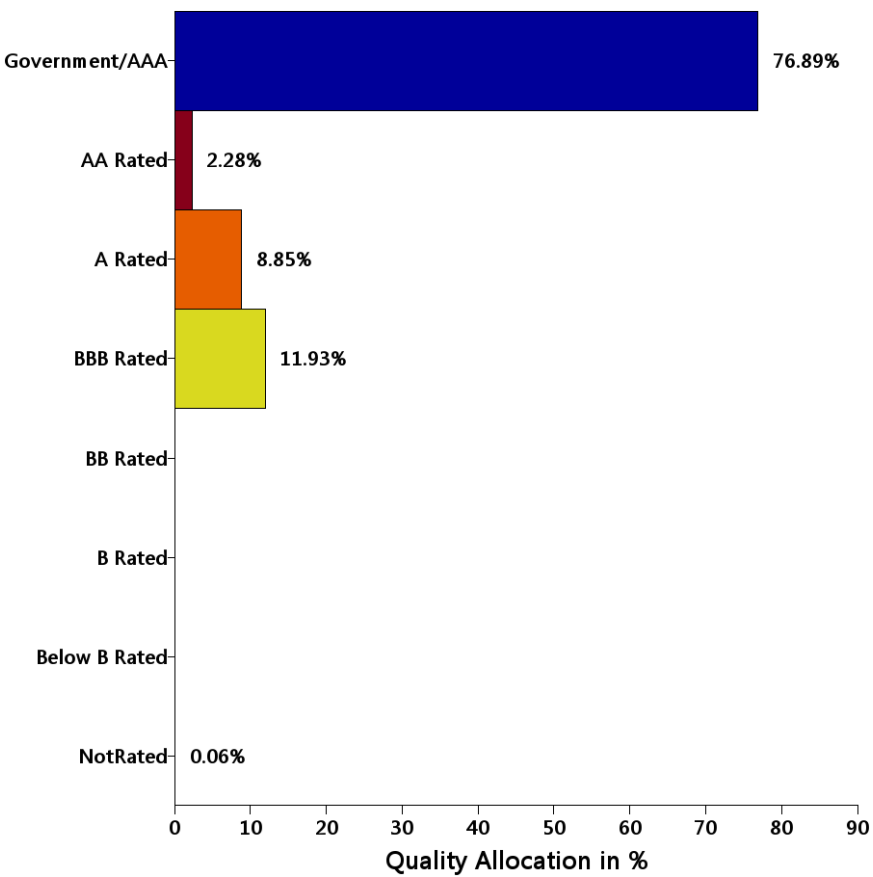


For source information, please see the "Important Disclosures" section of this report.

Region Allocation

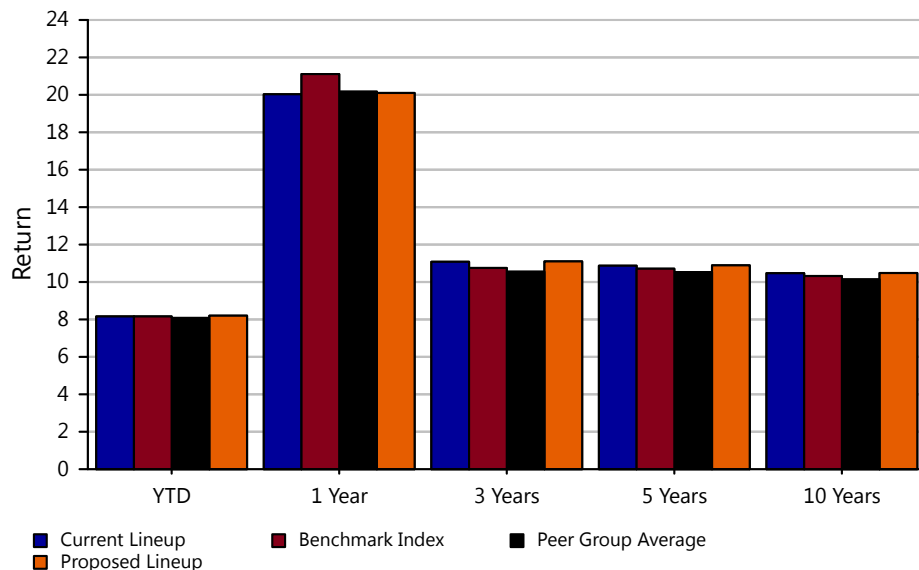


Quality Allocation

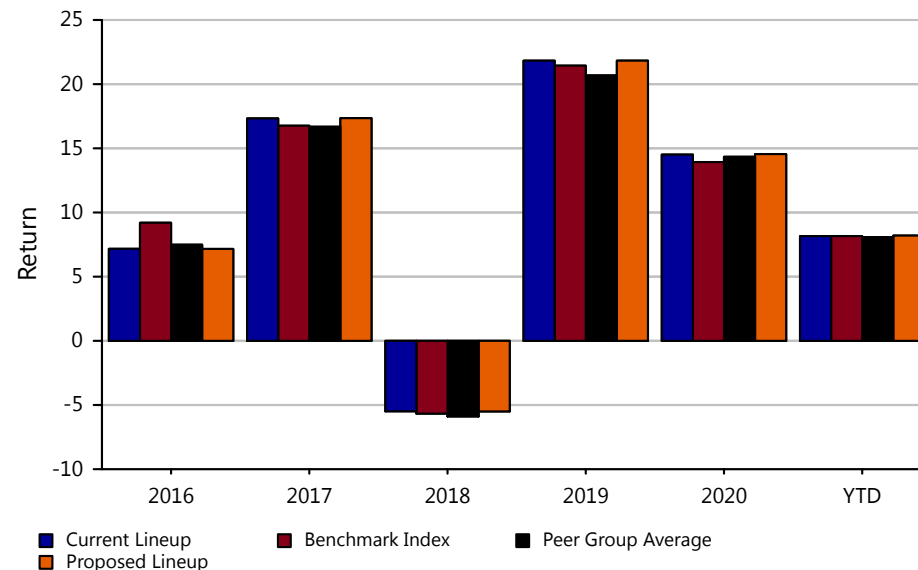


For source information, please see the "Important Disclosures" section of this report.

Annualized Returns



Calendar Year Returns



Trailing Returns

	YTD	1 Year	3 Years	5 Years	10 Years	Net Exp.Ratio
Current Lineup	8.16	20.03	11.08	10.87	10.47	0.17
Benchmark Index	8.16	21.11	10.75	10.71	10.32	NA
Peer Group Average	8.08	20.17	10.55	10.53	10.14	0.75
Proposed Lineup	8.20	20.10	11.10	10.89	10.48	0.17

Calendar Year Returns

	2016	2017	2018	2019	2020	YTD	Net Exp.Ratio
Current Lineup	7.17	17.33	-5.49	21.83	14.51	8.16	0.17
Benchmark Index	9.20	16.76	-5.67	21.44	13.93	8.16	NA
Peer Group Average	7.49	16.68	-5.89	20.68	14.34	8.08	0.75
Proposed Lineup	7.16	17.35	-5.50	21.83	14.55	8.20	0.17

The Benchmark Index is constructed utilizing the underlying indexes of the Plan's investment options weighted in proportion to the asset allocation of the Plan. The underlying indexes are illustrated on the standardized performance pages of the report. For source information, please see the "Important Disclosures" section of this report.

The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. The performance quoted reflects the reinvestment of dividends and capital gains and is net of all expenses. To obtain current month-end performance information, please contact the phone number located in the "Important Disclosures" section of this report.

INVESTMENT REVIEW - 100 POINT

Community Action Partnership ERISA 403(b)

For Period Ending 09/30/2021

INVESTMENT SCORECARD | CURRENT & HISTORICAL SCORING

Investment Name	Current Status	# of Participants	Assets	% of Plan	Q2/21	Q1/21	Q4/20	Q3/20	Q2/20	Q1/20	Q4/19
Intermediate Core Bond											
Vanguard Total Bond Market Index Adm - VBT LX	92	39	\$98,156.47	1.33%	92	92	100	100	100	100	88
Allocation--30% to 50% Equity											
Putnam Dynamic Asset Allocation Cnsv Y - PACYX	74	12	\$73,572.10	0.99%	78	70	77	84	87	96	64
Allocation--50% to 70% Equity											
Putnam Dynamic Asset Allocation Bal Y - PABYX	74	31	\$105,346.88	1.42%	72	68	69	71	76	77	69
Allocation--70% to 85% Equity											
Putnam Dynamic Asset Allocation Gr Y - PAGYX	77	9	\$214,149.97	2.89%	79	75	77	82	82	82	72
Target-Date Retirement											
BlackRock LifePath® Index Retire K - LIRKX	90	45	\$752,777.36	10.17%	90	90	90	92	92	93	92
Target-Date 2025											
BlackRock LifePath® Index 2025 K - LIBKX	79	77	\$885,117.05	11.96%	81	82	84	91	96	98	94
Target-Date 2030											
BlackRock LifePath® Index 2030 K - LINKX	77	99	\$794,898.22	10.74%	77	78	79	88	90	95	90
Target-Date 2035											
BlackRock LifePath® Index 2035 K - LIJKX	79	86	\$761,317.70	10.29%	79	79	81	88	88	95	95
Target-Date 2040											
BlackRock LifePath® Index 2040 K - LIKKX	82	79	\$583,881.57	7.89%	82	82	80	84	86	88	98
Target-Date 2045											
BlackRock LifePath® Index 2045 K - LIHKX	80	110	\$836,775.18	11.31%	81	81	78	82	84	84	98
Target-Date 2050											
BlackRock LifePath® Index 2050 K - LIPKX	86	110	\$604,499.78	8.17%	86	81	80	82	84	81	98

INVESTMENT SCORECARD | CURRENT & HISTORICAL SCORING

Investment Name	Current Status	# of Participants	Assets	% of Plan	Q2/21	Q1/21	Q4/20	Q3/20	Q2/20	Q1/20	Q4/19
Target-Date 2055											
BlackRock LifePath® Index 2055 K - LIVKX	85	91	\$193,235.90	2.61%	84	81	80	82	84	81	98
Target-Date 2060											
BlackRock LifePath® Index 2060 K - LIZKX	80	113	\$228,083.04	3.08%	82	79	81	81	81	81	92
Large Value											
MFS Value R6 - MEIKX	90	20	\$98,561.90	1.33%	82	85	90	96	93	100	94
Large Blend											
iShares S&P 500 Index K - WFSPX	100	25	\$71,325.57	0.96%	100	100	100	100	100	100	100
Large Growth											
TIAA-CREF Large-Cap Growth Inst - TILGX	87	45	\$286,935.95	3.88%	93	98	88	86	87	93	84
Mid-Cap Value											
Wells Fargo Special Mid Cap Value Inst - WFMIX	82	6	\$2,571.64	0.03%	82	81	89	89	90	94	96
Mid-Cap Blend											
Vanguard Mid Cap Index Admiral - VIMAX	100	8	\$57,961.63	0.78%	100	100	100	100	100	100	100
Mid-Cap Growth											
MassMutual Mid Cap Growth I - MEFZX	70	41	\$151,735.08	2.05%	67	68	68	70	74	76	90
Small Value											
✖ Northern Small Cap Value - NOSGX	54	35	\$27,982.78	0.38%	52	63	63	65	72	85	78
+ DFA US Targeted Value I - DFFVX	87	0			85	85	80	80	72	66	79
Small Growth											
▲ Janus Henderson Triton T - JATTX	69	27	\$68,645.13	0.93%	66	66	72	75	75	78	94

INVESTMENT SCORECARD | CURRENT & HISTORICAL SCORING

Investment Name	Current Status	# of Participants	Assets	% of Plan	Q2/21	Q1/21	Q4/20	Q3/20	Q2/20	Q1/20	Q4/19
Foreign Large Blend											
Hartford International Opportunities R6 - IHOVX	88	4	\$5,126.95	0.07%	87	88	96	96	96	80	77
Diversified Emerging Mkts											
American Funds New World R6 - RNWGX	95	35	\$79,462.73	1.07%	95	95	96	95	96	98	96
Real Estate											
Principal Real Estate Securities Inst - PIREX	90	4	\$10,371.97	0.14%	90	86	93	94	92	92	92

Review :  Watch :  Addition : 

Denotes potential addition or replacement option(s). Option(s) are subject to final approval as platforms may discontinue option availability.

For source information, please see the "Important Disclosures" section of this report. Please see further details on the scoring methodology in the "Investment Scoring Methodology" section of this report.

IMPORTANT DISCLOSURES

Community Action Partnership ERISA 403(b)

For Period Ending 09/30/2021

IMPORTANT DISCLOSURES, SOURCE INFORMATION, & INDEX DEFINITIONS

FOR PLAN SPONSOR USE ONLY - Not for Use with Participants or the General Public.
Pensionmark Financial Group, LLC ("Pensionmark") is an investment adviser registered under the Investment Advisers Act of 1940. Pensionmark is affiliated through common ownership with Pensionmark Securities, LLC (member SIPC).

The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. To obtain current month-end performance information, please call 888-201-5488.

The performance quoted reflects the reinvestment of dividends and capital gains and is net of all expenses. Investing in mutual funds involves risk, including possible loss of principal. All indices are unmanaged and cannot be invested into directly. Unmanaged index returns do not reflect fees, expenses, or sales charges. Index performance is not indicative of the performance of any investment.

Investors should consider the investment objectives, risks, charges and expenses of the investment company carefully before investing. The prospectus and, if available, the summary prospectus contain this and other important information about the investment company. You can obtain a prospectus and summary prospectus from your financial representative. Read carefully before investing.

Risk Disclosures:

Bond Funds- An increase in interest rates may cause the price of bonds and bond mutual funds to decline.

Government Bond Funds- An investor can lose money when investing in government bond funds. Fund itself is not guaranteed and fund's performance will vary.

International/Emerging Markets Funds- International and emerging market investing involves special risks such as currency fluctuation and political instability and may not be suitable for all investors.

Real Estate Funds- Investing in real estate involves special risks such as potential illiquidity and may not be suitable for all investors. There is no assurance that the investment objectives of the fund will be attained.

Small and Mid Cap Funds- The prices of small and mid-cap stocks are generally more volatile than large cap stocks.

Target Date Funds- The target date is the approximate date when investors plan to start withdrawing their money. The glidepath is how the asset allocation of the fund changes over time. The principal value of a target fund is not guaranteed at any time, including at the target date.

Morningstar Ratings:

For each fund with at least a three year history, Morningstar calculates a Morningstar Rating based on a Morningstar Risk-Adjusted Return measure that accounts for variations in a fund's monthly performance (including the effects of sales charges, loads, and redemption fees), placing more emphasis on downward variations and rewarding consistent performance. The top 10% of funds in each category receive five stars, the next 22.5% receive four stars, the next 35% receive three stars, the next 22.5% receive two stars and the bottom 10% receive one star. The overall Morningstar Rating for a fund is derived from a weighted-average of the performance figures associated with its three-, five- and ten-year (if applicable) Morningstar Ratings metrics.

Source Information:

Executive Summary: Recommendations based on qualitative and/or quantitative investment methodology of Pensionmark Financial Group

Portfolio | Diversification: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Asset Allocation: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Holdings & Sector Allocation: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Region & Quality Allocation: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Returns : Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Beta/Standard Deviation: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Alpha: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Sharpe Ratio: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Information Ratio: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Cumulative Performance: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Portfolio | Weighted Fee Analysis: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.

Investment Scorecard | Current & Historical Scoring

Investment Performance vs. Risk: Morningstar/Envestnet Retirement Solutions

Investment Scorecard | Investment Performance: Morningstar and Envestnet Retirement Solutions

Fund Fact Sheets: Morningstar, Envestnet Retirement Solutions, and Pensionmark Financial Group

Investment Scoring Methodology: Pensionmark Financial Group

Index Descriptions

Index Name	Index Description
Alerian MLP TR USD	The index measures the performance of energy segment US equity securities. It is a composite of the 50 most prominent energy Master Limited Partnerships ('MLPs'). The index is calculated using a float-adjusted, capitalization-weighted methodology.
Bloomberg Commodity TR USD	The index measures the performance of future contracts on physical commodities which traded on US exchanges and London Metal Exchange. The commodity weightings are based on production and liquidity, subject to weighting restrictions applied annually.
Bloomberg Sub Brent Crude TR USD	The index is a single commodity index composed of futures contracts on Brent crude. The index is part of the Bloomberg CITR family. It reflects the return on fully collateralized futures positions and is quoted in USD.
Bloomberg Sub WTI Crude Oil TR USD	The index is a single commodity subindex of the Bloomberg CI composed of futures contracts on crude oil. It reflects the return of underlying commodity futures price movements only and is quoted in USD.
BBgBarc US Treasury Bill 1-3 Mon TR USD	The index measures the performance of public obligations of the U.S. Treasury with maturities of 1-3 month, including securities roll up to the U.S. Aggregate, U.S. Universal, and Global Aggregate Indices.
BBgBarc Credit 1-5 Yr TR USD	The index measures the performance of the investment grade, US dollar denominated, fixed-rate, taxable corporate and government related bonds with maturity of 1-5 years. It is comprised of the US Corporate Index and a non-corporate component that includes foreign agencies, sovereigns, supranationals and local authorities.
BBgBarc Global Aggregate TR USD	The index measures the performance of global investment grade fixed-rate debt markets, including the U.S. Aggregate, the Pan-European Aggregate, the Asian-Pacific Aggregate, Global Treasury, Eurodollar, Euro-Yen, Canadian, and Investment Grade 144A index-eligible securities.
BBgBarc Global High Yield TR USD	The index measures the performance of the global high-yield fixed income markets. It represents the union of the U.S. High-Yield, Pan-European High-Yield, U.S. Emerging Markets High-Yield, and Pan-European Emerging Market High-Yield Indices. The index is a component of the Multiverse Index, along with the Global Aggregate Index.
BBgBarc Municipal TR USD	This index measures the performance of the Bloomberg Barclays U.S. Municipal bond, which covers the USD-denominated Long-Term tax exempt bond market with four main sectors: state and local general obligation bonds, revenue bonds, insured bonds and prerefunded bonds.
BBgBarc US 1-5Y GovCredit FIAdj TR USD	The index measures the performance of the non-securitized component of the US Aggregate index with maturities of 1-5 years. It uses alternative weighting schemes instead of market value weights.
BBgBarc US 5-10Y GovCredit FIAdj TR USD	The index measures the performance of the non-securitized component of the US Aggregate index with maturities of 5-10 years. It uses alternative weighting schemes instead of market value weights.
BBgBarc US Agg Bond TR USD	The index measures the performance of investment grade, U.S. dollar-denominated, fixed-rate taxable bond market, including Treasuries, government-related and corporate securities, MBS (agency fixed-rate and hybrid ARM passthroughs), ABS, and CMBS. It rolls up into other Barclays flagship indices, such as the multi-currency Global Aggregate Index and the U.S. Universal Index, which includes high yield and emerging markets debt.
BBgBarc US Corp Bond TR USD	The Index measures the performance of the intermediate maturity, investment grade U.S. corporate bond market. Only bonds that have a maturity of between one and ten years are included. Securities must be fixed rate, U.S. dollar denominated, taxable and rated investment grade as defined by the Index methodology. Inclusion is based on the currency of the issue, not the domicile of the issuer.
BBgBarc US Credit 5-10 Yr TR USD	The index measures the performance of the US Corporate and a non-corporate component with maturities of 5-10 year that includes foreign agencies, sovereigns, supranationals and local authorities. It is a subset of the US Government/Credit Index and the US Aggregate Index.
BBgBarc US Govt/Credit Long TR USD	The index measures the performance of non-securitized component of the U.S. Aggregate Index with maturities of 10 years and greater, including Treasuries, government-related issues and corporates. It is a subset of the U.S. Aggregate Index.
BBgBarc US MBS TR USD	The index measures the performance of the agency mortgage-backed pass-through securities (both fixed-rate and hybrid ARM) issued by Ginnie Mae (GNMA), Fannie Mae (FNMA), and Freddie Mac (FHLMC).
BBgBarc US Treasury US TIPS TR USD	The index measures the performance of rules-based, market value-weighted inflation-protected securities issued by the U.S. Treasury. It is a subset of the Global Inflation-Linked Index (Series-L).
CRSP US Large Cap Growth TR USD	The index measures the performance of US securities which are assigned to the large cap index and classified as growth securities by using CRSP's multifactor model. CRSP classifies growth securities using the following factors: future long-term growth in earnings per share (EPS), future short-term growth in EPS, 3-year historical growth in EPS, 3-year historical growth in sales per share, current investment-to-assets ratio, and return on assets.
CRSP US Large Cap Value TR USD	The index measures the performance of US securities which are assigned to the large cap index and classified as value securities by using CRSP's multifactor model. CRSP classifies value securities using the following factors: book to price, forward earnings to price, historical earnings to price, dividend-to-price ratio and sales-to-price ratio.
CRSP US Total Market TR USD	The index measures the performance of broad US securities that traded on NYSE, NYSE Market, NANASDAQ or ARCA. It captures nearly 100% of the US investable equity market with around 4000 constituents across mega, large, small and micro capitalizations.

Index Descriptions

Index Name	Index Description
CRSP US Mid Cap Growth TR USD	The index measures the performance of US securities which are assigned to the mid cap index and classified as growth securities by using CRSP's multifactor model. CRSP classifies growth securities using the following factors: future long-term growth in earnings per share (EPS), future short-term growth in EPS, 3-year historical growth in EPS, 3-year historical growth in sales per share, current investment-to-assets ratio, and return on assets.
CRSP US Mid Cap TR USD	The index measures the performance of US companies that fall between the top 70%-85% of investable market capitalization. It includes securities traded on NYSE, NYSE Market, NASDAQ or ARCA.
CRSP US Mid Cap Value TR USD	The index measures the performance of US securities which are assigned to the mid cap index and classified as value securities by using CRSP's multifactor model. CRSP classifies value securities using the following factors: book to price, forward earnings to price, historical earnings to price, dividend-to-price ratio and sales-to-price ratio.
CRSP US Small Cap Growth TR USD	The index measures the performance of US securities which are assigned to the small cap index and classified as growth securities by using CRSP's multifactor model. CRSP classifies growth securities using the following factors: future long-term growth in earnings per share (EPS), future short-term growth in EPS, 3-year historical growth in EPS, 3-year historical growth in sales per share, current investment-to-assets ratio, and return on assets.
CRSP US Small Cap TR USD	The index measures the performance of US companies that fall between the bottom 2%-15% of the investable market capitalization. There is no lower limit in market capitalization, other than what is specified by investability screens. It includes securities traded on NYSE, NYSE Market, NNASDADAQ or ARCA.
CRSP US Small Cap Value TR USD	The index measures the performance of US securities which are assigned to the small cap index and classified as value securities by using CRSP's multifactor model. CRSP classifies value securities using the following factors: book to price, forward earnings to price, historical earnings to price, dividend-to-price ratio and sales-to-price ratio.
DJ US Completion Total Stock Mkt TR USD	The index measures the performance of all US equity securities with readily available prices, excluding components of the S&P 500. It is float-adjusted market capitalisation weighted.
DJ US Total Stock Market TR USD	The index measures the performance of all US equity securities with readily available prices. It represents the top 95% of the US stock market based on market capitalisation. The index is float-adjusted market capitalisation weighted.
FTSE Developed ex North America NR USD	The index measures the performance of Large and Mid cap stocks providing coverage of Developed markets, excluding the US and Canada. It is derived from the FTSE Global Equity Index Series (GEIS). The index is market-capitalization weighted.
FTSE Emerging NR USD	The index measures the performance of Large, Mid and Small cap securities listed in Advanced Emerging and Secondary Emerging countries.
FTSE EPRA Nareit Developed TR USD	The FTSE EPRA/Nareit Emerging Index is a free-float adjusted, market capitalization-weighted index designed to track the performance of listed real estate companies in developed countries worldwide. Constituents of the Index are screened on liquidity, size and revenue.
FTSE Nareit All Equity REITs TR USD	The FTSE Nareit All Equity REITs Index is a free-float adjusted, market capitalization-weighted index of U.S. equity REITs. Constituents of the index include all tax-qualified REITs with more than 50 percent of total assets in qualifying real estate assets other than mortgages secured by real property.
FTSE Treasury Bill 3 Mon USD	The index measures the performance of the last three three-month Treasury bill month-end rates.
ICE BofAML US Corporate TR USD	The index tracks the performance of US dollar denominated investment grade rated corporate debt publicly issued in the US domestic market. To qualify for inclusion in the index, securities must have an investment grade rating (based on an average of Moody's, S&P, and Fitch) and an investment grade rated country of risk (based on an average of Moody's, S&P, and Fitch foreign currency long term sovereign debt ratings).
ICE BofA US High Yield TR USD	The index is market capitalization weighted and is designed to measure the performance of U.S. dollar denominated below investment grade (commonly referred to as "junk") corporate debt publicly issued in the U.S. domestic market. The Index includes securities rated below investment grade (based on an average of Moody's Investors Service, Inc., Fitch, Inc., and Standard & Poor's Financial Services, LLC) with at least 18 months remaining to final maturity at the time of issuance and at least one year remaining term to final maturity as of the Index's rebalancing date.
ICE USD Spot	The index is a measure of the value of the U.S. dollar relative to the value of a basket of currencies of the majority of the U.S.'s most significant trading partners. This index is similar to other trade-weighted indexes, which also use the exchange rates from the same major currencies.
LPX 50 TR USD	The index is designed to represent the global performance of the 50 most highly capitalised and liquid Listed Private Equity companies. The index is diversified across regions, private equity investment styles, financing styles and vintages.

Index Descriptions

Index Name	Index Description
MSCI ACWI Ex USA NR USD	The index measures the performance of the large and mid cap segments of the particular regions, excluding USA equity securities, including developed and emerging market. It is free float-adjusted market-capitalization weighted.
MSCI EAFE NR USD	The index measures the performance of the large and mid cap segments of developed markets, excluding the US & Canada equity securities. It is free float-adjusted market-capitalization weighted.
MSCI EAFE IMI NR USD	The index measures the performance of the large, mid and small cap equity representation across Developed Markets countries around the world, excluding the US and Canada. The index is free-adjusted market capitalization weighted.
MSCI EM IMI NR USD	The index measures the performance of the large, mid and small cap equity representation across Emerging Markets (EM) countries. It is free-adjusted market capitalization weighted.
MSCI EM NR USD	The index measures the performance of the large and mid cap segments of emerging market equity securities. It is free float-adjusted market-capitalization weighted.
MSCI US IMI/Cons Staples 25-50 GR USD	The MSCI US IMI Consumer Staples 25/50 Index is designed to capture the large, mid and small cap segments of the US equity universe. All securities in the index are classified in the Consumer Staples sector as per the Global Industry Classification Standard (GICS®). The index also applies certain investment limits to help ensure diversification--limits that are imposed on regulated investment companies, or RICs, under the current US Internal Revenue Code.
MSCI US IMI/Consumer Discretionary 25-50 GR USD	The MSCI US IMI Consumer Discretionary 25/50 Index is designed to capture the large, mid and small cap segments of the US equity universe. All securities in the index are classified in the Consumer Discretionary sector as per the Global Industry Classification Standard (GICS®). The index also applies certain investment limits to help ensure diversification--limits that are imposed on regulated investment companies, or RICs, under the current US Internal Revenue Code.
MSCI US IMI/Energy 25-50 GR USD	The MSCI US IMI Energy 25/50 Index is designed to capture the large, mid and small cap segments of the US equity universe. All securities in the index are classified in the Energy sector as per the Global Industry Classification Standard (GICS®). The index also applies certain investment limits to help ensure diversification--limits that are imposed on regulated investment companies, or RICs, under the current US Internal Revenue Code.
MSCI US IMI/Financials 25-50 GR USD	The MSCI US IMI Financials 25/50 Index is designed to capture the large, mid and small cap segments of the US equity universe. All securities in the index are classified in the Financials sector as per the Global Industry Classification Standard (GICS®). The index also applies certain investment limits to help ensure diversification--limits that are imposed on regulated investment companies, or RICs, under the current US Internal Revenue Code.
MSCI US IMI/Health Care 25-50 GR USD	The MSCI US IMI Health Care 25/50 Index is designed to capture the large, mid and small cap segments of the US equity universe. All securities in the index are classified in the Health Care sector as per the Global Industry Classification Standard (GICS®). The index also applies certain investment limits to help ensure diversification--limits that are imposed on regulated investment companies, or RICs, under the current US Internal Revenue Code.
MSCI US IMI/Industrials 25-50 GR USD	The MSCI US IMI Industrials 25/50 Index is designed to capture the large, mid and small cap segments of the US equity universe. All securities in the index are classified in the Industrials sector as per the Global Industry Classification Standard (GICS®). The index also applies certain investment limits to help ensure diversification--limits that are imposed on regulated investment companies, or RICs, under the current US Internal Revenue Code.
MSCI US IMI/Info Tech 25-50 GR USD	The MSCI US IMI Information Technology 25/50 Index is designed to capture the large, mid and small cap segments of the US equity universe. All securities in the index are classified in the Information Technology sector as per the Global Industry Classification Standard (GICS®). The index also applies certain investment limits to help ensure diversification--limits that are imposed on regulated investment companies, or RICs, under the current US Internal Revenue Code.
MSCI US IMI/Materials 25-50 GR USD	The MSCI USA IMI Materials 25/50 captures the large, mid and small cap segments of the USA market. All securities in the index are classified in the Materials sector according to the Global Industry Classification Standard (GICS®). The index also applies certain investment limits to help ensure diversification limits that are imposed on regulated investment companies, or RICs, under the current US Internal Revenue Code.
MSCI US IMI/Communication Services 25-50 GR USD	The MSCI USA IMI Communication Services 25/50 Index captures the large, mid and small cap segments of the USA market. All securities in the index are classified in the Communication Services sector according to the Global Industry Classification Standard (GICS®). The index also applies certain investment limits to help ensure diversification limits that are imposed on regulated investment companies, or RICs, under the current US Internal Revenue Code.
MSCI US REIT GR USD	The index measures the performance of the large, mid and small cap segments of the US equity securities. It is comprised of Equity REITs securities and based on the MSCI USA Investable Market Index, with the exception of Mortgage REIT and selected Specialized REITs. The index represents approximately most of the US REIT universe and securities are classified in the REIT sector according to the Global Industry Classification Standard. It is a free float market capitalization weighted index.
MSCI US Small Cap Growth GR USD	The index measures the performance of the growth small cap segments of US equity securities. It is free float-adjusted market-capitalization weighted.
MSCI World ex USA NR USD	The index measures the performance of the large and mid cap segments of world, excluding US equity securities. It is free float-adjusted market-capitalization weighted.
MSCI World NR USD	The index measures the performance of the large and mid cap segments of world equity securities. It is free float-adjusted market-capitalization weighted.
Russell 1000 Growth TR USD	The index measures the performance of the large-cap growth segment of the US equity securities. It includes the Russell 1000 index companies with higher price-to-book ratios and higher forecasted growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.

Index Descriptions

Index Name	Index Description
Russell 1000 TR USD	The index measures the performance of the large-cap segment of the US equity securities. It is a subset of the Russell 3000 index and includes approximately 1000 of the largest securities based on a combination of their market cap and current index membership.
Russell 1000 Value TR USD	The index measures the performance of the large-cap value segment of the US equity securities. It includes the Russell 1000 index companies with lower price-to-book ratios and lower expected growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
Russell 2000 TR USD	The index measures the performance of the small-cap segment of the US equity universe. It is a subset of the Russell 3000 and includes approximately 2000 of the smallest securities based on a combination of their market cap and current index membership. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
Russell 2000 Value TR USD	The index measures the performance of small-cap value segment of the US equity universe. It includes those Russell 2000 companies with lower price-to-book ratios and lower forecasted growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
Russell 3000 TR USD	The index measures the performance of the largest 3000 US companies representing approximately 98% of the investable US equity market. It is market-capitalization weighted.
Russell Mid Cap Growth TR USD	The index measures the performance of the mid-cap growth segment of the US equity universe. It includes Russell midcap index companies with higher price-to-book ratios and higher forecasted growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
Russell Mid Cap TR USD	The index measures the performance of the mid-cap segment of the US equity universe. It is a subset of Russell 1000 index and includes approximately 800 of the smallest securities based on a combination of their market cap and current index membership. The index represents approximately 31% of the total market capitalization of the Russell 1000 companies.
Russell Mid Cap Value TR USD	The index measures the performance of the mid-cap value segment of the US equity universe. It includes Russell midcap index companies with lower price-to-book ratios and lower forecasted growth values. It is market-capitalization weighted.
S&P MidCap 400 TR	The index measures the performance of mid-sized US companies, reflecting the distinctive risk and return characteristics of this market segment. It comprises stocks in the middle capitalization range, covering approximately 7% of the of US equity market.
S&P 500 TR USD	The index measures the performance of 500 widely held stocks in US equity market. Standard and Poor's chooses member companies for the index based on market size, liquidity and industry group representation. Included are the stocks of industrial, financial, utility, and transportation companies. Since mid 1989, this composition has been more flexible and the number of issues in each sector has varied. It is market capitalization-weighted.
S&P GSCI Gold Spot	The Index, a sub-index of the S&P GSCI, provides investors with a reliable and publicly available benchmark tracking the COMEX gold future. The index is designed to be tradable, readily accessible to market participants, and cost efficient to implement.
S&P SmallCap 600 TR USD	The index measures the performance of small cap segment of US equity market. It consists of 600 domestic stocks chosen for market size, liquidity, and industry group representation and covers approximately 3% of the domestic equities market.
S&P Target Date 2010 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2010, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2015 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2015, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2020 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2020, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.

Index Descriptions

Index Name	Index Description
S&P Target Date 2025 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2025, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2030 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2030, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2035 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2035, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2040 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2040, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2045 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. It has target retirement date of 2045, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2050 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2050, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2055 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2055, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2060+ TR USD	The S&P Target Date Series comprises eleven multi-asset class indices, each corresponding to a particular target retirement date. Each index provides varying levels of exposure to equities and fixed income. Each target date allocation is created and retired according to a pre-determined schedule related to the respective target date.
S&P Target Date Retirement Income TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.

Benchmark: A standard against which the performance of a mutual fund can be measured.

Index: an imaginary portfolio of securities representing a particular market or a portion of it. Each index has its own calculation methodology and is usually expressed in terms of a change from a base value.

GLOSSARY

Community Action Partnership ERISA 403(b)

For Period Ending 09/30/2021

-Equity, Fixed Income, and Target Date Investments are reviewed on 11 distinct criteria. Each criteria is scale-scored; the better an investment performs in a given criteria, the higher score the investment will receive.

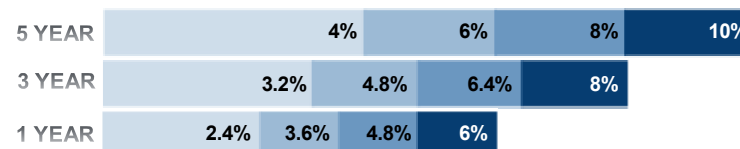
-Index investments are reviewed on 8 distinct criteria. Each criteria is scored on a binary pass/fail method.

-A fund that does not have at least a score of 70 will be identified as an investment on watch. Any Investment on watch for the current quarter and at least three of the previous seven quarters, or any investment with a score below 60 will be marked for review and potential replacement.

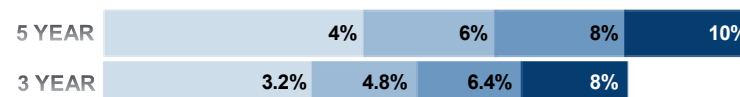
-Investments such as Stable Value and Money Market investments are not included on the quantitative IPS scoring methodology but are evaluated on a qualitative basis.

EQUITY/FIXED INCOME SCORING CRITERIA

RETURN



SHARPE RATIO & INFORMATION RATIO

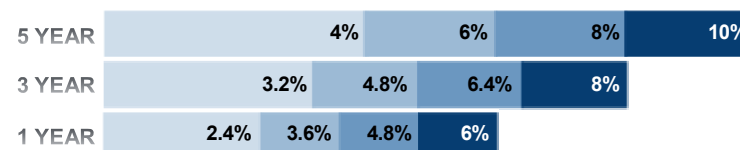


5 YEAR UP/DOWN MARKET CAPTURE, STYLE CONSISTENCY, MANAGER TENURE & EXPENSE RATIO

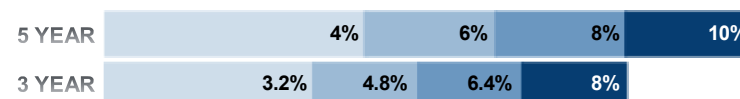


TARGET DATE SCORING CRITERIA

RETURN



SHARPE RATIO & INFORMATION RATIO



5 YEAR UP/DOWN MARKET CAPTURE, 5 YEAR MAX DRAWDOWN, MANAGER TENURE & EXPENSE RATIO



INDEX SCORING CRITERIA

TRACKING ERROR			EXPENSE RATIO	ASSETS IN PRODUCT	EXPENSE-ADJUSTED RETURN VS. BENCHMARK		
1 YEAR	3 YEAR	5 YEAR	QUARTER END	QUARTER END	1 YEAR	3 YEAR	5 YEAR
8%	10%	12%	30%	10%	8%	10%	12%

1, 3, & 5 Year Return	When selecting an investment, you want to know that it has demonstrated an ability to outperform relative to its peers. The higher the return an investment experiences in a given period compared to peers, the higher the value assigned to its score.
3 & 5 Year Sharpe Ratio	When selecting an investment, the Sharpe ratio is a way to compare the return of portfolios on a risk-adjusted basis rather than a less informative, pure return basis. The higher the Sharpe Ratio an investment experiences in a given period compared to peers, the higher the value assigned to its score.
3 & 5 Year Information Ratio	When selecting an investment, you want to know how its returns compare to the index and to the amount of risk it took to generate those returns. The higher the Information Ratio an investment experiences in a given period compared to peers, the higher the value assigned to its score.
5 Year Upside/Downside Capture	When selecting an investment, you want to know that it "captures" more than 100% of market returns in up markets and helps "cushion" the loss in down markets by capturing less than 100% of the fall. A ratio of greater than 1 implies that the investment captures more when the market is up than when it is down. The higher the ratio the higher the value assigned to its score.
Style Consistency (Equity & Fixed Income Only)	When selecting an investment, you want to know how consistency that fund's style (Value vs. Growth/Large vs. Mid vs. Small) is compared to its category. Investments with low scores are considered more consistent, while investments with high scores are considered less consistent. The lower the Style Consistency score compared to peers, the higher the value assigned to its score.
Manager Tenure	When selecting an investment, you want to know that the track record being reviewed is primarily one from the current management team. The longer a manager has managed the specific investment being evaluated the higher the value assigned to its score.
Expense Ratio	When selecting an investment, you want to know how much it costs as total fees reduce the total return captured by the investor. The lower the Expense Ratio has compared to peers, the higher the value assigned to its score.
5 Year Max Drawdown (Target Date Only)	When selecting an investment, Max Drawdown is the maximum loss, from peak to trough, that a portfolio experiences in a given period and is a measurement of downside risk over that period. The lower the max drawdown a portfolio experiences, compared to peers, the higher the value assigned to its score.

1, 3, & 5 Year Return – Expense Adjusted	When selecting an index investment, you want to know that it has demonstrated an ability to perform in-line with the index it is meant to track. To pass, an investment must not underperform it's stated index by more than 20 basis point (-0.20%).
Expense Ratio	When selecting an investment, you want to know how much it costs as total fees reduce the total return captured by the investor. If the Index fund is ranked in the top quartile (lowest 25% of expense ratios) of it's peer group, it passes this criteria.
1, 3, & 5 Year Tracking Error	When selecting a passive investment, the tracking error shows the investment's consistency compared to its benchmark over a given period of time. The lower the tracking error, the more consistent the passive investment is performing like its stated index. To pass, the tracking error must be in the lowest 10% of its peer group.
Assets Managed in Product	When selecting a passive investment, the assets managed in that product have an effect on trading costs. Since passive investments tend to have a far greater number of holdings and trading costs can hurt returns an investment with more assets are better able to efficiently trade securities without significantly hurting performance. To pass, a fund must have at least 500 million dollars managed within that product.

ALPHA

Measures risk-adjusted performance, factoring in the risk due to the specific manager rather than the overall market. A high value for alpha implies that the manager has performed better than would have been expected, given its beta (volatility). In contrast, a negative alpha indicates the manager has under performed, given the expectations established by beta.

WHY IT'S IMPORTANT

Alpha can be used to directly measure the value added or subtracted by a manager. Alpha depends on two factors: (1) the assumption that market risk, as measured by beta, is the only risk measure necessary, and (2) the strength of the linear relationship between the manager and the index, as it has been measured by R-Squared. In addition, a negative alpha can sometimes result from the additional expenses that are present in a manager's returns as compared to the benchmark index.

BETA

Shows the volatility of a manager as compared to the volatility of the benchmark; specifically, the performance the fund, or portfolio has experienced in a given period of time as the index moved 1% up or down. A beta above 1 is more volatile than the index, while a beta below 1 is less volatile.

WHY IT'S IMPORTANT

Beta can be used to show how sensitive a manager is to movements in the markets. It is important to note that a low beta for a manager does not necessarily imply that the manager has a low level of volatility. A low beta signifies only that the manager's market-related risk is low. (Standard deviation is a measure of a fund's absolute volatility.) R-Squared is a necessary statistic to factor into the equation because it reflects the percentage of a manager's movements that are explained by movements in its benchmark index, and thus whether it is an appropriate benchmark.

STANDARD DEVIATION

The statistical measurement of dispersion of returns spread around their historical average, or in other words, how widely a fund's or portfolio's returns varied over a certain period or time.

WHY IT'S IMPORTANT

Investors use the standard deviation of historical performance to try to predict the range of returns that are most likely for a given investment. When a fund or portfolio has a high standard deviation, the predicted range of performance is wide, implying greater volatility.

SHARPE RATIO

A risk-adjusted measure developed by William F. Sharpe, calculated using standard deviation and excess return to determine reward per unit of risk -the higher the Sharpe ratio, the better the manager's historical risk-adjusted performance.

WHY IT'S IMPORTANT

Sharpe ratio is a measure of investment efficiency expressed as the amount of return earned per unit of associated risk. It can be used to compare two managers directly on how much excess return each manager achieved for a certain level of risk.

INFORMATION RATIO

Is determined by taking the annualized excess return over a benchmark and dividing it by the standard deviation of excess return (tracking error). This measure relates the magnitude and consistency with which an investment outperformed its benchmark. The higher the information ratio, the better.

WHY IT'S IMPORTANT

The information ratio is a risk-adjusted measure, which captures excess or active returns and relates them to excess or active risk. The information ratio is used as a way to compare more-and less-aggressive managers at the same time. A convenient way to think of the information ratio is a measure of how well one was rewarded for each incremental "unit" of risk. The information ratio can be a very valuable tool in evaluating a manager's ability to add incremental value relative to incremental risk. This tool is only valuable, however, when the benchmark is carefully chosen and appropriate.

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PLAN REVIEW

Community Action Partnership of Kern 403(b)



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FINANCIAL WELLNESS UTILIZATION

Community Action Partnership of Kern 403(b)

Financial Wellness Utilization Summary

947

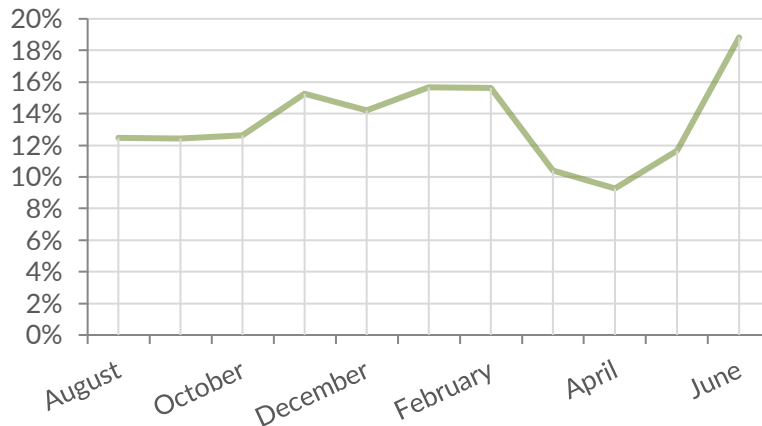
Employees enrolled in the
RetireConnect Program

Enrolled Campaigns

Date of Last Census Upload 5/28/2021

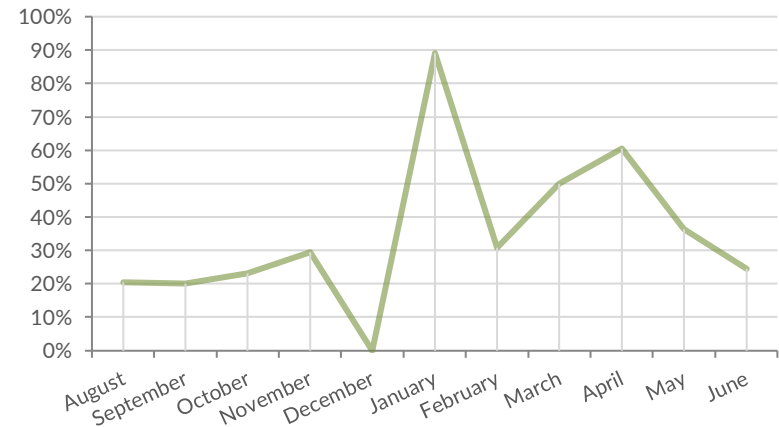
Frequency to Update Census

Open Rate



21.56% Industry Average Open Rate*

Click Through Rate



2.72% Industry Average Click Through Rate*

*Financial Services - MailChimp Stats 2019

Personal Financial Portal

178

Employees enrolled in
the
Personal Financial Portal



Organizer

Connect all your accounts for a consolidated view of your entire financial picture



Investments

Interactive charts and detailed views help monitor all financial accounts



Budgeting

Know how much you are spending and where and set budgets to help reach your savings goals



Mobile

A complete financial picture available on your smart phone



Goals

See if you're on track to reach your most important financial goals (retirement, buying a house, paying for college, etc.)



Vault

Safely store your most important financial documents, accessible 24/7.

[Personal Financial Portal Sign Up Sheet](#)



SMARTMAP REVIEW

Community Action Partnership of Kern
403(b)

Summary of Employee Services

Engaged

Personal Financial Portal



Foundational Planning



Financial Wellness Call Center



Financial Wellness News



Online Education Center



Retirement Workshops



Individual Employee Consultations



Social Media



Goals and Objectives

Number of Employees:

1019

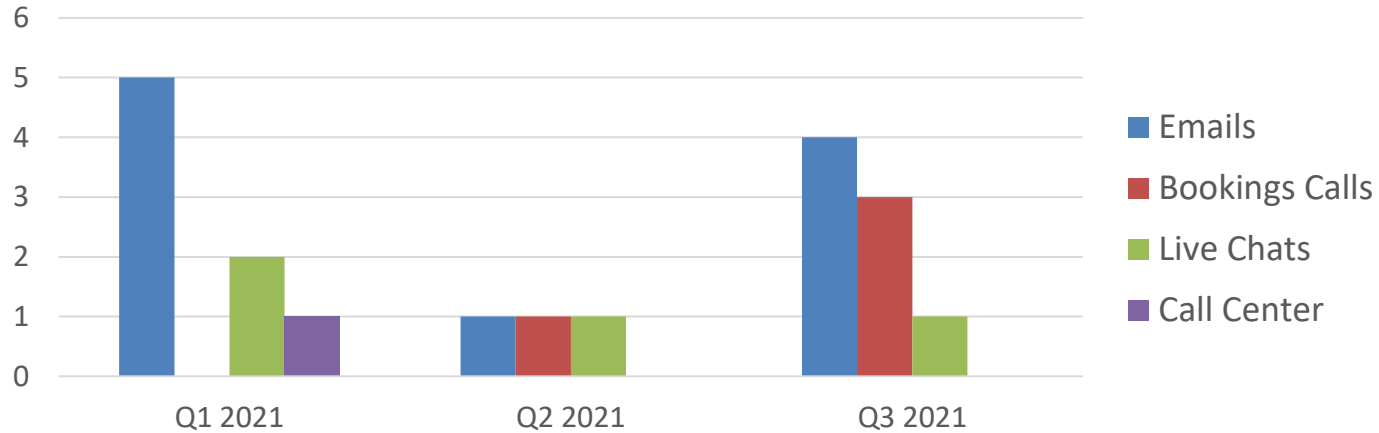
Number of Participants:

929

- Increase participation
- Increase retirement savings
- Encourage participants to engage with the SMARTMap program

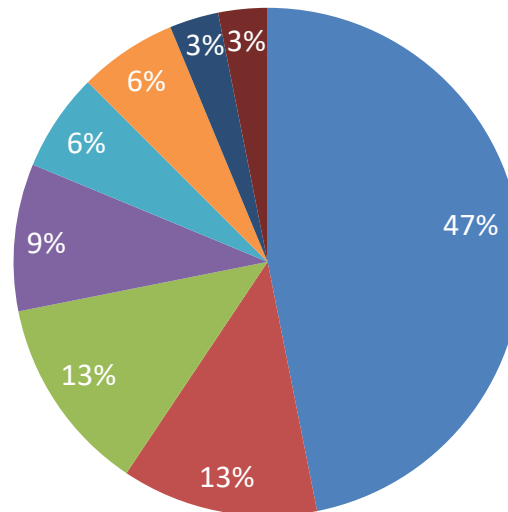
Service Center Instances/Topics

Service Center Instances



Topics

- Personal Financial Portal
- Asset Allocation
- Other
- Account Access
- Financial Wellness Program
- Foundational Planning
- Distribution - In-Service
- Hardship Withdrawal

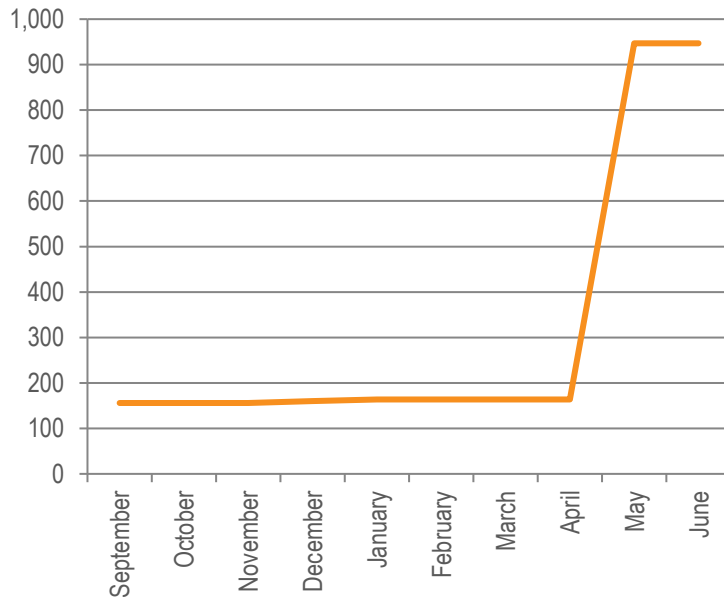


Financial Wellness Utilization Summary

1001

Number of employees enrolled in Financial Wellness News.

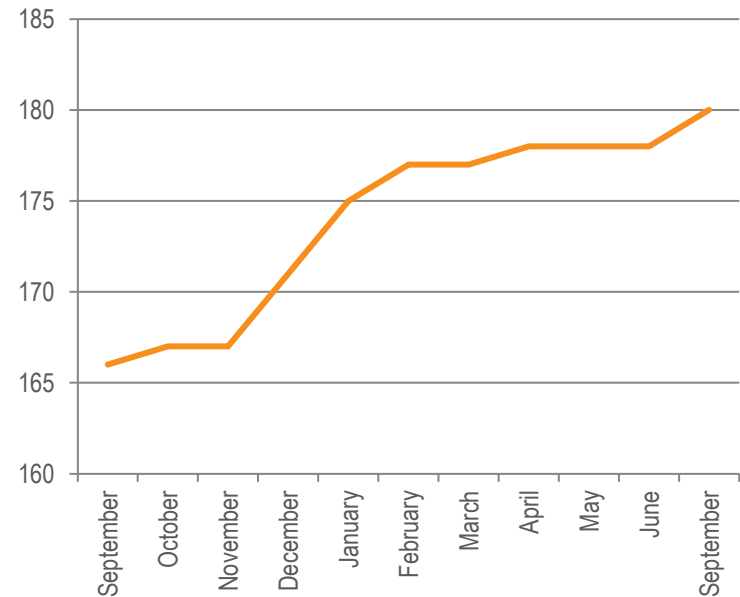
Financial Wellness News Enrollment History



180

Number of employees registered and are utilizing the Personal Financial Portal.

Personal Financial Portal Enrollment History



Method of Campaign Delivery Direct to Employees

Enrolled Campaigns Financial Wellness News

Date of Last Census Upload 5/28/2021

Frequency to Update Census Annual

Personal Financial Portal

180

Employees enrolled in the
Personal Financial Portal



Organizer

Connect all your accounts for a consolidated view of your entire financial picture



Investments

Interactive charts and detailed views help monitor all financial accounts



Budgeting

Know how much you are spending and where and set budgets to help reach your savings goals



Mobile

A complete financial picture available on your smart phone



Goals

See if you're on track to reach your most important financial goals (retirement, buying a house, paying for college, etc.)



Vault

Safely store your most important financial documents, accessible 24/7.

[Personal Financial Portal Sign Up Sheet](#)

Retirement Connect Campaign History

Email Name	Date Sent	Number Sent	Deliverability Rate	Open Rate	Click Through Rate	Unsubscribed Rate
June 2021	6/30/2021	934	99.04%	13.17%	28.46%	0.00%
2020 September Webinar - Maximizing Financial Wellness	9/24/2020	100	99.00%	15.00%	40.00%	0.00%
Why Save for Retirement - September 2020	9/30/2020	101	100.00%	9.90%	0.00%	0.00%
2020 October Webinar - Quarterly Market Series	10/19/2020	99	98.99%	12.12%	0.00%	0.00%
2020 October Webinar - Quarterly Market Series	10/22/2020	99	98.99%	13.13%	46.15%	0.00%
2020 November Webinar - Building Savings -Ready for the road ahead	11/13/2020	98	100.00%	19.39%	0.00%	0.00%
2020 November Webinar - Building Savings -Ready for the road ahead	11/18/2020	98	98.98%	12.24%	66.67%	0.00%
Year-End Tips - November 2020	11/30/2020	99	100.00%	14.14%	21.43%	0.00%
Wrap Up - December 2020	12/23/2020	103	100.00%	12.62%	0.00%	0.00%
2020 December Webinar - Social Security Webinar	12/30/2020	101	100.00%	15.84%	0.00%	0.00%
2021 February Webinar - Journey to Financial Freedom Part 1	2/11/2021	102	99.02%	16.67%	58.82%	0.00%
2021 February Webinar - Journey to Financial Freedom Part 1	2/17/2021	102	99.02%	12.75%	0.00%	0.00%
February 2021	2/26/2021	103	100.00%	17.48%	33.33%	0.00%
2021 January Webinar - Quarterly Market Series	1/15/2021	101	100.00%	12.87%	100.00%	0.00%

Mass Email Benchmark Metrics*

21.56% Industry Average Open Rate*

2.72% Industry Average Click Through Rate*

*Source: Financial Services – MailChimp Stats 2019

Retirement Connect Campaign History

Email Name	Date Sent	Number Sent	Deliverability Rate	Open Rate	Click Through Rate	Unsubscribed Rate
2021 January Webinar - Quarterly Market Series	1/21/2021	101	100.00%	15.84%	100.00%	0.00%
January 2021	1/29/2021	104	100.00%	18.27%	47.37%	0.00%
2021 March Webinar - Journey to Financial Freedom Part 2	3/11/2021	101	99.01%	8.91%	0.00%	0.00%
2021 March Webinar - Journey to Financial Freedom Part 2	3/17/2021	101	99.01%	11.88%	100.00%	0.00%
2021 April Webinar - Quarterly Market Series	4/15/2021	100	100.00%	8.00%	0.00%	0.00%
2021 April Webinar - Quarterly Market Series	4/21/2021	100	100.00%	9.00%	100.00%	0.00%
April 2021	4/30/2021	102	100.00%	10.78%	81.82%	0.00%
2021 May Webinar - Journey to Financial Freedom Part 3	5/13/2021	100	100.00%	9.00%	88.89%	0.00%
2021 May Webinar - Journey to Financial Freedom Part 3	5/19/2021	100	100.00%	15.00%	20.00%	0.00%
May 2021	5/28/2021	100	100.00%	11.00%	0.00%	0.00%
SMARTMap Welcome Email	6/8/2021	929	99.35%	21.10%	34.69%	0.00%
2021 June Webinar - Journey to Financial Freedom Part 4	6/10/2021	934	100.00%	19.49%	14.29%	0.00%
2021 June Webinar - Journey to Financial Freedom Part 4	6/16/2021	934	99.89%	21.63%	20.79%	0.00%

Mass Email Benchmark Metrics*

21.56% Industry Average Open Rate*

2.72% Industry Average Click Through Rate*

*Source: Financial Services - MailChimp Stats 2019

Financial Wellness Webinars

The eight-part **Journey to Financial Freedom Series** breaks down financial obstacles that can seem overwhelming, and provide simple instructions for approaching and overcoming, each obstacle.

In the **Quarterly Market Series**, Pensionmark's Investment Research Group reviews major economic trends, market themes, current events, and discusses their outlook for the quarter ahead.

Quarterly Market Series

January Quarterly Market Series, Q1

April Quarterly Market Series, Q2

July Quarterly Market Series, Q3

October Quarterly Market Series, Q4

Journey to Financial Freedom

February

Managing Income and Expenses: Getting from here to there

March

Building Savings: Ready for the road ahead

May

Credit Reports and Credit Scores: Getting the most mileage from credit

June

Using Credit Wisely: Curves ahead

August

Keeping Debt Under Control: Avoid detours

September

Creating Wealth: Stocking up for the long haul

November

Retirement Income Planning: Planning for a happy retirement

December

A Year in Review: Turning everything we've learned into a financial plan

All topics subject to change. For updated calendar visit <https://pensionmark.com/financial-wellness-program-webinars/>.



SMARTMAP HIGHLIGHTS

SMARTMap Marketing



SMARTMap

Organize. Plan. Review.

Your Retirement Plan

Hello there, Welcome to SMARTMap!

Your employer has partnered with our team of Financial Advocates at Pensionmark to bring you **SMARTMap**, a program that goes beyond retirement planning to evaluate your current financial condition, analyze your objectives, and design a plan to help you achieve your financial goals. Through this partnership, **SMARTMap is offered to you at no additional cost.**

We are excited to embark on this journey with you and guide you through your personal financial roadmap with three distinct milestones: **ORGANIZE, PLAN, and REVIEW.**

Let's get started! Watch the video below to learn more about SMARTMap.



A Plan for Life

PLAN

FOR LIFE

Next, click below to schedule a **"Foundational Planning"** call with one of our Financial Advocates.

In the meantime, click the "Portal Sign-Up" button below to learn about the **Personal Financial Portal (PFP)**, a platform that visualizes all of your financial accounts in one place. Before your call, set up your account so our financial advocates can best assist you!

[Schedule a Call](#)

[Portal Sign-Up](#)

Hi Andralette,

This summer, our team at SMARTMap wants to go back to basics and review the most important aspects of participating in the **Community Action Partnership of Kern Retirement Plan**. Here's our shortlist of what you need to know:

Understand How the Plan Works



The idea behind employer-sponsored plans is to deduct an amount from each paycheck to invest in mutual funds, which is then withdrawn at

Emergency Savings Accounts: Prepared for What's Ahead

Our team of Financial Advocates is ready to help you balance your current income and expenses, risk tolerance, and future goals to develop an emergency saving strategy that's just right for you.

We can help you with:

- Automating your savings goals
- Organizing all of your financial accounts in one place with the *Personal Financial Portal (PFP)*

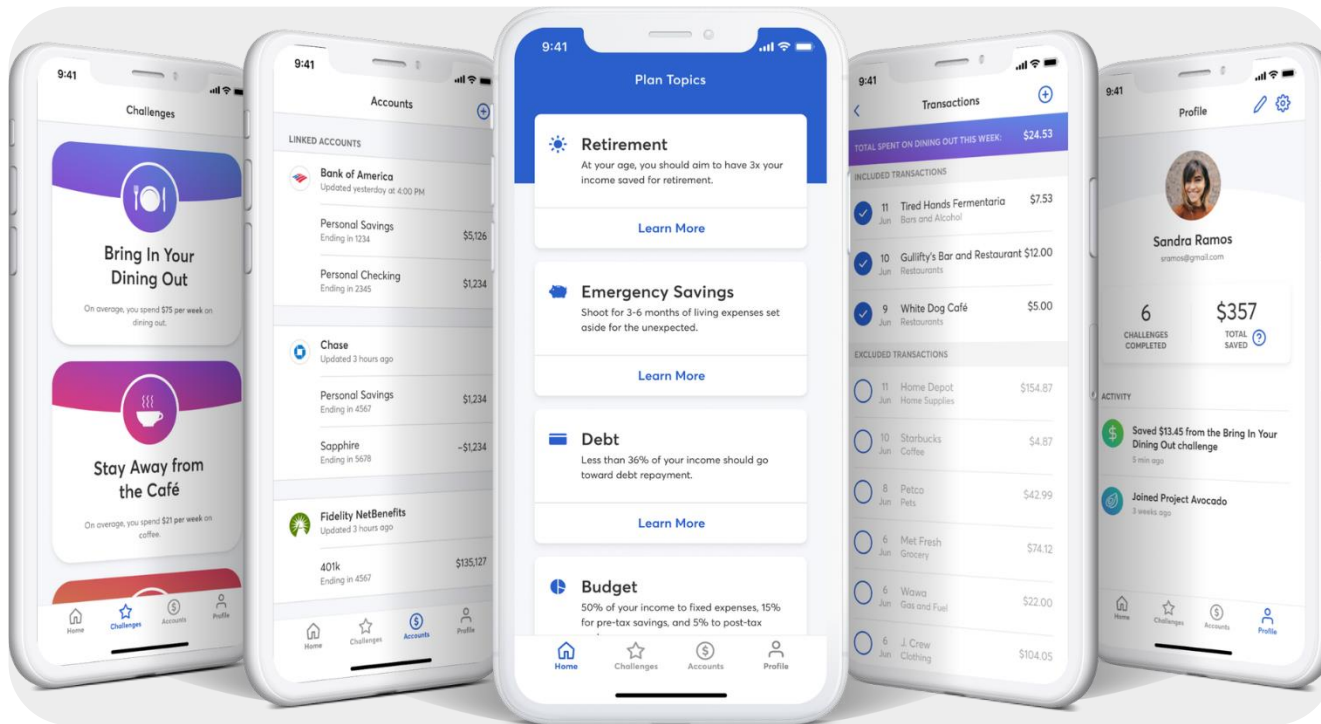


Watch our Webinar Replay:
"Building Savings: Ready for the Road Ahead"

[Listen Here!](#)

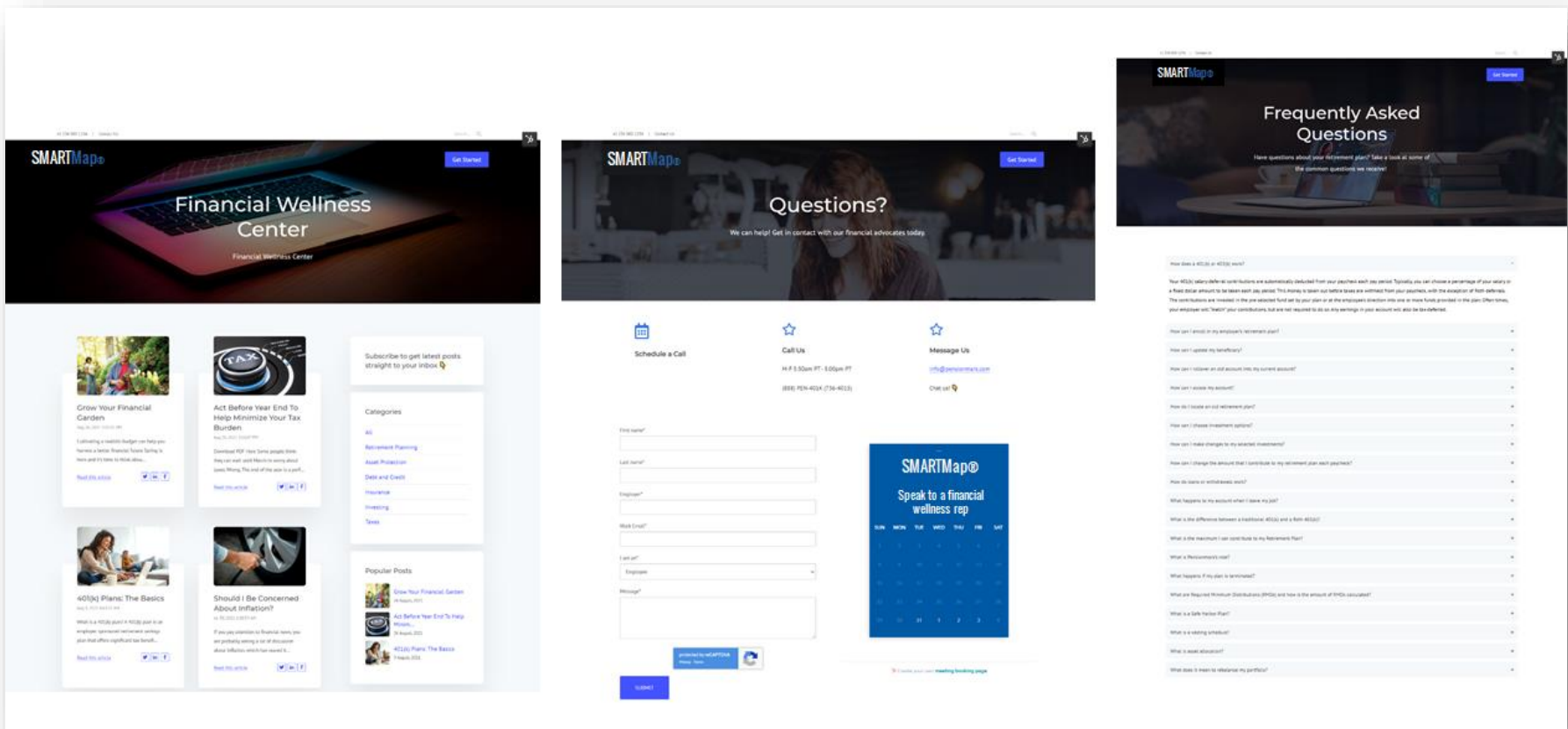
Exciting Enhancements!

The app that provides your employees with a simple yet robust tool to start them on their journey towards financial freedom



Meet Incentive

Participant Site coming soon...





ADMINISTRATION FOR
CHILDREN & FAMILIES

Office of Head Start | 4th Floor – Switzer Memorial Building, 330 C Street SW, Washington DC 20024 eclkc.ohs.acf.hhs.gov

Program Performance Summary Report

To: Authorizing Official/Board Chairperson

Mr. Curtis Floyd

Community Action Partnership of Kern

5005 Business Park N

Bakersfield, CA 93309 - 1651

From: Responsible HHS Official

Date: 06/21/2021

On behalf of Dr. Bernadine Futrell

Director, Office of Head Start

From May 10, 2021 to May 14, 2021, the Administration for Children and Families (ACF) conducted a Focus Area One (FA1) monitoring review of the Community Action Partnership of Kern Head Start and Early Head Start programs. This report contains information about the grantee's performance and compliance with the requirements of the Head Start Program Performance Standards (HSPPS) or Public Law 110-134, Improving Head Start for School Readiness Act of 2007.

The Office of Head Start (OHS) would like to thank your governing body, policy council, parents, and staff for their engagement in the review process. The FA1 review allows the OHS to understand how programs are progressing in providing services in the 5-year grant cycle. The report includes the performance measures used to understand grantee progress towards program goals. You can use this report to identify where your program was able to describe progress toward implementing program services that promote quality outcomes for children and families. Please contact your Regional Office for guidance should you have any questions or concerns. Your Regional Office will follow up on the content of this report and can work with you to identify resources to support your program's continuous improvement.

DISTRIBUTION OF THE REPORT

Ms. Cynthia Yao, Regional Program Manager

Mr. Jeremy Tobias, Chief Executive Officer/Executive Director

Mrs. Yolanda Gonzales, Head Start Director

Mrs. Yolanda Gonzales, Early Head Start Director

Glossary of Terms

Opportunity for Continuous Improvement (OCI)	An OCI is identified when the grantee is determined compliant in an area; however, through intentional, continuous improvement strategies, the agency has the opportunity to enhance overall program quality.
Area of Concern (AOC)	An area for which the agency needs to improve performance. These issues should be discussed with the grantee's Regional Office of Head Start for possible technical assistance.
Area of Noncompliance (ANC)	An area for which the agency is out of compliance with Federal requirements (including but not limited to the Head Start Act or one or more of the regulations) in one or more areas of performance. This status requires a written timeline of correction and possible technical assistance or guidance from the grantee's program specialist. If not corrected within the specified timeline, this status becomes a deficiency.
Deficiency	As defined in the Head Start Act, the term "deficiency" means: (A) a systemic or substantial material failure of an agency in an area of performance that the Secretary determines involves: (i) a threat to the health, safety, or civil rights of children or staff; (ii) a denial to parents of the exercise of their full roles and responsibilities related to program operations; (iii) a failure to comply with standards related to early childhood development and health services, family and community partnerships, or program design and management; (iv) the misuse of funds received under this subchapter; (v) loss of legal status (as determined by the Secretary) or financial viability, loss of permits, debarment from receiving Federal grants or contracts, or the improper use of Federal funds; or (vi) failure to meet any other Federal or State requirement that the agency has shown an unwillingness or inability to correct, after notice from the Secretary, within the period specified; (B) systemic or material failure of the governing body of an agency to fully exercise its legal and fiduciary responsibilities; or (C) an unresolved area of noncompliance.



Program Design, Management, and Quality Improvement

Program Design

The grantee's program design and structure takes into account community strengths and needs.

Program Management and Quality Improvement

The grantee has an approach for providing effective management and oversight of all program areas and fiduciary responsibilities.

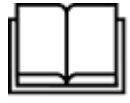
Program Governance

The grantee maintains a formal structure for program governance that includes a governing body, a policy council (or policy committee for delegates), and parent committees.

Program Design, Management, and Quality Improvement Summary

Community Action Partnership of Kern relied on community data to design services to meet the needs of children and families living in California's Kern and San Joaquin Counties. Data helped the program identify an increase in the number of homeless families living in the community. As a result, it adjusted its selection criteria to prioritize the enrollment of homeless children. The onset of COVID-19 and its impact on the community also necessitated changes in service delivery, as the program initially offered only virtual services. When the easing of California's COVID-19 restrictions allowed the program to offer in-person services to a reduced number of children, it prioritized those slots for working families. To some extent, families were allowed to select virtual or in-person services based on their needs. By adjusting to these challenges, the program provided responsive services to address the changing needs of the community.

Community Action Partnership of Kern's governance structure and the members' expertise supported program service delivery. The governing board and the policy council were actively engaged in program decisions. Each policy council member was asked to participate in at least one of the three subcommittees: by-laws, budget and finance, or planning. The policy council's vice-chairperson chaired the planning committee and encouraged communication between the governing bodies by also serving as the policy council representative on the Board. Additionally, policy council and Board members participated in the program's community needs and self-assessment processes, and were instrumental in coordinating and approving the purchase of equipment and resources to support virtual services during COVID-19. Specifically, their efforts supported the purchase of 25 electronic tables, and the ReadyRosie, ReadyBaby, and Learning Genie education apps. The program used the commitment, expertise, and participation of its governing bodies to its advantage in its delivery of services.



Designing Quality Education and Child Development Program Services

Alignment with School Readiness

The grantee's approach to school readiness aligns with the expectations of receiving schools, the Head Start Early Learning Outcomes Framework (HSELOF), and state early learning standards.

Effective and Intentional Teaching Practices

The grantee has strategies to ensure teaching practices promote progress toward school readiness.

Supporting Teachers in Promoting School Readiness

The grantee has an approach for ensuring teachers are prepared to implement the curriculum and support children's progress toward school readiness.

Home-based Program Services

The grantee has strategies to ensure home-based program services help parents to provide high-quality learning experiences.

Designing Quality Education and Child Development Program Services Summary

Community Action Partnership of Kern's partnerships with receiving schools, selection of educational resources, and transition activities supported children's school readiness. First, program staff worked with elementary school principals and kindergarten teachers to understand their expectations for transitioning children. Then, the program implemented The Creative Curriculum and the Desired Results Developmental Profile (DRDP) to guide services aimed at helping children attain the expected skills. Education staff also provided children's DRDP results to receiving schools to support smooth transitions. Additional transition activities included virtual information sessions with parents, The Creative Curriculum's Getting Ready for Kindergarten activities, and virtual tours of receiving kindergarten classrooms. The programs collaboration with receiving schools helped children enter kindergarten ready to learn.

Community Action Partnership of Kern captured and tracked data to support teachers and ensure teaching practices responded to children's individual developmental needs. Data sources included child outcomes, classroom observations, the Classroom Assessment Scoring System, the Ignite by Hatch digital learning platform, The Pyramid Infant-Toddler Observation Scale, and various environmental assessment tools. The program analyzed these data and used the results to measure the quality of teaching practices, inform instruction, and plan professional development activities. The program also used The Creative Curriculum fidelity tool to measure how effectively teachers implemented the curriculum and provided them with supplemental resources, including Mighty Minutes instructional teaching cards and Creative Curriculum Studies to promote school readiness. Additionally, the program implemented the Practice-Based Coaching Model and its Together, Learning, and Collaborating process to provide individual and group supports focused on improving teaching skills. Finally, all teachers participated in some level of coaching, which was provided virtually during the 2020-2021 program year. This ongoing data analysis, professional development, and coaching support positively influenced children's learning environments.



Designing Quality Health Program Services

Child Health Status and Care

The grantee has an approach for ensuring the delivery of high-quality health services.

Safety Practices

The grantee implements a process for monitoring and maintaining healthy and safe environments and ensuring all staff have complete background checks.

Designing Quality Health Program Services Summary

Community Action Partnership of Kern responded to children's health needs using internal resources and community collaborations. Initially, family service workers collected health data at enrollment, tracked it in ChildPlus, and used it to identify and respond to each child's needs. Then, program staff helped families apply for medical insurance, establish medical and dental homes, and create health care plans for children with chronic conditions. In collaboration with local health providers, the program helped all children receive dental screenings, well-child checkups, and recommended follow-up care. For instance, Operation Saving Smiles, a local oral health initiative, provided dental screenings and, during COVID- 19, the Kern County Children's Dental Health Network offered drive-by dental screenings. Staff received training on using otoacoustic emissions machines and the Plusoptix vision screener, which allowed them to complete hearing and vision screenings. The program also helped families obtain necessary health services by identifying community health care providers, helping families make appointments, and arranging transportation when needed. The program provided resources, collaborated with community partners, and conducted ongoing monitoring of child health data to support health services delivery.

Community Action Partnership of Kern used checklists and safety practices to maintain safe facilities. Staff members conducted daily safety checks of indoor and outdoor learning environments and immediately reported safety concerns to their supervisors. Facilities also underwent inspections from California child care licensing, the Health Department, and the fire marshal, and implemented active shooter drills as an additional safety measure. Finally, the program responded to COVID-19 safety concerns by enhancing health protocols in its classrooms and facilities. Routine and enhanced inspections as well as heightened safety measures kept children safe and ready to learn.



Designing Quality Family and Community Engagement Services

Family Well-being

The grantee has an approach for collaborating with families to support family well-being.

Strengthening Parenting and Parent-Child Supports

The grantee has an approach for providing services that strengthen parenting skills.

Designing Quality Family and Community Engagement Services Summary

Community Action Partnership of Kern helped families set goals, meet their needs, and improve their overall well-being. The family services staff helped families complete CCR Analytics' Strengths, Needs, and Interests Parent Survey (SNIPS). CCR Analytics, an education consultant in Southern California, specialized in child and family outcomes analysis for Head Start and early education programs. The SNIPS survey aligned with the Head Start Parent, Family, and Community Engagement Framework and measured individual family stability, immediate needs, and interests. The results of this survey were used to inform topics for parent meetings, workshops, and training events. Additionally, the outcomes guided the goal-setting and Family Partnership Agreement processes, with many of these conversations occurring virtually during COVID-19. The programs efforts to help families identify their needs and goals supported their overall well-being.

Community Action Partnership of Kern connected families with resources and services to support their needs and goals. The program partnered with the local food banks, the housing authority, and other community programs to address commonly expressed needs. Program staff also helped families access Catholic Charities' resources, including rent stipends, employment assistance, and crisis intervention services. Additionally, the program coordinated the distribution of essential supplies during COVID-19, including diapers, wipes, hand sanitizer, personal protective equipment, and weekly food boxes. The Board and the policy council helped families obtain resources by coordinating the distribution of electronic tablets to support virtual learning and communication between family and staff. To make sure families were aware of available resources, the program used social media, email, parent boards, and newsletters to communicate with them. Community Action Partnership of Kern used community resources and services to meet the needs of families.

Community Action Partnership of Kern supported families in strengthening their parenting skills in a variety of ways. Some of this support came from ReadyBaby, ReadyRosie, Learning Genie, and Partners for Healthy Baby parenting curricula and resources. Family advocates selected topics based on parent survey results and facilitated ReadyRosie Give Me 10 workshops via Zoom. Parents also participated in the ReadyRosie Modeled Moments videos and family workshop series. Staff reported a 73 percent parent participation rate for ReadyBaby and ReadyRosie online resources. Teachers and home visitors also partnered with parents to plan educational goals for their children and used an interactive newsletter to provide parenting tips and helpful information. For instance, a review of the Infant-Toddler December 2020-January 2021 newsletter found information on COVID-19, a ReadyRosie intro video, a list of family resources, and links to individual centers. Community Action Partnership of Kern used technology and partnered with parents to strengthen their parenting skills.



Developing Effective Eligibility, Recruitment, Selection, Enrollment, and Attendance (ERSEA) Strategies and Fiscal Infrastructure

Eligibility, Recruitment, Selection, Enrollment, and Attendance

At least 10% of the grantee's total funded enrollment is filled by children eligible for services under IDEA or the grantee has received a waiver.

The grantee enrolls children or pregnant women who are categorically eligible or who meet defined income-eligibility requirements.

Enrollment Verification

The grantee maintains and tracks full enrollment.

Fiscal Infrastructure, Capacity, and Responsiveness

The grantee's fiscal staff have the qualifications needed to provide oversight of the grant.

The grantee has a budget development and revision process that includes stakeholders and appropriate approvals, and ensures continuous alignment with program design, goals, and objectives.

Developing Effective Eligibility, Recruitment, Selection, Enrollment, and Attendance (ERSEA) Strategies and Fiscal Infrastructure Summary

Community Action Partnership of Kern's experienced and well-trained enrollment and family services staff ensured only eligible children were enrolled in the program. Enrollment interviews were conducted in person before COVID-19, but during the pandemic, parents had a choice of in-person, phone, or virtual interviews. The program prioritized enrollment for children who were living with disabilities, residing in foster care, receiving public assistance, and experiencing homelessness. The selection criteria advisory committee met annually in November and December to consider selection criteria adjustments based on the community's current needs and the most recent Federal poverty guidelines. The governing board, the policy council, enrollment staff, home visitors, and family service workers received training at the time of hire and periodically throughout the year to maintain ERSEA compliance. Training topics included eligibility determinations, selection criteria, and monitoring. Additionally, enrollment staff received initial and ongoing training on interviewing skills and completed the Supporting Children and Families Experiencing Homelessness module series on the Early Childhood Learning and Knowledge Center website. The program's trained staff implemented a system to enroll the communities' most eligible children.

Community Action Partnership of Kern used ChildPlus to capture and track enrollment information, monitor attendance, and maintain the program's waitlist. All enrollment notes were captured in ChildPlus. The program's extensive data monitoring and auditing process helped identify inaccurate eligibility determinations. The program reported 20 percent of ERSEA files were audited by location on a rotating basis, and the results were captured in the program's internal monitoring system. This access to audit data allowed the enrollment team to discuss and resolve any findings. The program's use of ChildPlus and ongoing monitoring supported accurate ERSEA practices.

Community Action Partnership of Kern protected Federal funds and complied with all applicable regulations. The grantee used the Abila Fund accounting financial management system and followed internal policies and procedures to ensure financial practices aligned with the Head Start Program Performance Standards. The chief financial officer, who had 17 years of experience and a master's degree in accounting, oversaw fiscal practices with assistance from the financial manager. The Head Start director and the financial manager presented monthly financial reports to the Board and the policy council, which allowed them to monitor and participate in fiscal practices. The Head Start director also provided budget reports to program staff. The program's policies and procedures ensured the protection and integrity of Federal funds.

The program's budget development and revision process aligned with program goals and included the participation of the Board, the policy council, and staff. The Head Start management team, the chief financial officer, and the financial manager used spending history and program data to develop a draft budget. The program staff, the Board, and the policy council provided input on the draft budget, aided by the monthly financial reports they received throughout the year. The Board and

the policy council also had opportunities to ask questions and discuss the budget in their respective finance committee meetings. The policy council approved the draft budget and submitted it to the Board for final approval. Community Action Partnership of Kern aligned its budget with program goals to support positive outcomes for children.

----- End of Report -----



DAVID SCRIBNER
DIRECTOR

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GAVIN NEWSOM
GOVERNOR

August 13, 2021

Mr. Jeremy Tobias, Executive Director
Community Action Partnership of Kern
5005 Business Park North
Bakersfield, CA 93309

Dear Mr. Tobias:

CSD conducted an in-house monitoring of Community Action Partnership of Kern (CAPK). The review focused on the Administrative, Financial, and Programmatic requirements for the following contracts: 2020 Low-Income Home Energy Assistance Program (LIHEAP) and 2017 DOE Weatherization Assistance Program (DOE WAP).

Attached is Monitoring Report E-20-003, which provides a synopsis of the review. If you have any questions, please feel free to contact me at 916-576-4356 or darrell.mccormick@csd.ca.gov.

Thank you for your dedication and commitment to serve low-income individuals and families in your community. I look forward to working in partnership with you to develop innovative and effective programs as well as strengthen our capacity to not only improve the lives of those living in poverty, but to reduce poverty in California.

Sincerely,

Darrell McCormick

DARRELL MCCORMICK
Field Representative

Enclosure: 2020 Monitoring Report

C: Mr. Curtis Floyd, Board Chair, Community Action Partnership of Kern

STATE OF CALIFORNIA
*Department
of
Community Services and Development*



August 6, 2021

Monitoring Report E-20-003

The Department of Community Services and Development (CSD) is responsible for the oversight of the Low-Income Home Energy Assistance Program (LIHEAP), the Disbursement Assistance Program (DAP), and/or the Department of Energy Weatherization Assistance Program (DOE WAP). Hence, CSD is required to monitor the activities of Community Action Partnership of Kern (CAPK) to ensure compliance with all contractual and statutory requirements.

INTRODUCTION

CSD conducted a Desk Review of Community Action Partnership of Kern's (CAPK) Energy contracts: LIHEAP 20B-2012, DAP 20D-1012, and DOE 17C-4010 contracts. Darrell McCormick, Field Representative, conducted the review in accordance with CSD's Energy and Environmental Services Division's Monitoring Scope.

The purpose of the review is to ensure the Contractor meets the Administrative Requirements, Financial Requirements, Programmatic Requirements, and other applicable requirements as prescribed in the contract and referenced therein (2 CFR §200.328; 45 CFR §75.342; DOE WAP, LIHEAP and DAP Part II Subpart D Article 10.3 A-E).

This monitoring report contains the following sections:

- I. Administrative Requirements
- II. Financial Requirements
- III. Programmatic Requirements
- IV. Monitoring Summary
- V. Recommendations, Observations, and Findings

I. ADMINISTRATIVE REQUIREMENTS

The purpose of the Administrative Requirements review is to ensure that the Contractor is properly administering the Federal and/or State programs in accordance with Federal, State, and CSD's contract requirements. The areas covered under the Administrative Requirements are Internal Controls Requirements; Record Retention Requirements; Travel and per diem; Codes of Conduct; Conflict of Interest; Procurement Standards; Use and Disposition of Vehicles and Equipment; Subcontracts; Complaint Management Policies and Procedures; Fair Hearing Process for Applications for Denial of Benefits by Contractor; and Fraud, Waste and Abuse.

Complaint Management: Formal Complaints

The purpose of this review is to ensure the agency has established policies and procedures for handling complaints, applicants are afforded an opportunity to register a complaint, the agency offers a reasonable remedy within the contract timeframes, and formal written complaints are documented.

Agency did not provide a log for tracking formal complaints from clients as required in the contract (2017 DOE WAP 4.12 B.). All formal complaints must be documented and include the date, time, client name and address, and nature of the complaint (including actions taken by the agency to resolve the issue). Per the agency, they did not receive any written complaints. However, in the absence of a log, there should be something in writing that states required data will be collected when and if a complaint is received. Without a system in place, the agency will be unable to respond to and adequately resolve any client complaints.

II. FINANCIAL REQUIREMENTS

The purpose of the Financial Requirements review is to ensure that Contractor's costs billed are actual, allowable and reasonable according to federal and CSD contract requirements, and the tracing of funds to a level of expenditures adequate to establish that such funds have been used according to the Federal and/or State statutes, regulations, and the terms and conditions of the Federal and/or State award. The areas covered under the Financial Requirements are Allowable Costs; Reimbursement Guidelines; and Reporting Requirements.

Based on the CSD Field Representative's review, the CSD Field Representative did not identify any issues regarding Financial Requirements.

III. PROGRAMMATIC REQUIREMENTS

The purpose of the Programmatic Requirements review is to ensure that the Contractor is adhering to the programmatic requirements of the contract. The areas covered under the Programmatic Requirements are Program Policies and Procedures; Program Implementation; and Training, Licensing and Certifications.

The CSD Field Representative requested client files from the following components within the LIHEAP contract: Fast Track, Home Energy Assistance Program (HEAP), HEAP Wood, Propane, and Oil (WPO), and Emergency Crisis Intervention Program (ECIP) Wood, Propane, and Oil. Additionally, DOE Weatherization files were requested for review. Below is a summary of the number of files requested, received and reviewed:

Contract	Program	Number of Files Requested	Number of Files Received	Number of Files Reviewed
2017 DOE	WX	4	4	4
2020 LIHEAP	Fast Track	15	15	15
2020 LIHEAP	HEAP	15	15	15
2020 LIHEAP	ECIP WPO	5	5	5
2020 LIHEAP	HEAP WPO	5	5	5
2020 LIHEAP	COI	3	3	3
TOTALS		47	47	47

Based on the CSD Field Representative's review, the CSD Field Representative did not identify any issues regarding Programmatic Requirements.

IV. MONITORING SUMMARY

CSD appreciates the effort and collaboration with sending and receiving client files for review.

Thank you for your dedication and commitment to serve low-income individuals and families in your community. I look forward to working in partnership with you to develop innovative and effective programs as well as strengthen our capacity to improve the lives of those living in poverty and ultimately reduce poverty in California.

V. RECOMMENDATIONS, OBSERVATIONS, AND FINDINGS

Recommendations are offered by CSD as a suggestion for potential improvement of current processes, systems, or general business practices. Please note that Recommendations do not require a Corrective Action Plan response.

Observations are identified contractual noncompliance issues that are an identified 'Significant Deficiency' which is caused by a deficiency, or combination of deficiencies, in internal control that is less severe than a 'Material Weakness,' yet important enough to merit attention (i.e. Missing or incomplete documents with no financial impact and is a federal and/or state requirement). An Observation does not require a Corrective Action Plan response; however, the agency must immediately remedy the issue of noncompliance within 90 calendar days from the issuance of the final monitoring report. Thus, if the agency fails to document the remediation of and/or forsakes to remedy an Observation by the specified timeframe, upon follow up the Observation may then be elevated to a Finding as it now carries material error.

Findings are identified contractual noncompliance issues that: (1) cause a financial impact (i.e. Missing the required Post-WX Inspection documentation to substantiate inspection was performed); OR (2) was a previously identified Observation and/or Finding that was not found to be remedied; OR (3) is a Material Weakness caused by a deficiency or combination of deficiencies in internal control, such that there is a reasonable possibility of a material misstatement that will not be prevented, or detected and corrected on a timely basis. Findings are considered material noncompliance of the contract, and any materials referenced therein. A material noncompliance is defined as any issue which carries substantial financial, personnel, public, and/or agency/CSD ramifications; a material noncompliance may or may not preclude the agency from further performance. Please note that Findings require a Corrective Action Plan from the agency within 30 calendar days of the issuance of the final report outlining how the issue of noncompliance will be remedied and other course of action as outlined in each topic.

RECOMMENDATION:

Recommendation 1: Complaint Management: Formal Complaints

Summary: The agency did not provide a tracking log for recording formal complaints. Per the agency, they did not receive any written complaints. However, in the absence of a log, there should be something in writing that states required data will be collected when and if a complaint is received.

Action Required: The agency can elect to implement this recommendation; however, a Corrective Action Plan response is not required.

April 28, 2021

Jeremy T. Tobias, Chief Executive Director
Community Action Partnership of Kern
5005 Business Park North
Bakersfield, CA 93309

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Executive Director

Roland Maier

Re: 2020.2.06. – East Kern Family Resource Center (Community Action Partnership of Kern)

Dear Mr. Tobias:

This letter addresses the results of the annual administrative review conducted virtually on April 6, 2021, of the East Kern Family Resource Center. The objective of the annual administrative review was to determine if the program has fulfilled the evaluation, fiscal and program contractual requirements outlined in the agreement. The visit was also an opportunity to discuss accomplishments and challenges.

Program Summary

Quarterly reports were reviewed to verify the progress of performance measures, timeliness, program activities and potential issues/challenges detailed in the program executive summary.

Performance Measure Review:

- Fiscal Year 2019-20:
 - Of the 10 performance measures listed on the Scope of Work-Evaluation Plan, 4 were not met:
 - 2.1.4. Case Management [Parents/Guardians] (97%)
 - 4.2.1. Collaborative Meetings (50%)
 - 4.3.2. Articulation Meetings [Providers] (83%)
 - 4.3.3. Articulation Meetings (50%)
- Fiscal Year 2020-21: Performance measure progress is based on quarterly target projections set by the program coordinator.
 - After reviewing quarters 1 and 2, there are no areas of concern.

Timeliness: The following items are tracked for timelines throughout the fiscal year: Performance Measures, Program Executive Summary entries and response to the Program Officer's Feedback.

- Fiscal Year 2019-20:
 - All program entries and follow-up items were submitted on time.
- Fiscal Year 2020-21:
 - All program entries and follow-up items were submitted on time.

Fiscal Summary

From a fiscal perspective, the contractor has complied with contractual requirements. The financial reports and quarterly invoices have been submitted timely; the reports are reliable and accurate. All supporting documentation has been readily available and provides adequate detail to support transactions. The contractor has confirmed their

inventory control practices, and the custody and use of resources are in accordance with requirements.

The program-specific audit for the year ending February 28, 2020, was submitted timely, and the payments were confirmed. The audit report was unmodified, with no findings or exceptions.

Sustainability records have not been entered due to staff turnover. The Persimmony guide was provided to the Director, who will ensure completion. The records should include funding from the County of Kern/ Kern County Network for Children (Non-Prop 10 portion of Differential Response funding), two grants received, and minimal fees for the parenting classes. The contractor has been seeking additional funding opportunities. The quarterly Fiscal Executive Summary is submitted timely. The program is utilizing the Persimmony Data System E-Signature process.

Accounting policies and procedures appear to be adequately in place and are being followed for contract transactions. Community Action Partnership of Kern has exhibited the fiscal capacity to administer this program.

Recommendations

Fiscal Year 2019-20:

- No recommendations.

Fiscal Year 2020-21:

- No recommendations.

A copy of the full report is maintained on file with First 5 Kern and is available at your request. If you have any questions or comments regarding this correspondence, please feel free to contact your respective program or finance officer.

In light of the constraints of the COVID-19 pandemic, First 5 Kern recognizes and appreciates the incredible dedication and effort of all program staff. First 5 Kern strives to support service delivery and success for all programs during these challenging times. Please continue to provide program updates and address challenges with the assigned First 5 Kern staff.

Sincerely,



Roland Maier
Executive Director

cc: Freddy Hernandez, Director of Youth & Community Services
Traco Matthews, Chief Program Officer



Fall Site Visit Report

Program Title:	East Kern Family Resource Center (Community Action Partnership of Kern)				
Fiscal Year:	☐ 2020-21	☒ 2021-22	☐ 2022-23	☐ 2023-24	☐ 2024-25
Date:	09/28/2021				
Program Staff:	Matthew Buck, Supervisor; Freddy Hernandez, Director of Youth & Community Services; Anna Saavedra, Case Manager; Monique Moreno, Early Childhood Educator				
Program Officer:	Analy Martinez				

Scope of Work-Evaluation Plan Review	Annual Target	Does the Performance Measure reflect the needs of the community?		Is the Target attainable?	
		Yes	No	Yes	No
Result Indicator					
2.1.4. Number of parents/guardians who received general case management services, including home visits.	30	X		X	
2.1.7. Number of children who received general case management services, including home visits.	30	X		X	
2.2.1. Number of parents/guardians who received court-mandated parent education.	10	X		X	
2.4.3. Number of parents/guardians who received support services.	0	X		X	
3.1.1. Number of children who participated in educational center-based activities.	25	X		X	
3.1.2. Number of children who participated in educational home-based activities.	15	X		X	
3.1.3. Number of children who participated in Summer Bridge center-based activities.	10	X		X	
4.2.1. Number of collaborative meetings held.	9	X		X	
4.3.2. Number of providers attending articulation meetings to establish a standardized transition plan for incoming kindergarteners.	6	X		X	
4.3.3. Number of articulation meetings held to establish or review a standardized transition plan for incoming kindergartners.	2	X		X	
Comments:					
None					

Performance Measure Summary Fiscal Year: 2020-21	Annual Target	Was the Target met?		Percent Achieved
Result Indicator		Yes	No	%
2.1.4. Number of parents/guardians who received general case management services, including home visits.	30	X		113%
2.1.7. Number of children who received general case management services, including home visits.	30	X		157%

Fall Site Visit Report

Performance Measure Summary Fiscal Year: 2020-21	Annual Target	Was the Target met?		Percent Achieved
2.2.1. Number of parents/guardians who received court-mandated parent education.	10	X		110%
2.4.3. Number of parents/guardians who received support services.	0	X		100%
3.1.1. Number of children who participated in educational center-based activities.	25		X	72%
3.1.2. Number of children who participated in educational home-based activities.	15	X		313%
3.1.3. Number of children who participated in Summer Bridge center-based activities.	10	X		140%
4.2.1. Number of collaborative meetings held.	9		X	89%
4.3.2. Number of providers attending articulation meetings to establish a standardized transition plan for incoming kindergarteners.	6	X		133%
4.3.3. Number of articulation meetings held to establish or review a standardized transition plan for incoming kindergartners.	2	X		100%
Comments:				
For fiscal year 2020-21, two of ten result indicators were not met due to the COVID-19 pandemic and staff transitions.				

Quarterly Projections Fiscal Year: 2021-22	Annual Target	Q1	Q2	Q3	Q4
Result Indicator					
2.1.4. Number of parents/guardians who received general case management services, including home visits.	30	10	6	8	6
2.1.7. Number of children who received general case management services, including home visits.	30	10	6	8	6
2.2.1. Number of parents/guardians who received court-mandated parent education.	10	4	2	2	2
2.4.3. Number of parents/guardians who received support services.	0	0	0	0	0
3.1.1. Number of children who participated in educational center-based activities.	25	10	5	5	5
3.1.2. Number of children who participated in educational home-based activities.	15	7	2	3	3
3.1.3. Number of children who participated in Summer Bridge center-based activities.	10	5	0	0	5
4.2.1. Number of collaborative meetings held.	9	3	1	2	3
4.3.2. Number of providers attending articulation meetings to establish a standardized transition plan for incoming kindergarteners.	6	0	0	0	6
4.3.3. Number of articulation meetings held to establish or review a standardized transition plan for incoming kindergartners.	2	0	0	0	2



Fall Site Visit Report

Quarterly Projections Fiscal Year: 2021-22	Annual Target	Q1	Q2	Q3	Q4
Comments:					
Supervisor requested for Program Officer to adjusted quarterly projections for Result Indicators 3.1.3. and 4.2.1. in Persimmony. Projections were adjusted in Persimmony on 09/29/21.					

Timeliness Fiscal Year: 2020-21	Performance Measures		Program Executive Summary		Response to Feedback	
	Yes	No	Yes	No	Yes	No
Was the program late with quarterly updates in the previous fiscal year? If yes, list below.		X		X		X
Comments:						
All program reports were submitted on time for fiscal year 2020-21.						

Policies and Procedures Manual			
Does the program have a Policy and Procedures manual?		☒ Yes	☐ No
When was the manual last updated?		11/21/2017	
Was the updated manual sent to First 5 Kern?		☒ Yes	☐ No
File Security			
• Where are client files stored?		Locked file cabinet.	
• How often is file security reviewed?		Daily	
• Is the 3-lock system utilized?		☒ Yes	☐ No
Comments:			
Next Steps: Director of Youth & Community Services will provide an updated copy of the program manual during the Annual Administrative site visit in the spring of 2022.			

Staff Name	Staff Title	First 5 Kern Funded	In-Kind
Freddy Hernandez	Director of Youth & Community Services		X
Matthew Buck	Supervisor	X	
Diana Gonzalez	Office Assistant	X	
Anna Saavedra	Case Manager	X	
Monique Moreno	Early Childhood Educator (PT)	X	
Tracy Webster	Chief Finance Officer		X
Comments:			
Staff list was reviewed on 09/28/2021 by Director of Youth & Community Services and Supervisor.			

Fall Site Visit Report

Trainings

Confidentiality	☒ Yes	☐ No
Persimmony		
Persimmony user list up to date?	☒ Yes	☐ No
Program Specific		
Ages & Stages Questionnaire Third Edition (ASQ-3)	☐ Yes	☒ No
Ages & Stages Questionnaire Social Emotional Second Edition (ASQ:SE-2)	☐ Yes	☒ No
Nurturing Parenting Court Mandated — AAPI-2	☒ Yes	☐ No
S.M.A.R.T Goals	☒ Yes	☐ No
Comments:		
Supervisor will complete ASQ-3 and ASQ:SE-2 training in the fall of 2021.		

Annual Administrative Review Follow-up

Did the program have any program recommendation(s)?	☐ Yes	☒ No
If yes, were the recommendation(s) completed?	☐ Yes	☐ No
List recommendations:		
Comments:		
There was no Annual Administrative Review for fiscal year 2020-21 due to the COVID-19 pandemic.		

File Review

Does the program provide services to children and families under Result Indicators 2.1.4, 2.1.5, 2.1.7, 2.1.8, 3.1.1, or 3.1.2?	☒ Yes	☐ No
How many case files were reviewed? (three files per case manager or program type)	9	
Comments:		
Center Based 77672 78557 - Go* Home Based 78353 79001 75190 Case Management 78364 79545 80175		



Fall Site Visit Report

File Review

Program Officer reviewed nine files on 9/28/21 during the fall site visit. The files were well organized and included the First 5 Kern forms. One center-based file was missing the First 5 Kern photo release form.

Next steps:

- Program Officer will review three case management files during the Annual Administrative site visit to ensure that the Ages & Stages Questionnaire Social Emotional Second Edition (ASQ:SE-2) has been completed.
- Program Officer will review one center-based file during the Annual Administrative site visit to ensure that the photo release form is included.

Next Steps (If not completed by the next Annual Administrative Review, it will become a formal recommendation.)

- Next Steps: Director of Youth & Community Services will provide an updated copy of the program manual during the Annual Administrative site visit in the spring of 2022.
- Program Officer will review three case management files during the Annual Administrative site visit to ensure that the Ages & Stages Questionnaire Social Emotional Second Edition (ASQ:SE-2) is included in the files.
- Program Officer will review one center-based file during the Annual Administrative site visit to ensure that the photo release form is included.

Suggestions (A suggestion is not monitored for completion and will not become a formal recommendation at the next Annual Administrative Review.)

- Program Officer suggested that the Family Care Plan form is also used for the center-based files to capture goals set for the children. Currently the Family Care Plan form is used for the home-based children.
- Program Officer suggested that the Supervisor and Case Manager attend the Home Visiting meetings coordinated by First 5 Kern.
- Program Officer will follow-up with Kern Early Stars regarding on boarding the East Kern Family Resource Center.
- Program Officer shared information regarding the Help Me Grow Kern County and 2-1-1 programs.

Additional Comments (Add any additional comments not captured above.)

- Supervisor shared that the East Kern Family Resource Center is now on the Unite Us platform and ready to receive referrals.

Case Management File Review

Program Title:	East Kern Family Resource Center (Community Action Partnership of Kern)				
Fiscal Year:	☐ 2020-21	☒ 2021-22	☐ 2022-23	☐ 2023-24	☐ 2024-25
Date:	09/28/2021		Case File Number: 77672		
Program Officer	Analay Martinez				

File Organization	Yes	No	N/A	Comments
Table of Contents/Legend	☒	☐	☐	
Sections easily distinguished/located	☒	☐	☐	
First 5 Kern Intake Forms				
Informed Consent	☒	☐	☐	
Family Demographics	☒	☐	☐	
Birth Survey	☒	☐	☐	
Core Data Elements	☒	☐	☐	
Photo Release Form	☒	☐	☐	
Assessments				
Family Stability Rubric	☒	☐	☐	
Ages and Stages Questionnaire-3	☒	☐	☐	
Ages and Stages Questionnaire-SE 2	☐	☒	☐	No ASQ:SE2
Adult-Adolescent Parenting Inventory-2	☐	☒	☐	
Nurturing Parenting Community-Based	☐	☐	☒	
Other forms (specify):	☒	☐	☐	CAPK
Case Notes				
Dates of contact with participant	☒	☐	☐	
List of services provided	☒	☐	☐	
Referrals (copy or list of referrals given)	☒	☐	☐	
Written in third person	☒	☐	☐	
Supervisor Tracking Sheet	☒	☐	☐	
Date last reviewed by program supervisor	(mm/dd/yyyy)			9/24/21

Family Care Plan	Yes	No	N/A	Comments
Family Care Plan	☒	☐	☐	
Signed by case manager	☒	☐	☐	
Signed by parent/guardian	☒	☐	☐	

S.M.A.R.T Goals												
Number of goals:												
	Goal 1 Objectives				Goal 2 Objectives				Goal 3 Objectives			
Specific	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Measureable	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Attainable	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Realistic	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Timely	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Comments:												
Need to work on SMART Goals.												

Based on the file review are there any Next Steps to add to the Fall Site Visit Report?	☒ Yes	☐ No
Based on the file review are there any Suggestions to add to the Fall Site Visit Report?	☒ Yes	☐ No

Case Management File Review

Program Title:	East Kern Family Resource Center (Community Action Partnership of Kern)				
Fiscal Year:	☐ 2020-21	☒ 2021-22	☐ 2022-23	☐ 2023-24	☐ 2024-25
Date:	09/28/2021		Case File Number: 78557		
Program Officer	Analay Martinez				

File Organization	Yes	No	N/A	Comments
Table of Contents/Legend	☒	☐	☐	
Sections easily distinguished/located	☒	☐	☐	
First 5 Kern Intake Forms				
Informed Consent	☒	☐	☐	
Family Demographics	☒	☐	☐	
Birth Survey	☒	☐	☐	
Core Data Elements	☒	☐	☐	
Photo Release Form	☒	☐	☐	
Assessments				
Family Stability Rubric	☒	☐	☐	
Ages and Stages Questionnaire-3	☒	☐	☐	
Ages and Stages Questionnaire-SE:2	☐	☒	☐	no ASQ:SE-2
Adult-Adolescent Parenting Inventory-2	☐	☒	☐	
Nurturing Parenting Community-Based	☐	☐	☒	
Other forms (specify):	☒	☐	☐	CAPK Consent
Case Notes				
Dates of contact with participant	☒	☐	☐	
List of services provided	☒	☐	☐	
Referrals (copy or list of referrals given)	☒	☐	☐	
Written in third person	☒	☐	☐	
Supervisor Tracking Sheet	☒	☐	☐	
Date last reviewed by program supervisor	(mm/dd/yy)		9/14/21	

Family Care Plan	Yes	No	N/A	Comments
Family Care Plan	☒	☐	☐	
Signed by case manager	☒	☐	☐	
Signed by parent/guardian	☒	☐	☐	

S.M.A.R.T Goals												
Number of goals:												
	Goal 1 Objectives				Goal 2 Objectives				Goal 3 Objectives			
Specific	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Measureable	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Attainable	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Realistic	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Timely	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Comments: Need to work on SMART goals,												

Based on the file review are there any Next Steps to add to the Fall Site Visit Report?	☒ Yes	☐ No
Based on the file review are there any Suggestions to add to the Fall Site Visit Report?	☒ Yes	☐ No

Program Title: East Kern Family Resource Center (Community Action Partnership of Kern)
Fiscal Year: ☐ 2020-21 ☒ 2021-22 ☐ 2022-23 ☐ 2023-24 ☐ 2024-25
Date: 09/28/2021 **Case File Number:** 607*
Program Officer: Analay Martinez

File Organization	Yes	No	N/A	Comments
Table of Contents/Legend	☒	☐	☐	
Sections easily distinguished/located	☒	☐	☐	
First 5 Kern Intake Forms				
Informed Consent	☒	☐	☐	
Family Demographics	☒	☐	☐	
Birth Survey	☒	☐	☐	
Core Data Elements	☒	☐	☐	
Photo Release Form	☒	☐	☐	
Assessments				
Family Stability Rubric	☒	☐	☐	
Ages and Stages Questionnaire-3	☒	☐	☐	
Ages and Stages Questionnaire-SE:2	☒	☒	☐	no ASD:SE-2
Adult-Adolescent Parenting Inventory-2	☐	☒	☐	
Nurturing Parenting Community-Based	☐	☐	☒	
Other forms (specify):	☒	☐	☐	CAPK consent
Case Notes				
Dates of contact with participant	☒	☐	☐	
List of services provided	☒	☐	☐	
Referrals (copy or list of referrals given)	☒	☐	☐	
Written in third person	☒	☐	☐	
Supervisor Tracking Sheet	☒	☐	☐	
Date last reviewed by program supervisor	(mm/dd/yy)			9/27/21

Family Care Plan	Yes	No	N/A	Comments
Family Care Plan	☒	☐	☐	
Signed by case manager	☒	☐	☐	
Signed by parent/guardian	☒	☐	☐	

S.M.A.R.T Goals												
Number of goals:												
	Goal 1 Objectives				Goal 2 Objectives				Goal 3 Objectives			
Specific	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Measureable	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Attainable	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Realistic	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Timely	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Comments: Need to work on SMART Goals.												

Based on the file review are there any Next Steps to add to the Fall Site Visit Report? ☒ Yes ☐ No
 Based on the file review are there any Suggestions to add to the Fall Site Visit Report? ☒ Yes ☐ No



File Review

File Review:	☒ Center-Based	☐ Home-Based
Program Title:	East Kern Family Resource Center (Community Action Partnership of Kern)	
Fiscal Year:	☐ 2020-21	☒ 2021-22
	☐ 2022-23	☐ 2023-24
	☐ 2024-25	
Date:	09/28/2021	Case File Number: 78364
Program Officer	Analy Martinez	

File Organization	Yes	No	N/A	Comments
Table of Contents/Legend	☒	☐	☐	
Sections easily distinguished/located	☒	☐	☐	
First 5 Kern Intake Forms				
Informed Consent	☒	☐	☐	
Family Demographics	☒	☐	☐	
Birth Survey	☒	☐	☐	
Core Data Elements	☒	☐	☐	
Photo Release Form	☒	☐	☐	
Assessments				
Ages and Stages Questionnaire-3	☒	☐	☐	
Ages and Stages Questionnaire-SE 2	☐	☐	☒	ASQ:SE-2 (not for CB)
Desired Results Developmental Profile	☐	☐	☒	
Other forms (specify):	☒	☐	☐	CAPK Consent Form
Case Notes				
Dates of contact with participant listed	☒	☐	☐	
List of services provided	☐	☐	☒	
Referrals (copy or list of referrals provided)	☐	☐	☒	
Supervisor Tracking Sheet	☒	☐	☐	
Written in third person	☒	☐	☐	
Date last reviewed by program supervisor	9/27/21			

Developmental Plan	Yes	No	N/A	Comments
Steps to achieving goals	☒	☐	☐	Family Care Plan
Target dates for goals	☒	☐	☐	

Based on file review are there Next Steps to add to the Fall Site Visit Report?	☐ Yes	☒ No
Based on file review are there Suggestions to add to the Fall Site Visit Report?	☐ Yes	☒ No

FSR Form

Add ASQ:SE-2 to ~~legend~~ not for Center-Based
only cm children.



File Review

File Review:	☒ Center-Based	☐ Home-Based
Program Title:	East Kern Family Resource Center (Community Action Partnership of Kern)	
Fiscal Year:	☐ 2020-21	☒ 2021-22
	☐ 2022-23	☐ 2023-24
	☐ 2024-25	
Date:	09/28/2021	Case File Number: 79545
Program Officer	Analy Martinez	

File Organization	Yes	No	N/A	Comments
Table of Contents/Legend	☒	☐	☐	
Sections easily distinguished/located	☒	☐	☐	
First 5 Kern Intake Forms				
Informed Consent	☒	☐	☐	
Family Demographics	☒	☐	☐	
Birth Survey	☒	☐	☐	
Core Data Elements	☒	☐	☐	
Photo Release Form	☒	☐	☐	
Assessments-				
Ages and Stages Questionnaire-3	☒	☐	☐	Child scored in the Black
Ages and Stages Questionnaire-SE:2	☐	☐	☒	
Desired Results Developmental Profile	☐	☐	☒	
Other forms (specify):	☒	☐	☐	CAPK Consent
Case Notes				
Dates of contact with participant listed	☒	☐	☐	
List of services provided	☐	☐	☒	
Referrals (copy or list of referrals provided)	☐	☐	☒	
Supervisor Tracking Sheet	☒	☐	☐	
Written in third person	☒	☐	☐	
Date last reviewed by program supervisor	9/27/21			

Developmental Plan	Yes	No	N/A	Comments
Steps to achieving goals	☒	☐	☐	Family Care Plan
Target dates for goals	☒	☐	☐	

Based on file review are there Next Steps to add to the Fall Site Visit Report?	☐ Yes	☒ No
Based on file review are there Suggestions to add to the Fall Site Visit Report?	☐ Yes	☒ No

FSR form



File Review

File Review:	☒ Center-Based	☐ Home-Based			
Program Title:	East Kern Family Resource Center (Community Action Partnership of Kern)				
Fiscal Year:	☐ 2020-21	☒ 2021-22	☐ 2022-23	☐ 2023-24	☐ 2024-25
Date:	09/28/2021		Case File Number: 80175		
Program Officer	Analy Martinez				

File Organization	Yes	No	N/A	Comments
Table of Contents/Legend	☒	☐	☐	
Sections easily distinguished/located	☒	☐	☐	
First 5 Kern Intake Forms				
Informed Consent	☒	☐	☐	
Family Demographics	☒	☐	☐	
Birth Survey	☒	☐	☐	
Core Data Elements	☒	☐	☐	
Photo Release Form	☐	☒	☐	Missing F5K-photo release
Assessments				
Ages and Stages Questionnaire-3	☒	☐	☐	
Ages and Stages Questionnaire-SE 2	☐	☒	☒	
Desired Results Developmental Profile	☐	☐	☒	
Other forms (specify):	☒	☐	☐	CAPK Consent form
Case Notes				
Dates of contact with participant listed	☒	☐	☐	
List of services provided	☐	☐	☒	
Referrals (copy or list of referrals provided)	☐	☐	☒	
Supervisor Tracking Sheet	☒	☐	☐	
Written in third person	☒	☐	☐	
Date last reviewed by program supervisor	9/27/21			

Developmental Plan	Yes	No	N/A	Comments
Steps to achieving goals	☒	☐	☐	Family Care Plan
Target dates for goals	☒	☐	☐	

Based on file review are there Next Steps to add to the Fall Site Visit Report?	☒ Yes	☐ No
Based on file review are there Suggestions to add to the Fall Site Visit Report?	☐ Yes	☒ No

FSR Form
Missing F5K Photo release form.



File Review

File Review:	☐ Center-Based	☒ Home-Based			
Program Title:	East Kern Family Resource Center (Community Action Partnership of Kern)				
Fiscal Year:	☐ 2020-21	☒ 2021-22	☐ 2022-23	☐ 2023-24	☐ 2024-25
Date:	09/28/2021		Case File Number: 78353		
Program Officer	Analy Martinez				

File Organization	Yes	No	N/A	Comments
Table of Contents/Legend	☒	☐	☐	
Sections easily distinguished/located	☒	☐	☐	
First 5 Kern Intake Forms				
Informed Consent	☒	☐	☐	
Family Demographics	☒	☐	☐	
Birth Survey	☒	☐	☐	
Core Data Elements	☒	☐	☐	
Photo Release Form	☒	☐	☐	
Assessments				
Ages and Stages Questionnaire-3	☒	☐	☐	
Ages and Stages Questionnaire-SE:2	☐	☒	☐	
Desired Results Developmental Profile	☐	☐	☒	
Other forms (specify):	☒	☐	☐	CAPK consent
Case Notes				
Dates of contact with participant listed	☒	☐	☐	
List of services provided	☒	☐	☐	Add dates
Referrals (copy or list of referrals provided)	☒	☐	☐	
Supervisor Tracking Sheet	☒	☐	☐	
Written in third person	☒	☐	☐	
Date last reviewed by program supervisor				9/16/21

Developmental Plan	Yes	No	N/A	Comments
Steps to achieving goals	☒	☐	☐	Family Care Plan
Target dates for goals	☒	☐	☐	

Based on file review are there Next Steps to add to the Fall Site Visit Report?	☐ Yes	☒ No
Based on file review are there Suggestions to add to the Fall Site Visit Report?	☐ Yes	☒ No

FSR Form
Family Service Plan, goals.



File Review

File Review:	☐ Center-Based	☒ Home-Based			
Program Title:	East Kern Family Resource Center (Community Action Partnership of Kern)				
Fiscal Year:	☐ 2020-21	☒ 2021-22	☐ 2022-23	☐ 2023-24	☐ 2024-25
Date:	09/28/2021		Case File Number: 79001		
Program Officer	Analy Martinez				

File Organization	Yes	No	N/A	Comments
Table of Contents/Legend	☒	☐	☐	
Sections easily distinguished/located	☒	☐	☐	
First 5 Kern Intake Forms				
Informed Consent	☒	☐	☐	
Family Demographics	☒	☐	☐	
Birth Survey	☒	☐	☐	
Core Data Elements	☒	☐	☐	
Photo Release Form	☒	☐	☐	
Assessments				
Ages and Stages Questionnaire-3	☒	☐	☐	
Ages and Stages Questionnaire SE 2	☐	☒	☐	
Desired Results Developmental Profile	☐	☐	☒	
Other forms (specify):	☒	☐	☐	CAPK Consent
Case Notes				
Dates of contact with participant listed	☒	☐	☐	
List of services provided	☒	☐	☐	
Referrals (copy or list of referrals provided)	☒	☐	☐	
Supervisor Tracking Sheet	☒	☐	☐	
Written in third person	☒	☐	☐	
Date last reviewed by program supervisor				9/16/21

Developmental Plan	Yes	No	N/A	Comments
Steps to achieving goals	☒	☐	☐	Family Care Plan
Target dates for goals	☒	☐	☐	

Based on file review are there Next Steps to add to the Fall Site Visit Report?	☐ Yes	☒ No
Based on file review are there Suggestions to add to the Fall Site Visit Report?	☐ Yes	☒ No

FSR Form
Family Service Plan, goals



File Review

File Review:	☐ Center-Based	☒ Home-Based			
Program Title:	East Kern Family Resource Center (Community Action Partnership of Kern)				
Fiscal Year:	☐ 2020-21	☒ 2021-22	☐ 2022-23	☐ 2023-24	☐ 2024-25
Date:	09/28/2021		Case File Number: 75190		
Program Officer	Analy Martinez				

File Organization	Yes	No	N/A	Comments
Table of Contents/Legend	☒	☐	☐	
Sections easily distinguished/located	☒	☐	☐	
First 5 Kern Intake Forms				
Informed Consent	☒	☐	☐	
Family Demographics	☒	☐	☐	
Birth Survey	☒	☐	☐	
Core Data Elements	☒	☐	☐	
Photo Release Form	☒	☐	☐	
Assessments				
Ages and Stages Questionnaire-3	☒	☐	☐	
Ages and Stages Questionnaire-SE:2	☐	☒	☐	no ASD:SE-2
Desired Results Developmental Profile	☐	☐	☒	
Other forms (specify):	☒	☐	☐	CAPK Consent form.
Case Notes				
Dates of contact with participant listed	☒	☐	☐	
List of services provided	☒	☐	☐	
Referrals (copy or list of referrals provided)	☐	☒	☐	
Supervisor Tracking Sheet	☒	☐	☐	
Written in third person	☒	☐	☐	
Date last reviewed by program supervisor	9/16/21			

Developmental Plan	Yes	No	N/A	Comments
Steps to achieving goals	☒	☐	☐	Family Care Plan
Target dates for goals	☒	☐	☐	

Based on file review are there Next Steps to add to the Fall Site Visit Report?	☒ Yes	☐ No
Based on file review are there Suggestions to add to the Fall Site Visit Report?	☐ Yes	☒ No



MEMORANDUM

To: Audit & Pension Committee

Tracy Webster

From: Tracy Webster, Chief Financial Officer

Date: Thursday, August 19, 2021

Subject: *Agenda Item 5(e)*: Food Bank Internal Audit Summary - **Info Item**

In accordance with standard auditing best practices and ensure accurate representation, the CAPK Finance team conducted an internal audit of the Food Bank on June 11, 2021. During the audit, the team collected all relevant data and interviewed program staff. Documents were compiled by program staff and reviewed by the Finance team. The Finance team reviewed and analyzed the provided documentation.

After the audit was complete, the following areas were identified as areas of improvements:

- Tone at the Top
- Donation Management
- Project Management - Software Implementation
- Financial Internal Controls
- Accounts Receivable

The Finance team offered recommendations for improvement for each of these categories. The report was reviewed with CAPK program leadership. Accordingly, program leadership has compiled a plan of action to improve the areas of improvement. The Finance team will schedule a follow up audit in approximately 6 months to measure progress.

The plan of action generally includes the following strategies:

- Leadership engagement and staff training
- New policies on donation management and inventory
- Improvements on the timeline and deliverables with respect to the implementation of Primarius
- Revisions to the internal control structure at the Food Bank
- Revised policies and procedures with respect to Food Bank billing and accounts receivable

CAPK leadership is dedicated to continuous improvement and transparency. Accordingly, the Finance team is dedicated to conducting programmatic internal audits for programs that have fiduciary risk associated with their daily activities.



TOMÁS J. ARAGÓN, MD, DrPH
Director and State Public Health Officer

State of California—Health and Human Services Agency
California Department of Public Health



GAVIN NEWSOM
Governor

September 10, 2021

Ms. Lorna Speight, RD
WIC Program Manager
Community Action Partnership of Kern
5005 Business Park N.
Bakersfield, CA 93309

Dear Ms. Speight,

The California Department of Public Health/Women, Infants and Children Division (CDPH/WIC) completed a biennial program monitoring review of your agency on December 10, 2020. The results of this review were summarized in a Letter of Findings sent to Community Action Partnership of Kern on December 23, 2020. There was one Area for Required Action (ARA). Your Corrective Action Plan (CAP) to address the ARA was due by February 22, 2021, and it was received by CDPH/WIC on February 1, 2021.

A CAP implementation review has been conducted to confirm whether the proposed actions in your CAP have been successfully completed. The outcome of the review is as follows:

Proposed Action: Yearly completion of an approved Annual Public Outreach Announcement (APOA) and retention of verification documents.

Confirmed: An Annual Public Outreach Announcement (APOA) for 2021 was submitted and approved by the CDPH/WIC Outreach Unit in February of 2021. The APOA was executed in March and April of 2021 and verification documents were provided to CDPH/WIC.

We have concluded that the proposed corrective actions were fully implemented, and the Area for Required Action has been satisfactorily resolved. Thank you for taking the necessary steps to achieve program compliance.



CDPH Women, Infants and Children (WIC) Division
3901 Lennane Drive MS 8600 Sacramento, CA 95834
P.O. Box 997375 MS 8600 Sacramento, CA 95899-7375
(916) 928-8500 [Division Website](http://www.wicworks.ca.gov) (www.wicworks.ca.gov)



Ms. Lorna Speight
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If you have any questions, please contact your Nutrition Consultant, Trish Kearney, at 916-928-8859.

Sincerely,

A handwritten signature in blue ink that reads "Jared Garbutt". The signature is fluid and cursive, with the first name "Jared" being more prominent than the last name "Garbutt".

Jared Garbutt, MPH, RD, Chief
Bay and Central Section, Local Services Branch
Women, Infants and Children (WIC) Division
California Department of Public Health

cc: Mr. Jeremy T. Tobias
Chief Executive Officer
Community Action Partnership of Kern
jtobias@capk.org