The Richmond Center
Financial Statements
Year Ended June 30, 2008

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Independent Auditor's Report

Board of Directors
The Richmond Center
Ames, Iowa

We have audited the accompanying statement of financial position of The Richmond Center as of June 30, 2008, and the related statements of activities, functional expenses and cash flows for the year then ended. These financial statements are the responsibility of the Organization's management. Our responsibility is to express an opinion on these financial statements based on our audit. The prior year summarized comparative information has been derived from the Organization's 2007 financial statements and, in our report dated October 19, 2007 we expressed an unqualified opinion on those financial statements.

We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of The Richmond Center as of June 30, 2008, and the changes in its net assets and its cash flows for the year then ended in conformity with accounting principles generally accepted in the United States of America.

The accompanying financial statements have been prepared assuming that the Organization will continue as a going concern. As discussed in Note 14 to the financial statements, the Organization has incurred a $38,110 decrease in net assets during the year ended June 30, 2008. In addition, the Organization has incurred similar decreases in recent years. Those factors, among others raise substantial doubt about its ability to continue as a going concern. Management's plans regarding these matters also are described in Note 14. The financial statements do not include any adjustments that might result from the outcome of this uncertainty.

In accordance with *Government Auditing Standards*, we have also issued a report dated October 15, 2008, on our consideration of The Richmond Center's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing and not to provide an opinion on the internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* and should be considered in assessing the results of our audit.

Peterson & Houston, P.C.

Peterson & Houston, P.C.
Boone, Iowa

October 15, 2008

The Richmond Center
Statement of Financial Position
June 30, 2008
(With Comparative Totals for June 30, 2007)

	2008	2007
Assets		
Assets		
Cash and cash equivalents	$ 81,138	$ 63,237
Accounts receivable		
Trade, net of allowance for doubtful accounts of $124,044 and $45,150	126,094	199,320
Other	33,226	10,316
Prepaid expenses	-	7,150
Other assets	-	154
Property and equipment, net of accumulated depreciation of $421,558 and $381,746	921,399	931,981
Total assets	$ 1,161,857	$ 1,212,158
Liabilities and Net Assets		
Liabilities		
Accounts payable	$ 14,307	$ 5,502
Accrued liabilities	96,815	90,170
Short-term note	33,514	63,000
Notes payable	882,563	880,718
Total liabilities	1,027,199	1,039,390
Net assets		
Unrestricted		
Undesignated	115,705	154,256
Temporarily restricted	18,953	18,512
Total net assets	134,658	172,768
Total liabilities and net assets	$ 1,161,857	$ 1,212,158

See accompanying notes.

The Richmond Center
Statement of Activities
Year Ended June 30, 2008
(With Comparative Totals for the Year Ended June 30, 2007)

	Unrestricted	Temporarily Restricted	2008 Total	2007 Total
Changes in net assets				
Revenues, gains and other support				
Contributions	$ 32,643	$ 1,000	$ 33,643	$ 19,872
United Way	14,571	-	14,571	15,747
Carroll County	58,949	-	58,949	64,156
Story County	237,491	-	237,491	187,344
Boone County	80,453	-	80,453	81,254
Greene County	21,271	-	21,271	29,082
City of Ames	17,500	-	17,500	15,000
City of Boone	1,500	-	1,500	1,500
ISU Government Student Body	607	-	607	500
ISU Workstudy	11,604	-	11,604	-
Community Mental Health Services Block Grant	51,394	-	51,394	91,358
Patient fees	1,002,951	-	1,002,951	1,026,866
Rent	32,691	-	32,691	29,967
Other income	16,888	-	16,888	10,498
Investment income	534	204	738	1,174
Total revenues, gains and other support	1,581,047	1,204	1,582,251	1,574,318
Net assets released from restrictions	763	(763)	-	-
Total revenues, gains, support, and reclassifications	1,581,810	441	1,582,251	1,574,318
Expenses				
Program services				
Outpatient services	1,080,488	-	1,080,488	1,129,050
Outreach services	276,765	-	276,765	301,817
Total program services	1,357,253	-	1,357,253	1,430,867
Support activities				
General and administrative	261,149	-	261,149	178,076
Fundraising	1,959	-	1,959	1,787
Total support activities	263,108	-	263,108	179,863
Total expenses	1,620,361	-	1,620,361	1,610,730
Increase (decrease) in net assets	(38,551)	441	(38,110)	(36,412)
Net assets, beginning of year	154,256	18,512	172,768	209,180
Net assets, end of year	$ 115,705	$ 18,953	$ 134,658	$ 172,768

See accompanying notes.

The Richmond Center
Statement of Functional Expenses
Year Ended June 30, 2008
(With Comparative Totals for the Year Ended June 30, 2007)

	Program Services			Support Activities				
	Outpatient Services	Outreach Services	Total Program Services	General and Administrative	Fundraising	Total Support Activities	2008 ~~2007~~ Total	2007 ~~2006~~ Total
Salaries and wages	$ 760,338	$ 170,229	$ 930,567	$ 148,958	$ -	$ 148,958	$ 1,079,525	$ 1,084,805
Employee benefits	57,556	28,043	85,599	11,250	-	11,250	96,849	95,811
Payroll taxes	56,836	12,875	69,711	10,891	-	10,891	80,602	80,367
Total salaries and related expenses	874,730	211,147	1,085,877	171,099	-	171,099	1,256,976	1,260,983
Contract services	20,915	-	20,915	-	-	-	20,915	20,091
Contracted physician services	32,180	-	32,180	-	-	-	32,180	29,550
Community support services	-	216	216	-	-	-	216	2,132
Advertising	480	483	963	8,397	-	8,397	9,360	9,309
Professional fees	-	-	-	7,486	-	7,486	7,486	5,798
Office supplies	8,709	1,969	10,678	6,242	1,959	8,201	18,879	19,751
Postage	1,844	1,336	3,180	4,714	-	4,714	7,894	7,674
Continuing education	5,710	2,800	8,510	688	-	688	9,198	5,028
Dues and subscriptions	179	352	531	3,522	-	3,522	4,053	3,919
Data systems	8,715	1,789	10,504	5,993	-	5,993	16,497	1,447
Occupancy	18,352	7,574	25,926	6,678	-	6,678	32,604	29,762
Utilities	9,506	3,259	12,765	3,978	-	3,978	16,743	16,674
Insurance	27,186	11,281	38,467	6,112	-	6,112	44,579	51,268
Repairs and maintenance	2,434	469	2,903	1,123	-	1,123	4,026	7,785
Telephone	9,026	2,942	11,968	1,026	-	1,026	12,994	14,382
Travel	1,567	10,696	12,263	2,168	-	2,168	14,431	10,359
Miscellaneous	1,072	190	1,262	1,866	-	1,866	3,128	2,695
Interest expense	34,676	7,402	42,078	26,312	-	26,312	68,390	71,944
Depreciation	23,207	12,860	36,067	3,745	-	3,745	39,812	40,179
Total functional expenses	$ 1,080,488	$ 276,765	$ 1,357,253	$ 261,149	$ 1,959	$ 263,108	$ 1,620,361	$ 1,610,730

See accompanying notes.

The Richmond Center
Statement of Cash Flows
Year Ended June 30, 2008
(With Comparative Totals for the Year Ended June 30, 2007)

	2008	2007
Cash flows from operating activities		
Decrease in net assets	$ (38,110)	$ (36,412)
Adjustments to reconcile increase in net assets to net cash provided by operating activities		
Depreciation	39,812	40,179
(Increase) decrease in operating assets		
Accounts receivable	50,316	(5,900)
Prepaid expenses	7,150	5,968
Other assets	154	735
Increase (decrease) in operating liabilities		
Accounts payable	8,805	(10,005)
Accrued liabilities	6,645	(31,981)
Net cash provided (used) by operating activities	74,772	(37,416)
Cash flows from investing activities		
Purchase of property and equipment	-	(5,276)
Net cash (used) by investing activities	-	(5,276)
Cash flows from financing activities		
Proceeds from short-term debt	26,000	-
Repayment on notes payable	(82,871)	(28,231)
Net cash (used) by financing activities	(56,871)	(28,231)
Net increase (decrease) in cash and cash equivalents	17,901	(70,923)
Cash and cash equivalents, beginning of year	63,237	134,160
Cash and cash equivalents, end of year	$ 81,138	$ 63,237
Supplemental disclosures:		
Interest paid during year	$ 68,390	$ 71,944
Noncash investing and financing transaction:		
Acquisition of property and equipment by direct loan payment	$ 29,230	$ -

See accompanying notes.

The Richmond Center
Notes to Financial Statements

1. Nature of Activities and Summary of Significant Accounting Policies

a. Nature of Activities
The Richmond Center, located in Ames, Iowa, is a nonprofit organization providing mental health services which include outpatient mental health, community support, consultation, education, and psychiatric services for the residents of Story, Boone, Greene and Carroll Counties.

The Organization is dependent on continued funding by Federal, State and local governmental bodies to provide the programs necessary to support the services and objectives set out above.

b. Basis of Accounting
The financial statements of the Organization have been prepared on the accrual basis of accounting and accordingly reflect all significant receivables, payables, and other liabilities.

c. Basis of Presentation
The Organization follows Statement of Financial Accounting Standards No. 117, Financial Statements of Not-for-Profit Organizations, and is required to report information regarding its financial position and activities according to three classes of net assets: unrestricted net assets, temporarily restricted net assets and permanently restricted net assets. The Organization has no permanently restricted net assets.

d. Use of Estimates
The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates.

e. Cash and Cash Equivalent
For purposes of the statement of cash flows, the Organization considers all highly liquid investments and certificates of deposit with maturities of three months or less when purchased to be cash equivalents.

f. Client Receivables
Client receivables are shown at the amount expected to be collected from clients and other third-party payors. The allowance for doubtful accounts is based on an aging of all the individual client balances. The allowance for doubtful accounts totaled $124,044 and $45,150 at June 30, 2008 and 2007, respectively.

The Richmond Center
Notes to Financial Statements

1. Nature of Activities and Summary of Significant Accounting Policies (continued)

g. Property and Equipment

Property and equipment is carried at cost, or, if donated, at the approximate fair value at the date of donation. Such donations are reported as unrestricted support unless the donor has restricted the donated asset for a specific purpose. Assets donated with explicit restrictions regarding their use and contributions of cash that must be used to acquire property and equipment are reported as restricted support. Absent donor stipulations regarding how long those donated assets must be maintained, the Organization reports expirations of donor restrictions when the donated or acquired assets are placed in service as instructed by the donor. The Organization reclassifies temporarily restricted net assets to unrestricted net assets at that time. Depreciation of buildings and equipment is computed using the straight-line method for financial reporting purposes at rates based on the following useful lives:

Building & improvements	5 – 39
Equipment & furnishings	3 – 7

Expenditures for major renewals and betterments in excess of $3,000 that extend the useful lives of buildings and equipment are capitalized. Expenditures for maintenance and repairs are charged to expense as incurred.

h. Contributions

Contributions received are recorded as increases in unrestricted, temporarily restricted, or permanently restricted net assets, depending on the existence and/or nature of any donor restrictions. All other donor-restricted contributions are reported as increases in temporarily or permanently restricted net assets depending on the nature of the restrictions. When a restriction expires, temporarily restricted net assets are reclassified to unrestricted net assets as net assets released from restrictions.

i. Expenses Allocation

The costs of providing various programs and other activities have been summarized on a functional basis in the Statement of Activities and in the Statement of Functional Expenses. Accordingly, certain costs have been allocated among the programs and supporting services benefited based upon distribution of salaries and wages and usage of facilities and equipment.

j. Comparative Financial Information

The financial statements include certain prior-year summarized comparative information in total but not by individual program. Such information does not include sufficient detail to constitute a presentation in conformity with generally accepted accounting principles. Accordingly, such information should be read in conjunction with the Organization's financial statements for the year ended June 30, 2007, from which the summarized information was derived.

The Richmond Center
Notes to Financial Statements

1. Nature of Activities and Summary of Significant Accounting Policies (continued)

k. Income Taxes
The Organization is a not-for-profit organization exempt from income taxes under Section 501(c)(3) of the Internal Revenue Code and classified by the Internal Revenue Service as other than a private foundation. However, income from certain activities not directly related to the Organization's tax-exempt purpose is subject to taxation as unrelated business income.

2. Property and Equipment

Property and equipment are summarized by major classifications as follows:

	2008	2007
Land	$ 169,000	$ 169,000
Building	841,000	841,000
Building Improvements	110,874	81,644
Vehicles	85,029	85,029
Furniture and fixtures	137,054	137,054
	1,313,727	1,313,727
Accumulated depreciation	(421,558)	(381,746)
	$ 921,399	$ 931,981

Depreciation expense was $39,812 and $40,179 for the years ended June 30, 2008 and 2007, respectively.

3. Notes Payable

Contract to an Iowa general partnership dated July 1, 2006, due in monthly installments of $6,394, including interest at 7.25%, with a balloon payment due July 1, 2009. Real estate is pledged as collateral.	$843,854
Note payable to First American Bank dated November 20, 2007, due October 31, 2008. Interest only payments at 7% are due monthly. The loan is secured by substantially all the assets of the Organization.	29,230
Note payable to Boone Bank and Trust Co. dated February 10, 2004, due February 10, 2009. Payments of $203, including interest at 6.50% are due monthly. A vehicle is pledged as collateral.	1,584
Note payable to Boone Bank and Trust Co. dated April 27, 2004, due April 15, 2009. Payments of $332, including interest at 5.90% are due monthly. A vehicle is pledged as collateral.	3,233

The Richmond Center
Notes to Financial Statements

3. **Notes Payable (continued)**

Note payable to Boone Bank and Trust Co. dated April 27, 2004, due April 15, 2009. Payments of $293, including interest at 5.90% are due monthly. A vehicle is pledged as collateral.	2,857
Note payable to Boone Bank and Trust Co. dated April 27, 2004, due April 15, 2009. Payments of $185, including interest at 5.90% are due monthly. A vehicle is pledged as collateral.	1,805
	$882,563

As of June 30, 2008, the aggregate maturities of the notes payable are as follows:

June 30, 2009	$ 54,786
June 30, 2010	827,777
	$882,563

4. **Revolving Line of Credit**

The Organization has a $36,000 revolving line of credit, of which $2,486 was unused at June 30, 2008. Bank advances on the credit line are payable on demand and carry an interest rate of 7% at June 30, 2008. The credit line is secured by substantially all assets of the Organization.

5. **Operating Leases**

The Organization is the lessee of various office spaces under monthly operating leases. Total rent expense was $22,165 and $21,540 for the years ended June 30, 2008 and 2007, respectively.

6. **Restrictions/Limitations on Net Assets**

The Organization has no limitations on unrestricted net assets:

	2008	2007
Unrestricted net assets	$115,705	$154,256

Temporarily restricted net assets were available for the following purposes:

Special needs program	$ 18,953	$ 18,512

The Richmond Center
Notes to Financial Statements

7. Advertising

The Organization uses advertising to promote its programs among the audiences it serves. The production costs of advertising are expensed as incurred. Advertising costs totaled $9,360 and $9,309 for the years ended June 30, 2008 and 2007, respectively.

8. Retirement Plans

The Organization participated in a tax-deferred retirement plan qualified under Section 401(k) of the Internal Revenue Code. The plan covers all employees who have worked more than 1,000 hours for the Organization. Employees may make contributions to the plan up to the maximum amount allowed by the Internal Revenue Code if they wish. The Organization makes no contributions to the plan.

9. Concentration of Credit Risk

The Organization's credit risk for accounts receivable is concentrated because substantially all of the balances are receivable from entities or individuals within the same geographic region.

10. Unemployment Tax Liability

The Organization has elected to pay unemployment compensation upon the filing of an actual claim rather than pay state unemployment taxes to provide insurance against such claims. Claims were $1,641 for the year ended June 30, 2008 and $11,080 for the year ended June 30, 2007. Included in accrued liabilities is an accrued state unemployment liability of $25,884 at June 30, 2008 and 2007 respectively.

11. Professional Service Agreements

The Organization has entered into an agreement to provide Employee Assistance services to Iowa State University and Mary Greeley Medical Center. The Organization maintains separate bank accounts as required by the agreements.

12. Risk Management

The Richmond Center is exposed to various risks of loss related to torts; theft of, damage to, and destruction of assets; errors and omissions; injuries to employees; and natural disasters. These risks are covered by commercial insurance purchased from independent third parties. The Organization assumes liability for any deductibles and claims in excess of coverage limitations. Settled claims from these risks have not exceeded commercial insurance coverage for the past three fiscal years.

The Richmond Center
Notes to Financial Statements

13. Net Patient Service Revenue

Patient service revenue is reported at the estimated realizable amounts from patients, third party payors and others for services rendered, including estimated retroactive adjustments under reimbursement agreements with third-party payors. Retroactive adjustments are accrued on an estimated basis in the period the related services are rendered and adjusted in future periods as final settlements are determined.

14. Going Concern

As indicated in the accompanying financial statements, the Organization showed a decrease in net assets of $38,110 during the year ended June 30, 2008. The Organization has had recurring decreases in net assets in recent years, significant staff turnover as well as difficulty in maintaining positive cash flows. Those factors as well as the uncertain conditions that the Organization faces regarding its loan agreements, create an uncertainty about the Organization's ability to continue as a going concern.

The Organization has developed a business plan which has it restructuring its management and financial departments by utilizing another agency for those services. This plan is the first part of what may eventually become a merger between the two Organizations. The Organization has also entered into an option to sell the facility the Organization currently is headquartered in. If the option is exercised the proceeds from the sale would pay the existing debt of the Organization. The ability of the Organization to continue is dependent upon the plan's success. The financial statements do not include any adjustments that might be necessary if the Organization is unable to continue as a going concern.

15. Commitments

The Organization has employment agreements with two former employees, one of which extends through February 28, 2009. The aggregate commitments under these agreements were approximately $44,000 at June 30, 2008.

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REPORT ON INTERNAL CONTROL OVER FINANCIAL REPORTING AND ON COMPLIANCE AND OTHER MATTERS BASED ON AN AUDIT OF FINANCIAL STATEMENTS PERFORMED IN ACCORDANCE WITH *GOVERNMENT AUDITING STANDARDS*

To the Board of Directors of
The Richmond Center
Ames, Iowa

We have audited the financial statements of The Richmond Center as of and for the year ended June 30, 2008 and have issued our report thereon dated October 15, 2008. We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States.

Internal Control over Financial Reporting

In planning and performing our audit, we considered The Richmond Center's internal control over financial reporting as a basis for designing our auditing procedures for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of The Richmond Center's internal control over financial reporting. Accordingly, we do not express an opinion on the effectiveness of the Organization's internal control over financial reporting.

Our consideration of internal control over financial reporting was for the limited purpose described in the preceding paragraph and would not necessarily identify all deficiencies in internal control over financial reporting that might be significant deficiencies or material weaknesses. However, as discussed below, we identified certain deficiencies in internal control over financial reporting that we consider to be significant deficiencies.

A control deficiency exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent or detect misstatements on a timely basis. A significant deficiency is a control deficiency, or combination of control deficiencies, that adversely affects the organization's ability to initiate, authorize, record, process, or report financial data reliably in accordance with generally accepted accounting principles, such that there is more than a remote likelihood that a misstatement of the organization's financial statements that is more than inconsequential will not be prevented or detected by the organization's internal control. We consider the deficiencies described in the accompanying schedule of findings to be significant deficiencies in internal control over financial reporting.

A material weakness is a significant deficiency, or combination of significant deficiencies, that results in more than a remote likelihood that a material misstatement of the financial statements will not be prevented or detected by the organization's internal control.

Our consideration of the internal control over financial reporting was for the limited purpose described in the first paragraph of this section and would not necessarily identify all deficiencies in the internal control that might be significant deficiencies and, accordingly, would not necessarily disclose all significant deficiencies that are also considered to be material weaknesses. However, of the significant deficiencies described in the accompanying schedule we consider all of them to be material weaknesses.

Compliance and Other Matters

As part of obtaining reasonable assurance about whether The Richmond Center's financial statements are free of material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the determination of financial statement amounts. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance that are required to be reported under *Government Auditing Standards.*

The Richmond Center's responses to the findings identified in our audit are described in the accompanying schedule of findings and responses. We did not audit Richmond Center's responses and accordingly, we express no opinion on them.

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

Peterson & Houston, P.C.
Boone, IA

October 15, 2008

The Richmond Center
Schedule of Findings
Year ended June 30, 2008

Findings related to the Financial Statements:

SIGNIFICANT DEFICIENCIES:

A. Segregation of Duties – During our review of internal control, the existing procedures are evaluated in order to determine that incompatible duties, from a control standpoint, are not performed by the same employee. This segregation of duties helps to prevent losses from employee error or dishonesty and therefore maximizes the accuracy of the Organization's financial statements.

Recommendation – We realize that with a limited number of office employees, segregation of duties is difficult. However, the Organization should review the operating procedures to obtain the maximum internal control possible under the circumstances.

Response – We'll continue to explore option of segregating duties. With a potential merger in sight, the number of employees that are available to split duties should be increasing.

Conclusion – Response accepted.

B. Preparation of Financial Statements in Accordance with Generally Accepted Accounting Principles (GAAP) – As is the case with similar non-profit entities, the Organization has historically relied on its independent external auditors to assist in the preparation of the financial statements and footnotes as part of its external financial reporting process. Accordingly, the Organization's ability to prepare financial statements in accordance with GAAP is based, in part, on its reliance on its external auditors, who cannot by definition be considered a part of the government's internal controls.

Recommendation – The Organization should evaluate the cost vs. benefit of establishing internal controls over the preparation of financial statements in accordance with GAAP, and determine if it is in the best interest of the Organization to continue to outsource this task to its external auditors.

Response – We are aware of the outsourcing option and will continue considering it.

Conclusion – Response accepted.

The Richmond Center
Schedule of Findings
Year ended June 30, 2008

Findings related to the Financial Statements (continued):

SIGNIFICANT DEFICIENCIES (continued):

C. Reconciling of Accounts – We noted during our review of the internal control, certain accounts were not reconciled in a timely manner. As a result of this condition the Organization's accounting records at times were misstated in such a manner management could not evaluate and make financial decisions in a timely manner.

Recommendation – We recommend that the Organization take the steps necessary to reconcile all general ledger accounts to subsidiary detail on a monthly basis in order to have a more accurate financial picture throughout the year.

Response – We understand the importance of timely and accurate financial information for management decision making purposes. We will continue to prioritize these tasks appropriately.

Conclusion – Response accepted.