

WILLOUGHBY-EASTLAKE PUBLIC LIBRARY

LAKE COUNTY, OHIO

REGULAR AUDIT

For the Years Ended December 31, 2022 and 2021



OHIO AUDITOR OF STATE
KEITH FABER



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Board of Trustees
Willoughby Eastlake Public Library
35150 Lakeshore Blvd.
Eastlake, Ohio 44095

We have reviewed the *Independent Auditor's Report* of the Willoughby Eastlake Public Library, Lake County, prepared by Charles E. Harris & Associates, Inc., for the audit period January 1, 2021 through December 31, 2022. Based upon this review, we have accepted these reports in lieu of the audit required by Section 117.11, Revised Code. The Auditor of State did not audit the accompanying financial statements and, accordingly, we are unable to express, and do not express an opinion on them.

Our review was made in reference to the applicable sections of legislative criteria, as reflected by the Ohio Constitution, and the Revised Code, policies, procedures and guidelines of the Auditor of State, regulations and grant requirements. The Willoughby Eastlake Public Library is responsible for compliance with these laws and regulations.

A handwritten signature in black ink that reads "Keith Faber".

Keith Faber
Auditor of State
Columbus, Ohio

August 11, 2023

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**WILLOUGHBY-EASTLAKE PUBLIC LIBRARY
LAKE COUNTY
Regular Audit
For the Years Ended December 31, 2022 and 2021**

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INDEPENDENT AUDITOR'S REPORT

Willoughby-Eastlake Public Library
Lake County
35150 Lakeshore Blvd.
Eastlake, Ohio 44095

To the Board of Trustees:

Report on the Audit of the Financial Statements

Unmodified and Adverse Opinions

We have audited the financial statements of the Willoughby-Eastlake Public Library, Lake County, Ohio (the Library), which comprise the cash balances, receipts and disbursements for each governmental type and the fiduciary fund type as of and for the years ended December 31, 2022 and 2021, and the related notes to the financial statements.

Unmodified Opinion on Regulatory Basis of Accounting

In our opinion, the accompanying financial statements referred to above present fairly, in all material respects, the cash balances, receipts and disbursements for each governmental fund type and the fiduciary fund type as of and for the years ended December 31, 2022 and 2021, and the related notes to the financial statements, in accordance with the financial reporting provisions which Ohio Revised Code Section 117.38 and Ohio Administrative Code Section 117-2-03(C) permit, described in Note 2.

Adverse Opinion on U.S. Generally Accepted Accounting Principles

In our opinion, because of the significance of the matter discussed in the *Basis for Adverse Opinion on U.S. Generally Accepted Accounting Principles* section of our report, the accompanying financial statements do not present fairly, in accordance with accounting principles generally accepted in the United States of America, the financial position of the Library as of December 31, 2022 and 2021, or the changes in financial position, thereof for the years then ended.

Basis for Opinions

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

Basis for Adverse Opinion on U.S. Generally Accepted Accounting Principles

As described in Note 2 of the financial statements, the financial statements are prepared by Library on the basis of the financial reporting provisions of Ohio Revised Code Section 117.38 and Ohio Administrative Code Section 117-2-03(C), which is an accounting basis other than accounting principles generally accepted in the United States of America (GAAP), to satisfy these requirements. The effects on the financial statements of the variances between the regulatory basis of accounting described in Note 2 and accounting principles generally accepted in the United States of America, although not reasonably determinable, are presumed to be material and pervasive.

Emphasis of Matter

As discussed in Note 13 and Note 12 to the financial statements in 2021 and 2022, respectively, the financial impact of COVID-19 and the ensuing emergency measures will impact subsequent periods of the Library. We did not modify our opinions regarding this matter.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the financial reporting provisions Ohio Revised Code Section 117.38 and Ohio Administrative Code Section 117-2-03(C) permit. Management is also responsible for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Library's ability to continue as a going concern for twelve months beyond the financial statement date, including any currently known information that may raise substantial doubt shortly thereafter.

Auditor's Responsibilities for the Audit of the Financial Statements

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

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


- exercise professional judgment and maintain professional skepticism throughout the audit.
- identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.

- obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Library's internal control. Accordingly, no such opinion is expressed.
- evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Library's ability to continue as a going concern for a reasonable period of time.

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

Other Reporting Required by Government Auditing Standards

In accordance with *Government Auditing Standards*, we have also issued our report dated May 22, 2023 on our consideration of the Library's internal control over financial reporting and our tests of its compliance with certain provisions of laws, regulations, contracts and grant agreements and other matters. The purpose of that report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the Library's internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Library's internal control over financial reporting and compliance.



Charles E. Harris & Associates, Inc.
May 22, 2023

Willoughby-Eastlake Public Library

Lake County

Combined Statement of Receipts, Disbursements
and Changes in Fund Balances (Regulatory Cash Basis)

All Governmental Fund Types

For the Year Ended December 31, 2022

	General	Capital Projects	Permanent	Totals (Memorandum Only)
Cash Receipts				
Property and Other Local Taxes	\$ 4,962,466	\$ -	\$ -	\$ 4,962,466
Public Library	2,532,495	-	-	2,532,495
Intergovernmental	389,663	-	-	389,663
Patron Fines and Fees	63,909	-	-	63,909
Contributions, Gifts and Donations	2,800	-	-	2,800
Earnings on Investments	39,180	29,472	1	68,653
Miscellaneous	22,043	-	-	22,043
<i>Total Cash Receipts</i>	<u>8,012,556</u>	<u>29,472</u>	<u>1</u>	<u>8,042,029</u>
Cash Disbursements				
Current:				
Library Services:				
Public Services and Programs	2,727,687	20,930	-	2,748,617
Collection Development and Processing	1,746,439	-	470	1,746,909
Support Services:				
Facilities Operation and Maintenance	552,517	-	-	552,517
Information Services	78,866	-	-	78,866
Business Administration	874,197	253,005	-	1,127,202
Capital Outlay	79,638	582,336	-	661,974
<i>Total Cash Disbursements</i>	<u>6,059,344</u>	<u>856,271</u>	<u>470</u>	<u>6,916,085</u>
<i>Excess of Receipts Over (Under) Disbursements</i>	1,953,212	(826,799)	(469)	1,125,944
Other Financing Receipts (Disbursements)				
Transfers In	-	1,780,000	-	1,780,000
Transfers Out	(1,780,000)	-	-	(1,780,000)
<i>Total Other Financing Receipts (Disbursements)</i>	<u>(1,780,000)</u>	<u>1,780,000</u>	<u>-</u>	<u>-</u>
<i>Net Change in Fund Cash Balances</i>	173,212	953,201	(469)	1,125,944
<i>Fund Cash Balances, January 1</i>	<u>1,089,121</u>	<u>2,570,616</u>	<u>14,415</u>	<u>3,674,152</u>
<i>Fund Cash Balances, December 31</i>	<u>\$ 1,262,333</u>	<u>\$ 3,523,817</u>	<u>\$ 13,946</u>	<u>\$ 4,800,096</u>

See accompanying notes to the financial statements

Willoughby-Eastlake Public Library
Lake County
Statement of Additions, Deductions
and Changes in Fund Balances (Regulatory Cash Basis)
Fiduciary Fund Type
For the Year Ended December 31, 2022

	<u>Other Custodial</u>
Additions	
Amounts Held for Employees	<u>\$ 10,810</u>
<i>Total Additions</i>	10,810
Deductions	
Distributions on Behalf of Employees	<u>10,810</u>
<i>Total Deductions</i>	10,810
<i>Net Change in Fund Balances</i>	-
<i>Fund Cash Balances, January 1</i>	<u>-</u>
<i>Fund Cash Balances, December 31</i>	<u><u>\$ -</u></u>

See accompanying notes to the financial statements

Willoughby-Eastlake Public Library
Lake County
Notes to the Financial Statements
For the Year Ended December 31, 2022

Note 1 – Reporting Entity

The Willoughby-Eastlake Public Library (the Library), Lake County, is a body politic and corporate established to exercise the rights and privileges conveyed to it by the constitution and laws of the State of Ohio. The Board appoints a 7-member Board of Trustees to govern the Library. The Library provides the community with various educational and literary resources. The Library serves the seven communities of Eastlake, Lakeline, Timberlake, Waite Hill, Willowick, Willoughby, and Willoughby Hills by providing convenient access to traditional reading materials and modern technological resources. We encourage life-long learning; offer training and programming that is relevant to today’s world and function as a center for intellectual and cultural activities. Our staff is courteous, knowledgeable, and dedicated to the idea good libraries contribute to a high quality of life.

The Library’s management believes these financial statements present all activities for which the Library is financially accountable.

Note 2 – Summary of Significant Accounting Policies

Basis of Presentation

The Library’s financial statements consist of a combined statement of receipts, disbursements, and changes in fund balances (regulatory cash basis) for all governmental fund types, and a statement of additions, deductions, and changes in fund balances (regulatory cash basis) for the fiduciary fund type which are organized on a fund type basis.

Fund Accounting

The Library uses funds to maintain its financial records during the year. A fund is defined as a fiscal and accounting entity with a self-balancing set of accounts. The funds of the Library are presented below:

General Fund The general fund accounts for and reports all financial resources not accounted for and reported in another fund. The general fund balance is available to the Library for any purpose provided it is expended or transferred according to the general laws of Ohio.

Capital Project Funds These funds account for and report financial resources that are restricted, committed, or assigned to expenditure for capital outlays, including the acquisition or construction of capital facilities and other capital assets. The fund balance is from Board approved transfers of unencumbered funds from the General Fund. The Library had the following significant Capital Project Fund:

Capital Projects Fund - The renovation of the Eastlake Public Library commenced on 10/4/2022. Prior to that \$16,499 was paid to GDP Group for the Planning/Programming phase of the project, \$185,407 to GPD Group for the design agreement, \$169,692 to Lakeland Management Systems for the Willowick Library elevator modernization project, \$7,300 to TEC Inc. for engineering fees for the Willowick elevator project and consulting for the Willowick HVAC project, \$19,550 to RJK Roofing Solutions to replace the roof at 42 Public Square, \$385,158 to Lakeland Management Systems for the renovation of the Eastlake Public Library, \$7,936 to Library Design Associates, Inc. for a partial payment for the Eastlake shelving and \$42,157 to Michael Zuren for property taxes due for 2021 for the property 42 Public Square, \$31,610 received from VEREIT Real Estate, LP for their share as stated in the Notes for year ended 12/31/2021.

Willoughby-Eastlake Public Library
Lake County
Notes to the Financial Statements
For the Year Ended December 31, 2022

Note 2 – Summary of Significant Accounting Policies (Continued)

Permanent Funds These funds account for and report resources that are restricted to the extent that only earnings, and not principal, may be used for purposes that support the reporting government's programs (for the benefit of the government or its citizenry). The Library had the following significant Permanent Fund:

The Francelia M Worrallo Fund The Library endowment fund accounts for and reports interest earned on the nonexpendable corpus from a trust agreement restricted for the purchase of books at the Willoughby Public Library.

Fiduciary Funds Fiduciary funds include custodial funds. Custodial funds are purely custodial in nature and are used to report fiduciary activity that is not required to be reported in a trust fund. The Library's custodial fund account is a payroll clearing fund for employee deductions the Library collects then submits to the appropriate company or vendor.

For regulatory purposes, certain own source revenues are permitted to flow through clearing funds presented as custodial funds. The amounts distributed to the other funds of the entity are identified on the statement of additions, deductions and changes in fund balances (regulatory cash basis) the fiduciary fund type. Also, for regulatory purposes, certain deposits and clearing funds are permitted to be presented as a custodial fund.

Basis of Accounting

These financial statements follow the accounting basis permitted by the financial reporting provisions of Ohio Revised Code Section 117.38 and Ohio Administrative Code Section 117-2-03 (C). This basis is similar to the cash receipts and disbursements accounting basis. The Board recognizes receipts when received in cash rather than when earned and recognizes disbursements when paid rather than when a liability is incurred. Budgetary presentations report budgetary expenditures when a commitment is made (i.e., when an encumbrance is approved).

These statements include adequate disclosure of material matters, as the financial reporting provisions of Ohio Revised Code Section 117.38 and Ohio Administrative Code Section 117-2-03 (C) permit.

Budgetary Process

The Board must annually approve appropriation measures and subsequent amendments. Unencumbered appropriations lapse at year end. Budgetary expenditures (that is, disbursements and encumbrances) may not exceed appropriations at the fund, function, and object level of control.

A summary of 2022 budgetary activity appears in Note 3.

Deposits and Investments

The Library's accounting basis includes investments as assets. This basis does not record disbursements for investment purchases or receipts for investment sales. This basis records gains or losses at the time of sale as receipts or disbursements, respectively.

Willoughby-Eastlake Public Library
Lake County
Notes to the Financial Statements
For the Year Ended December 31, 2022

Note 2 – Summary of Significant Accounting Policies (Continued)

Investment in STAR Ohio is measured at the net asset value (NAV) per share provided by STAR Ohio. The NAV per share is calculated on an amortized cost basis that provides an NAV per share that approximates fair value.

Capital Assets

The Library records disbursements for acquisitions of property, plant, and equipment when paid. The accompanying financial statements do not report these items as assets.

Accumulated Leave

In certain circumstances, such as upon leaving employment, employees are entitled to cash payments for unused leave. The financial statements do not include a liability for unpaid leave.

Leases

The Library is the lessee in various leases (as defined by GASB 87) related to buildings, vehicles, and other equipment under noncancelable leases. Lease disbursements are recognized when they are paid. The Library disbursed \$79,472 to pay lease costs for the year ended December 31, 2022.

Fund Balance

Fund balance is divided into five classifications based primarily on the extent to which the Library must observe constraints imposed upon the use of its governmental-fund resources. The classifications are as follows:

Nonspendable The Library classifies assets as *nonspendable* when legally or contractually required to maintain the amounts intact. For regulatory purposes, nonspendable fund balance includes unclaimed monies that are required to be held for five years before they may be utilized by the Library and the nonspendable portion of the corpus in permanent funds.

Restricted Fund balance is *restricted* when constraints placed on the use of resources are either externally imposed by creditors (such as through debt covenants), grantors, contributors, or laws or regulations of other governments; or is imposed by law through constitutional provisions.

Committed The Board of Trustees can *commit* amounts via formal action (resolution). The Library must adhere to these commitments unless the Board amends the resolution. Committed fund balance also incorporates contractual obligations to the extent that existing resources in the fund have been specifically committed to satisfy contractual requirements.

Assigned Assigned fund balances are intended for specific purposes but do not meet the criteria to be classified as *restricted* or *committed*. For regulatory purposes, assigned fund balance in the general fund is limited to encumbrances outstanding at year end.

Willoughby-Eastlake Public Library
Lake County
Notes to the Financial Statements
For the Year Ended December 31, 2022

Note 2 – Summary of Significant Accounting Policies (Continued)

Unassigned Unassigned fund balance is the residual classification for the general fund and includes amounts not included in the other classifications. In other governmental funds, the unassigned classification is used only to report a deficit balance.

The Library applies restricted resources first when expenditures are incurred for purposes for which either restricted or unrestricted (committed, assigned, and unassigned) amounts are available. Similarly, within unrestricted fund balance, committed amounts are reduced first followed by assigned, and then unassigned amounts when expenditures are incurred for purposes for which amounts in any of the unrestricted fund balance classifications could be used.

For regulatory purposes, limited disclosure related to fund balance is included in Note 11.

Note 3 – Budgetary Activity

Budgetary activity for the year ending December 31, 2022 follows:

2022 Budgeted vs. Actual Receipts			
Fund Type	Budgeted Receipts	Actual Receipts	Variance
General	\$7,258,842	\$8,012,556	\$753,714
Capital Projects	300	1,809,472	1,809,172
Permanent	7	1	(6)

2022 Budgeted vs. Actual Budgetary Basis Disbursements			
Fund Type	Appropriation Authority	Budgetary Disbursements	Variance
General	\$8,575,526	\$7,911,707	\$663,819
Capital Projects	3,070,616	2,989,400	81,216
Permanent	1,000	470	530

Note 4 – Deposits and Investments

To improve cash management, cash received by the Library is pooled. Monies for all funds are maintained in this pool. The Ohio Revised Code prescribes allowable deposits and investments. The Library also has segregated accounts, which include clearing accounts that are not part of this pool. A summary of the Library's deposit and investment accounts are as follows:

Willoughby-Eastlake Public Library
Lake County
Notes to the Financial Statements
For the Year Ended December 31, 2022

Note 4 – Deposits and Investments (Continued)

	2022
<i>Cash Management Pool:</i>	
Demand deposits	\$871,767
Certificates of deposit	110,677
Certificates of deposit (Worrallo Fund)	13,947
Total deposits	996,391
STAR Ohio	3,803,705
Total investments	3,803,705
<i>Total carrying amount of deposits and investments held in the Pool (ties to FS)</i>	\$4,800,096
 <i>Segregated Accounts - Not held in the Pool:</i>	
Payroll Clearing Account (Not held in the Pool)	\$33,810
<i>Total Outside Accounts</i>	\$33,810

The Library has a payroll clearing account that is held outside of the deposit pool where gross payroll is held for distribution. The expenditures included in the accompanying financial statements reflect gross payroll. The balance in the Library’s payroll clearing account represent unremitted employee payroll withholdings.

Deposits

Deposits are insured by the Federal Deposit Insurance Corporation and collateralized by Fifth Third Bank and Huntington Bank through the Ohio Pooled Collateral System (OPCS), a collateral pool of eligible securities deposited with a qualified trustee and pledged to the Treasurer of State to secure the repayment of all public monies deposited in the financial institution. The Library’s financial institution participates in the Ohio Pooled Collateral System and was approved for a reduced floor of 50 percent in the uninsured and uncollateralized balance.

Investments

As of December 31, 2022, the Library has investments in Star Ohio of \$3,803,705.

Investments in STAR Ohio and mutual funds are not evidenced by securities that exist in physical or book-entry form.

Willoughby-Eastlake Public Library
Lake County
Notes to the Financial Statements
For the Year Ended December 31, 2022

Note 5 – Grants in Aid and Taxes

Grants in Aid

The primary source of revenue for Ohio public libraries is the Public Library Fund (PLF). The State allocates PLF to each county based on the total tax revenue credited to the State's general revenue fund during the preceding month using the statutory allocation method. Estimated entitlement figures were issued to County Auditors. The actual current year entitlements were computed in December of the current year. The difference between the estimate and actual will be adjusted evenly in the PLF distributions made from January-June of the subsequent year.

Property Taxes

Real property taxes become a lien on January 1 preceding the October 1 date for which the taxing authority of the subdivision to whose jurisdiction the Library is subject adopts rates. The State Department of Taxation, Division of Tax Equalization, adjusts these rates for inflation. Property taxes are also reduced for applicable non-business, owner occupancy, and homestead exemption credits and/or homestead and rollback deductions. The financial statements include these credits and/or deduction amounts the State pays as Other Governments' Grants In Aid. Payments are due to the County by December 31. If the property owner elects to pay semiannually, the first half is due December 31. The second half payment is due the following June 20.

Public utilities are also taxed on personal and real property located within the taxing district.

County is responsible for assessing property and for billing, collecting, and distributing all property taxes on behalf of the Library.

Note 6 – Risk Management

Workers' Compensation

Workers' Compensation coverage is provided by the State of Ohio. The Library pays the State Workers' Compensation System a premium based on a rate per \$100 of salaries. This rate is calculated based on accident history and administrative costs.

Commercial Insurance

The Library has obtained commercial insurance for the following risks:

- Comprehensive property and general liability;
- Vehicles; and
- Errors and omissions.

Settled claims have not exceeded this coverage in any of the last three years and there was no significant reduction in coverage from the prior year.

Willoughby-Eastlake Public Library
Lake County
Notes to the Financial Statements
For the Year Ended December 31, 2022

Note 7 – Defined Benefit Pension Plan

Ohio Public Employees Retirement System

The Library employees belong to the Ohio Public Employees Retirement System (OPERS). OPERS is a cost-sharing, multiple-employer plan. The Ohio Revised Code prescribes this plan's benefits, which include postretirement health care and survivor and disability benefits.

The Ohio Revised Code also prescribes contribution rates. OPERS members contributed 10 percent of their gross salaries, and the Library contributed an amount equaling 14 percent of participants' gross salaries. The Library has paid all contributions required through December 31, 2022.

Note 8 – Postemployment Benefits

OPERS offers a cost-sharing, multiple-employer defined benefit postemployment plan, which includes multiple health care plans including medical coverage, prescription drug coverage, deposits to a Health Reimbursement Arrangement, and Medicare Part B premium reimbursements, to qualifying benefit recipients. The portion of employer contributions allocated to health care for members in the Traditional and Combined pension plans was 0 percent during calendar year 2022.

Effective January 1, 2022, OPERS discontinued the group plans currently offered to non-Medicare retirees and re-employed retirees. Instead, eligible non-Medicare retirees will select an individual medical plan. OPERS will provide a subsidy or allowance via an HRA allowance to those retirees who meet health care eligibility requirements. Retirees will be able to seek reimbursement for plan premiums and other qualified medical expenses.

Note 9 – Construction and Contractual Commitments

The Eastlake Public Library renovation commenced on October 4, 2022 and is expected to be completed within 263 days. HVAC replacement at the Willowick Public Library will be put to bidding in the first quarter of 2023.

Note 10 – Fund Balances

Included in fund balance are amounts the Library cannot spend, including the balance of unclaimed monies, which cannot be spent for five years and the unexpendable corpus of the permanent funds. Encumbrances are commitments related to unperformed contracts for goods or services. Encumbrance accounting is utilized to the extent necessary to assure effective budgetary control and accountability and to facilitate effective cash planning and control. At year end, the balances of these amounts were as follows:

Willoughby-Eastlake Public Library
Lake County
Notes to the Financial Statements
For the Year Ended December 31, 2022

Note 10 – Fund Balances (Continued)

Fund Balances	General	Capital Projects	Permanent	Total
Nonspendable:				
Corpus	\$ -	\$ -	\$ 4,335	\$ 4,335
Outstanding Encumbrances	72,363	2,133,129	-	2,205,493
Total	\$72,363	\$2,133,129	\$4,335	\$2,209,828

The fund balance of special revenue funds is either restricted or committed. The fund balance of capital projects funds is restricted, committed, or assigned. The fund balance of permanent funds that is not part of the nonspendable corpus is either restricted or committed. These restricted, committed, and assigned amounts in the capital projects and permanent funds include the outstanding encumbrances. In the general fund, outstanding encumbrances are considered assigned.

Note 11 – Transfers

In 2022, the Board approved a transfer from the unencumbered balance of the General Fund of \$30,000 to the Computer Information Fund for future computer or technology projects and \$1,750,000 to the Capital Projects Fund for future capital, building or equipment projects.

Note 12 – COVID-19

The United States and the State of Ohio declared a state of emergency in March of 2020 due to the COVID-19 pandemic. Ohio’s state of emergency ended in June 2021 while the national state of emergency continues. The financial impact of COVID-19 and the continuing emergency measures will impact subsequent periods of the Library. The impact on the Library’s future operating costs, revenues, and additional recovery from emergency funding, either federal or state, cannot be estimated.

The Library’s investment portfolio fluctuates with market conditions, and due to market volatility, the amount of gains or losses that will be realized in subsequent periods, if any, cannot be determined.

Willoughby-Eastlake Public Library

Lake County

Combined Statement of Receipts, Disbursements
and Changes in Fund Balances (Regulatory Cash Basis)

All Governmental Fund Types

For the Year Ended December 31, 2021

	General	Special Revenue	Capital Projects	Permanent	Totals (Memorandum Only)
Cash Receipts					
Property and Other Local Taxes	\$ 4,772,946	\$ -	\$ -	\$ -	\$ 4,772,946
Public Library	2,316,910	-	-	-	2,316,910
Intergovernmental	407,886	-	-	-	407,886
Patron Fines and Fees	36,089	-	-	-	36,089
Contributions, Gifts and Donations	1,780	-	-	-	1,780
Earnings on Investments	3,150	1	470	8	3,629
Miscellaneous	22,845	-	31,610	-	54,455
<i>Total Cash Receipts</i>	<u>7,561,606</u>	<u>1</u>	<u>32,080</u>	<u>8</u>	<u>7,593,695</u>
Cash Disbursements					
Current:					
Library Services:					
Public Services and Programs	1,916,421	-	-	-	1,916,421
Collection Development and Processing	1,554,133	-	-	831	1,554,964
Support Services:					
Facilities Operation and Maintenance	492,071	518	-	-	492,589
Information Services	89,201	-	-	-	89,201
Business Administration	1,610,574	4,800	69,834	-	1,685,208
Capital Outlay	57,596	5,717	1,106,157	-	1,169,470
<i>Total Cash Disbursements</i>	<u>5,719,996</u>	<u>11,035</u>	<u>1,175,991</u>	<u>831</u>	<u>6,907,853</u>
<i>Excess of Receipts Over (Under) Disbursements</i>	1,841,610	(11,034)	(1,143,911)	(823)	685,842
Other Financing Receipts (Disbursements)					
Transfers In	-	-	1,922,500	-	1,922,500
Transfers Out	(1,922,500)	-	-	-	(1,922,500)
<i>Total Other Financing Receipts (Disbursements)</i>	<u>(1,922,500)</u>	<u>-</u>	<u>1,922,500</u>	<u>-</u>	<u>-</u>
<i>Net Change in Fund Cash Balances</i>	(80,890)	(11,034)	778,589	(823)	685,842
<i>Fund Cash Balances, January 1</i>	<u>1,170,011</u>	<u>11,034</u>	<u>1,792,027</u>	<u>15,238</u>	<u>2,988,310</u>
<i>Fund Cash Balances, December 31</i>	<u>\$ 1,089,121</u>	<u>\$ -</u>	<u>\$ 2,570,616</u>	<u>\$ 14,415</u>	<u>\$ 3,674,152</u>

See accompanying notes to the financial statements

Willoughby-Eastlake Public Library
Lake County
Statement of Additions, Deductions
and Changes in Fund Balances (Regulatory Cash Basis)
Fiduciary Fund Type
For the Year Ended December 31, 2021

	<u>Other Custodial</u>
Additions	
Amounts Held for Employees	<u>\$ 11,021</u>
<i>Total Additions</i>	11,021
Deductions	
Distributions on Behalf of Employees	<u>11,021</u>
<i>Total Deductions</i>	11,021
<i>Net Change in Fund Balances</i>	-
<i>Fund Cash Balances, January 1</i>	<u>-</u>
<i>Fund Cash Balances, December 31</i>	<u><u>\$ -</u></u>

See accompanying notes to the financial statements

Willoughby-Eastlake Public Library
Lake County
Notes to the Financial Statements
For the Year Ended December 31, 2021

Note 1 – Reporting Entity

The Willoughby-Eastlake Public Library (the Library), Lake County, is a body politic and corporate established to exercise the rights and privileges conveyed to it by the constitution and laws of the State of Ohio. Board appoints a 7-member Board of Trustees to govern the Library. The Library provides the community with various educational and literary resources. -The Library serves the seven communities of Eastlake, Lakeline, Timberlake, Waite Hill, Willowick, Willoughby, and Willoughby Hills by providing convenient access to traditional reading materials and modern technological resources. We encourage lifelong learning; offer training and programming that is relevant to today’s world and function as a center for intellectual and cultural activities. Our staff is courteous, knowledgeable, and dedicated to the idea good libraries contribute to a high quality of life.

The Library’s management believes these financial statements present all activities for which the Library is financially accountable.

Note 2 – Summary of Significant Accounting Policies

Basis of Presentation

The Library’s financial statements consist of a combined statement of receipts, disbursements and changes in fund balances (regulatory cash basis) for all governmental fund types, and a statement of additions, deductions and changes in fund balances (regulatory cash basis) all fiduciary fund types, which are organized on a fund type basis.

Fund Accounting

The Library uses funds to maintain its financial records during the year. A fund is defined as a fiscal and accounting entity with a self-balancing set of accounts. The funds of the Library are presented below:

General Fund The general fund accounts for and reports all financial resources not accounted for and reported in another fund. The general fund balance is available to the Library for any purpose provided it is expended or transferred according to the general laws of Ohio.

Special Revenue Funds These funds account for and report the proceeds of specific revenue sources that are restricted or committed to expenditure for specified purposes other than debt service or capital projects. The Library had the following significant Special Revenue Fund:

Coronavirus Relief Fund Public Libraries \$100,000 was used to purchase COVID-19 related supplies and equipment not appropriated and purchased from March 20, 2020 through December 31, 2021. The 2021 beginning balance of \$11,034 (including interest posted of \$19) with a carryover encumbrance of \$3,289.00 for iPads for virtual programming. Additional interest of \$1 was earned and appropriated. The total of \$11,035 was spent on COVID related supplies, equipment, and services.

Willoughby-Eastlake Public Library
Lake County
Notes to the Financial Statements
For the Year Ended December 31, 2021

Note 2 – Summary of Significant Accounting Policies (Continued)

Capital Project Funds These funds account for and report financial resources that are restricted, committed, or assigned to expenditure for capital outlays, including the acquisition or construction of capital facilities and other capital assets. The Library had the following significant Capital Project Fund:

Capital Projects Fund The Library purchased a building at 38115 Euclid Avenue in Willoughby Ohio for \$1,100,000 Board Motion #47-21, closing escrow \$750.00, Title insurance \$1,441, recording fees \$250.00. Then received from Vereit property taxes incurred from 1/1/2021-09/23/2021 for 2 parcels \$31,610.

Permanent Funds These funds account for and report resources that are restricted to the extent that only earnings, and not principal, may be used for purposes that support the reporting government's programs (for the benefit of the government or its citizenry). The Library had the following significant Permanent Fund:

The Francelia M Worrallo Fund The Library endowment fund accounts for and reports interest earned on the nonexpendable corpus from a trust agreement restricted for the purchase of books at the Willoughby Public Library.

Fiduciary Funds Fiduciary funds include custodial funds. The Library's custodial fund account is a payroll clearing fund for employee deductions the Library collects then submits to the appropriate company.

For regulatory purposes, certain own source revenues are permitted to flow through clearing funds presented as custodial funds. The amounts distributed to the other funds of the entity are identified on the statement of additions, deductions and changes in fund balances (regulatory cash basis) the fiduciary fund type. Also, for regulatory purposes, certain deposits and clearing funds are permitted to be presented as a custodial fund.

Basis of Accounting

These financial statements follow the accounting basis permitted by the financial reporting provisions of Ohio Revised Code Section 117.38 and Ohio Administrative Code Section 117-2-03 (C). This basis is similar to the cash receipts and disbursements accounting basis. The Board recognizes receipts when received in cash rather than when earned and recognizes disbursements when paid rather than when a liability is incurred. Budgetary presentations report budgetary expenditures when a commitment is made (i.e., when an encumbrance is approved).

These statements include adequate disclosure of material matters, as the financial reporting provisions of Ohio Revised Code Section 117.38 and Ohio Administrative Code Section 117-2-03 (C) permit.

Budgetary Process

The Board must annually approve appropriation measures and subsequent amendments. Unencumbered appropriations lapse at year end. Budgetary expenditures (that is, disbursements and encumbrances) may not exceed appropriations at the fund, function, and object level of control.

A summary of 2021 budgetary activity appears in Note 3.

Willoughby-Eastlake Public Library
Lake County
Notes to the Financial Statements
For the Year Ended December 31, 2021

Note 2 – Summary of Significant Accounting Policies (Continued)

Deposits and Investments

The Library's accounting basis includes investments as assets. This basis does not record disbursements for investment purchases or receipts for investment sales. This basis records gains or losses at the time of sale as receipts or disbursements, respectively.

Investment in STAR Ohio is measured at the net asset value (NAV) per share provided by STAR Ohio. The NAV per share is calculated on an amortized cost basis that provides an NAV per share that approximates fair value.

Capital Assets

The Library records disbursements for acquisitions of property, plant, and equipment when paid. The accompanying financial statements do not report these items as assets.

Accumulated Leave

In certain circumstances, such as upon leaving employment, employees are entitled to cash payments for unused leave. The financial statements do not include a liability for unpaid leave.

Fund Balance

Fund balance is divided into five classifications based primarily on the extent to which the Library must observe constraints imposed upon the use of its governmental-fund resources. The classifications are as follows:

Nonspendable The Library classifies assets as *nonspendable* when legally or contractually required to maintain the amounts intact. For regulatory purposes, nonspendable fund balance includes unclaimed monies that are required to be held for five years before they may be utilized by the Library and the nonspendable portion of the corpus in permanent funds.

Restricted Fund balance is *restricted* when constraints placed on the use of resources are either externally imposed by creditors (such as through debt covenants), grantors, contributors, or laws or regulations of other governments; or is imposed by law through constitutional provisions.

Committed The Board of Trustees can *commit* amounts via formal action (resolution). The Library must adhere to these commitments unless the Board amends the resolution. Committed fund balance also incorporates contractual obligations to the extent that existing resources in the fund have been specifically committed to satisfy contractual requirements.

Assigned Assigned fund balances are intended for specific purposes but do not meet the criteria to be classified as *restricted* or *committed*. For regulatory purposes, assigned fund balance in the general fund is limited to encumbrances outstanding at year end.

Willoughby-Eastlake Public Library
Lake County
Notes to the Financial Statements
For the Year Ended December 31, 2021

Note 2 – Summary of Significant Accounting Policies (Continued)

Unassigned Unassigned fund balance is the residual classification for the general fund and includes amounts not included in the other classifications. In other governmental funds, the unassigned classification is used only to report a deficit balance.

The Library applies restricted resources first when expenditures are incurred for purposes for which either restricted or unrestricted (committed, assigned, and unassigned) amounts are available. Similarly, within unrestricted fund balance, committed amounts are reduced first followed by assigned, and then unassigned amounts when expenditures are incurred for purposes for which amounts in any of the unrestricted fund balance classifications could be used.

For regulatory purposes, limited disclosure related to fund balance is included in Note 13.

Note 3 – Budgetary Activity

Budgetary activity for the year ending December 31, 2021 follows:

2021 Budgeted vs. Actual Receipts			
Fund Type	Budgeted Receipts	Actual Receipts	Variance
General	\$7,035,717	\$7,561,606	\$525,889
Special Revenue	1	1	0
Capital Projects	825	1,954,580	1,953,755
Permanent	7	8	1

2021 Budgeted vs. Actual Budgetary Basis Disbursements			
Fund Type	Appropriation Authority	Budgetary Disbursements	Variance
General	\$8,633,302	\$7,722,366	\$910,936
Special Revenue	11,035	11,035	(0)
Capital Projects	1,792,027	1,393,644	398,383
Permanent	1,000	831	169

Note 4 – Deposits and Investments

To improve cash management, cash received by the Library is pooled. Monies for all fund are maintained in this pool. The Ohio Revised Code prescribes allowable deposits and investments. A summary of the Library's deposit and investment accounts are as follows:

Willoughby-Eastlake Public Library
Lake County
Notes to the Financial Statements
For the Year Ended December 31, 2021

Note 4 – Deposits and Investments (Continued)

	2021
<i>Cash Management Pool:</i>	
Demand deposits	\$459,589
Certificates of deposit	110,653
Certificates of deposit (Worrallo Fund)	14,415
Total deposits	584,657
STAR Ohio	3,089,495
Total investments	3,089,495
<i>Total carrying amount of deposits and investments held in the Pool (ties to FS)</i>	<u>\$3,674,152</u>
 <i>Segregated Accounts - Not held in the Pool:</i>	
Payroll Clearing Account (Not held in the Pool)	\$34,556
<i>Total Outside Accounts</i>	<u>\$34,556</u>

The Library has a payroll clearing account that is held outside of the deposit pool where gross payroll is held for distribution. The expenditures included in the accompanying financial statements reflect gross payroll. The balance in the Library’s payroll clearing account represent unremitted employee payroll withholdings.

Deposits

Deposits are insured by the Federal Deposit Insurance Corporation; and/or are collateralized by Fifth Third Bank and Huntington Bank through the Ohio Pooled Collateral System (OPCS), a collateral pool of eligible securities deposited with a qualified trustee and pledged to the Treasurer of State to secure the repayment of all public monies deposited in the financial institution. The Library’s financial institution participates in the Ohio Pooled Collateral System and was approved for a reduced floor of 50 percent in the uninsured and uncollateralized balance.

Investments

As of December 31, 2021, the Library has investments in Star Ohio \$3,089,495.

Investments in STAR Ohio and mutual funds are not evidenced by securities that exist in physical or book-entry form.

Willoughby-Eastlake Public Library
Lake County
Notes to the Financial Statements
For the Year Ended December 31, 2021

Note 5 – Grants in Aid and Taxes

Grants in Aid

The primary source of revenue for Ohio public libraries is the Public Library Fund (PLF). The State allocates PLF to each county based on the total tax revenue credited to the State's general revenue fund during the preceding month using the statutory allocation method. Estimated entitlement figures were issued to County Auditors. The actual current year entitlements were computed in December of the current year. The difference between the estimate and actual will be adjusted evenly in the PLF distributions made from January-June of the subsequent year.

Property Taxes

Real property taxes become a lien on January 1 preceding the October 1 date for which the taxing authority of the subdivision to whose jurisdiction the Library is subject adopts rates. The State Department of Taxation, Division of Tax Equalization, adjusts these rates for inflation. Property taxes are also reduced for applicable non-business, owner occupancy, and homestead exemption credits and/or homestead and rollback deductions. The financial statements include these credits and/or deduction amounts the State pays as Other Governments' Grants In Aid. Payments are due to the County by December 31. If the property owner elects to pay semiannually, the first half is due December 31. The second half payment is due the following June 20.

Public utilities are also taxed on personal and real property located within the taxing district.

The County is responsible for assessing property and for billing, collecting, and distributing all property taxes on behalf of the Library.

Note 6 – Risk Management

Workers' Compensation

Workers' Compensation coverage is provided by the State of Ohio. The Library pays the State Workers' Compensation System a premium based on a rate per \$100 of salaries. This rate is calculated based on accident history and administrative costs.

Commercial Insurance

The Library has obtained commercial insurance for the following risks:

- Comprehensive property and general liability;
- Vehicles; and
- Errors and omissions.

Settled claims have not exceeded this coverage in any of the last three years and there was no significant reduction in coverage from the prior year.

Willoughby-Eastlake Public Library
Lake County
Notes to the Financial Statements
For the Year Ended December 31, 2021

Note 7 – Defined Benefit Pension Plan

Ohio Public Employees Retirement System

The Library employees belong to the Ohio Public Employees Retirement System (OPERS). OPERS is a cost-sharing, multiple-employer plan. The Ohio Revised Code prescribes this plan's benefits, which include postretirement health care and survivor and disability benefits.

The Ohio Revised Code also prescribes contribution rates. OPERS members contributed 10 percent of their gross salaries, and the Library contributed an amount equaling 14 percent of participants' gross salaries. The Library has paid all contributions required through December 31, 2021.

Note 8 – Postemployment Benefits

OPERS offers a cost-sharing, multiple-employer defined benefit postemployment plan, which includes multiple health care plans including medical coverage, prescription drug coverage, deposits to a Health Reimbursement Arrangement, and Medicare Part B premium reimbursements, to qualifying benefit recipients. The portion of employer contributions allocated to health care for members in the traditional pension plan and combined plan was 0 percent during calendar year 2021. The portion of employer contributions allocated to health care for members in the member-directed plan was 4 percent during calendar year 2021.

Note 9 – Debt

Leases

The Library leases buildings, vehicles and other equipment under noncancelable leases. The Library disbursed \$78,816 to pay lease costs for the year ended December 31, 2021.

Note 10 – Construction and Contractual Commitments

The Board passed resolutions to commence planning for the Eastlake Public Library renovation and the replacement of the elevator and air handler unit at Willowick Public Library.

Note 11 – Transfers

In 2021, the Board approved a transfer from the unencumbered balance of the General Fund of \$22,500 to the Computer Information Fund for future computer or technology projects and \$1,900,000 to the Capital Projects Fund for future capital, building or equipment projects.

Note 12 – Fund Balances

Included in fund balance are amounts the Library cannot spend, including the balance of unclaimed monies, which cannot be spent for five years and the unexpendable corpus of the permanent funds. Encumbrances are commitments related to unperformed contracts for goods or services. Encumbrance accounting is utilized to the extent necessary to assure effective budgetary control and accountability and to facilities effective cash planning and control. At year end, the balances of these amounts were as follows:

Willoughby-Eastlake Public Library
Lake County
Notes to the Financial Statements
For the Year Ended December 31, 2021

Note 12 – Fund Balances (Continued)

Fund Balances	General	Capital Projects	Permanent	Total
Nonspendable:				
Corpus	\$ -	\$ -	\$ 4,335	\$ 4,335
Outstanding Encumbrances	<u>79,870</u>	<u>217,653</u>	<u>-</u>	<u>297,523</u>
Total	<u>\$ 79,870</u>	<u>\$ 217,653</u>	<u>\$ 4,335</u>	<u>\$ 301,858</u>

The fund balance of special revenue funds is either restricted or committed. The fund balance of capital projects funds is restricted, committed, or assigned. The fund balance of permanent funds that is not part of the nonspendable corpus is either restricted or committed. These restricted, committed, and assigned amounts in the capital projects and permanent funds include the outstanding encumbrances. In the general fund, outstanding encumbrances are considered assigned.

Note 13 – COVID-19

The United States and the State of Ohio declared a state of emergency in March of 2020 due to the COVID-19 pandemic. Ohio’s state of emergency ended in June, 2021 while the national state of emergency continues. During 2021, the Library spent the balance of the COVID-19 funding received in 2020. The financial impact of COVID-19 and the continuing emergency measures will impact subsequent periods of the Library. The impact on the Library’s future operating costs, revenues, and additional recovery from emergency funding, either federal or state, cannot be estimated. The Library’s investment portfolio fluctuates with market conditions, and due to market volatility, the amount of gains or losses that will be realized in subsequent periods, if any, cannot be determined.

**INDEPENDENT AUDITOR'S REPORT ON INTERNAL CONTROL OVER
FINANCIAL REPORTING AND ON COMPLIANCE AND OTHER MATTERS
REQUIRED BY GOVERNMENT AUDITING STANDARDS**

Willoughby-Eastlake Public Library
Lake County
35150 Lakeshore Blvd.
Eastlake, Ohio 44095

To the Board of Trustees:

We have audited, 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 the Comptroller General of the United States, the financial statements of the cash balances, receipts, and disbursements for each governmental fund type and the fiduciary fund type as of and for the years ended December 31, 2022 and 2021 and the related notes to the financial statements of the Willoughby-Eastlake Public Library, Lake County, (the Library) and have issued our report thereon dated May 22, 2023, wherein we noted the Library followed financial reporting provisions Ohio Rev. Code § 117.38 and Ohio Admin. Code 117-2-03(C) permit. We also noted the financial impact of COVID-19 and the ensuing emergency measures will impact subsequent periods of the Library.

Report on Internal Control Over Financial Reporting

In planning and performing our audit of the financial statements, we considered the Library's internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances for the purposes of expressing our opinions the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Library's internal control. Accordingly, we do not express an opinion on the effectiveness of the Library's internal control.

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

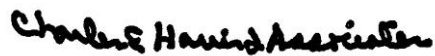
Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all internal control deficiencies that might be material weaknesses or significant deficiencies. Given these limitations, during our audit we did not identify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

Report on Compliance and Other Matters

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

Purpose of this Report

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the Library's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Library's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.



Charles E. Harris & Associates, Inc.
May 22, 2023

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OHIO AUDITOR OF STATE KEITH FABER



WILLOUGHBY-EASTLAKE PUBLIC LIBRARY

LAKE COUNTY

AUDITOR OF STATE OF OHIO CERTIFICATION

This is a true and correct copy of the report, which is required to be filed pursuant to Section 117.26, Revised Code, and which is filed in the Office of the Ohio Auditor of State in Columbus, Ohio.



Certified for Release 8/24/2023

88 East Broad Street, Columbus, Ohio 43215
Phone: 614-466-4514 or 800-282-0370

This report is a matter of public record and is available online at
www.ohioauditor.gov