SCOTT FITZPATRICK
MISSOURI STATE AUDITOR

To the County Commission
and
Officeholders of Andrew County, Missouri

The Office of the State Auditor contracted for an audit of Andrew County's financial statements for the year ended December 31, 2025, through the state Office of Administration, Division of Purchasing and Materials Management. The audit includes an audit of each county officer in fulfillment of our duties under Section 29.230.1, RSMo. A copy of this audit, performed by McBride, Lock & Associates, LLC, Certified Public Accountants, is attached.

Scott Fitzpatrick
State Auditor

October 2026
Report No. 2026-084

P.O. Box 869 • Jefferson City, MO 65102 • (573) 751-4213 • FAX (573) 751-7984

Scott Fitzpatrick
Missouri State Auditor

RECOMMENDATION SUMMARY

Recommendations in the contracted audit of Andrew County

Budgetary Controls	The County adhere to the authorized spending limits as documented in the adopted County budget or follow the appropriate procedures to amend the budget. The County refrain from approving expenditures resulting in negative (deficit) fund balances for county funds.
Internal Control Over Schedule of Expenditures of Federal Awards	The County implement internal controls to ensure that the SEFA completely and accurately states the expenditures of federal awards of the County each year.

ANNUAL FINANCIAL REPORT

ANDREW COUNTY, MISSOURI

For the Year Ended
December 31, 2025

McBRIDE, LOCK & ASSOCIATES, LLC
CERTIFIED PUBLIC ACCOUNTANTS
KANSAS CITY

ANDREW COUNTY, MISSOURI

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INTRODUCTORY SECTION

ANDREW COUNTY, MISSOURI
List of Elected Officials - 2025

County Commission

Presiding Commissioner - Brad Jarvis

Commissioner, Western District - Gary Baumann

Commissioner, Eastern District - Fritz Hegeman

Other Elected Officials

Assessor - Paul Garrison

Circuit Clerk - Tannah Buhman

Collector - Phil Rogers

Coroner – Doug Johnson

County Clerk - Sarah Miller

Prosecuting Attorney - Monica Morrey

Public Administrator - Gary Chambers

Recorder of Deeds - Chanler Williams

Sheriff - Grant Gillett

Surveyor – F. Shane Terhune

Treasurer - Cindy Esely

FINANCIAL SECTION

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McBRIDE, LOCK & ASSOCIATES, LLC
CERTIFIED PUBLIC ACCOUNTANTS

INDEPENDENT AUDITOR'S REPORT

To the County Commission and
Officeholders of Andrew County, Missouri

Opinion

We have audited the accompanying financial statements of Andrew County, Missouri, which comprise the Statement of Receipts, Disbursements and Changes in Cash - All Governmental Funds - Regulatory Basis and the Statement of Fiduciary Receipts, Disbursements and Changes in Cash - Regulatory Basis as of December 31, 2025, and the related Statement of Receipts, Disbursements and Changes in Cash - Budget and Actual - Regulatory Basis for the year then ended, and the related notes to the financial statements.

Unmodified Opinion on Regulatory Basis of Accounting

In our opinion, the financial statements referred to above present fairly, in all material respects, the cash balances of each fund of Andrew County, Missouri, as of December 31, 2025, and their respective cash receipts and disbursements and budgetary results for the year then ended, in accordance with the financial reporting provisions prescribed or permitted by Missouri law as described in Note 1.

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 financial statements referred to above do not present fairly, in accordance with accounting principles generally accepted in the United States of America, the financial position of Andrew County, Missouri, as of December 31, 2025, or the changes in financial position for the year then ended.

Basis for Opinion

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. 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 Andrew County, Missouri, 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 opinion.

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

As described in Note 1, the financial statements are prepared by Andrew County, Missouri on the basis of the financial reporting provisions prescribed or permitted by Missouri law, which is a basis of accounting other than accounting principles generally accepted in the United States of America, to meet the requirements of Missouri law. The effects on the financial statements of the variances between the regulatory basis of accounting described in Note 1 and accounting principles generally accepted in the United States of America, although not reasonably determinable, are presumed to be material and pervasive.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles prescribed or permitted by Missouri law. 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 Andrew County, Missouri'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 opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards and *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 generally accepted auditing standards 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 County'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 Andrew County, Missouri'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.

Supplementary Information

Our audit was conducted for the purpose of forming an opinion on the financial statements that collectively comprise Andrew County, Missouri's basic financial statements. The accompanying schedule of expenditures of federal awards, as required by Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards*, is presented for purposes of additional analysis and is not a required part of the basic financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the basic financial statements. The information has been subjected to the auditing procedures applied in the audit of the basic financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the basic financial statements or to the basic financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the schedule of expenditures of federal awards is fairly stated, in all material respects, in relation to the basic financial statements as a whole.

Other Reporting Required by *Government Auditing Standards*

In accordance with Government Auditing Standards, we have also issued our report dated August 31, 2026, on our consideration of Andrew County, Missouri'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 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 Andrew County, Missouri'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 Andrew County, Missouri's internal control over financial reporting and compliance.

(Original Signed by McBride, Lock & Associates, LLC)

McBride, Lock & Associates, LLC
Kansas City, Missouri
August 31, 2026

Exhibit A

ANDREW COUNTY, MISSOURI
STATEMENT OF RECEIPTS, DISBURSEMENTS AND CHANGES IN CASH
- ALL GOVERNMENTAL FUNDS - REGULATORY BASIS
YEAR ENDED DECEMBER 31, 2025

Fund	Cash and Investments January 1	Receipts	Disbursements	Cash and Investments December 31
General Revenue	$ 1,209,956	$ 4,197,836	$ 4,466,151	$ 941,641
Special Road & Bridge	4,111,827	6,345,922	5,892,147	4,565,602
Assessment	357,053	391,946	361,016	387,983
Law Enforcement	34,301	3,103,823	3,149,092	(10,968)
Law Enforcement Training	1,456	2,322	3,127	651
Capital Improvement	405,307	197,024	193,286	409,045
Recorder's Record	91,880	12,127	200	103,807
Prosecuting Attorney Training	7,731	2,702	1,964	8,469
911 Addressing	14,695	27,990	26,815	15,870
Local Emergency Planning Committee	10,985	429	425	10,989
Deputy Salary Supplement	4,592	30,315	32,476	2,431
Inmate Security	46,872	126,744	136,547	37,069
Andrew County Public Benefit Corporation	25,423	302,629	328,052	-
ACPBC Debt Reserve	328,060	-	-	328,060
ACPBC Replacement & Extension	37,388	32,806	7,191	63,003
Collector Tax Maintenance	88,677	38,130	30,453	96,354
Sheriff Civil	49,685	33,037	45,653	37,069
Sheriff Revolving	37,918	16,151	30,906	23,163
Johnson Grass	147,070	39,065	78,546	107,589
Senate Bill 40 Board	363,680	288,744	244,441	407,983
Election Services	31,556	2,449	2,415	31,590
Prosecuting Attorney Bad Check	21,904	1,829	49	23,684
American Rescue Plan Act	1,156,314	50,477	690,428	516,363
Rainy Day	396,721	142,767	-	539,488
Opioid Settlement	21,201	32,429	47,959	5,671
Aggregate Cemetery	3,821,771	487,976	145,176	4,164,571
County Road 162-1623 NID	16,411	11,292	9,927	17,776
Eden Estates NID	38,129	10,806	12,109	36,826
Ford Farm	94,822	9,914	5,162	99,574
Gore Road NID	8,591	355	1,731	7,215
Orchard Estates NID	41,952	10,659	8,095	44,516
Senior Citizens Services Board	319	104,779	104,744	354
Total	$ 13,024,247	$ 16,055,474	$ 16,056,283	$ 13,023,438

Exhibit B-1

ANDREW COUNTY, MISSOURI
STATEMENT OF RECEIPTS, DISBURSEMENTS AND CHANGES IN CASH
- BUDGET AND ACTUAL - REGULATORY BASIS
YEAR ENDED DECEMBER 31, 2025

	GENERAL REVENUE FUND	
	Budget	Actual
RECEIPTS		
Property taxes	$ 877,000	$ 656,967
Sales taxes	2,447,642	2,131,863
Intergovernmental	173,816	203,472
Charges for services	529,650	814,682
Interest	80,000	40,856
Other	103,592	47,367
Transfers in	519,195	302,629
Total Receipts	$ 4,730,895	$ 4,197,836
DISBURSEMENTS		
County Commission	$ 125,668	$ 125,052
County Clerk	210,145	164,570
Elections	100,200	55,935
Buildings and grounds	46,565	44,772
Employee fringe benefits	445,476	426,667
Treasurer	67,115	62,804
Collector	208,800	185,631
Recorder of Deeds	121,272	107,536
Circuit Court	73,400	54,244
Court Administration	16,700	17,327
Public Administrator	60,072	54,490
Sheriff	-	233,701
Prosecuting Attorney	246,813	209,681
Juvenile Officer	100,564	67,278
Coroner	35,974	28,325
Emergency Management	42,612	44,176
Northwest Child Support	138,790	132,696
Insurance	361,000	275,333
Administration fee	191,143	191,144
Contractual service/rental	130,000	134,337
Other County government	338,182	142,485
Transfers out	1,213,052	1,565,200
Emergency fund	142,767	142,767
Total Disbursements	$ 4,416,310	$ 4,466,151
RECEIPTS OVER (UNDER) DISBURSEMENTS	$ 314,585	$ (268,315)
CASH AND INVESTMENTS, JANUARY 1	1,209,956	1,209,956
CASH AND INVESTMENTS, DECEMBER 31	$ 1,524,541	$ 941,641

The accompanying Notes to the Financial Statements are an integral part of these statements.

ANDREW COUNTY, MISSOURI
STATEMENTS OF RECEIPTS, DISBURSEMENTS AND CHANGES IN CASH
- BUDGET AND ACTUAL - REGULATORY BASIS
YEAR ENDED DECEMBER 31, 2025

	SPECIAL ROAD & BRIDGE FUND		ASSESSMENT FUND		LAW ENFORCEMENT FUND	
	Budget	Actual	Budget	Actual	Budget	Actual
RECEIPTS						
Property taxes	$ 1,780,000	$ 1,842,872	$ -	$ -	$ -	$ -
Sales taxes	590,000	542,095	-	-	1,365,000	1,045,606
Intergovernmental	2,281,300	3,781,294	41,820	44,106	391,000	26,400
Charges for services	-	8,647	330,633	320,147	1,045,320	1,028,969
Interest	200,000	169,514	15,800	12,731	500	(172)
Other	16,777	1,500	70,050	14,962	51,100	-
Transfers in	-	-	-	-	925,000	1,003,020
Total Receipts	$ 4,868,077	$ 6,345,922	$ 458,303	$ 391,946	$ 3,777,920	$ 3,103,823
DISBURSEMENTS						
Salaries	$ 712,909	$ 585,107	$ 201,000	$ 177,291	$ 1,845,225	$ 1,622,696
Employee fringe benefits	342,222	262,596	85,491	74,474	691,200	569,701
Materials and supplies	226,750	130,371	10,000	3,925	254,500	291,063
Services and other	46,550	46,240	144,400	104,676	572,500	355,556
Capital outlay	659,381	547,062	17,400	650	421,500	310,076
Construction	3,802,270	4,139,713	-	-	-	-
Transfers out	181,058	181,058	-	-	-	-
Total Disbursements	$ 5,971,140	$ 5,892,147	$ 458,291	$ 361,016	$ 3,784,925	$ 3,149,092
RECEIPTS OVER (UNDER) DISBURSEMENTS	$ (1,103,063)	$ 453,775	$ 12	$ 30,930	$ (7,005)	$ (45,269)
CASH AND INVESTMENTS, JANUARY 1	4,111,827	4,111,827	357,053	357,053	34,301	34,301
CASH AND INVESTMENTS, DECEMBER 31	$ 3,008,764	$ 4,565,602	$ 357,065	$ 387,983	$ 27,296	$ (10,968)

The accompanying Notes to the Financial Statements are an integral part of these statements.

ANDREW COUNTY, MISSOURI
STATEMENTS OF RECEIPTS, DISBURSEMENTS AND CHANGES IN CASH
- BUDGET AND ACTUAL - REGULATORY BASIS
YEAR ENDED DECEMBER 31, 2025

	LAW ENFORCEMENT TRAINING FUND		CAPITAL IMPROVEMENT FUND		RECORDER'S RECORD FUND	
	Budget	Actual	Budget	Actual	Budget	Actual
RECEIPTS						
Property taxes	$ -	$ -	$ -	$ -	$ -	$ -
Sales taxes	-	-	180,000	180,779	-	-
Intergovernmental	-	-	-	-	-	-
Charges for services	7,000	2,286	-	-	6,000	8,577
Interest	500	36	20,000	16,245	1,000	3,550
Other	-	-	-	-	-	-
Transfers in	-	-	-	-	-	-
Total Receipts	$ 7,500	$ 2,322	$ 200,000	$ 197,024	$ 7,000	$ 12,127
DISBURSEMENTS						
Salaries	$ -	$ -	$ -	$ -	$ -	$ -
Employee fringe benefits	-	-	-	-	-	-
Materials and supplies	-	-	-	-	80,000	200
Services and other	8,000	3,127	-	-	-	-
Capital outlay	-	-	95,086	68,899	-	-
Construction	-	-	-	-	-	-
Transfers out	-	-	100,000	124,387	-	-
Total Disbursements	$ 8,000	$ 3,127	$ 195,086	$ 193,286	$ 80,000	$ 200
RECEIPTS OVER (UNDER) DISBURSEMENTS	$ (500)	$ (805)	$ 4,914	$ 3,738	$ (73,000)	$ 11,927
CASH AND INVESTMENTS, JANUARY 1	1,456	1,456	405,307	405,307	91,880	91,880
CASH AND INVESTMENTS, DECEMBER 31	$ 956	$ 651	$ 410,221	$ 409,045	$ 18,880	$ 103,807

The accompanying Notes to the Financial Statements are an integral part of these statements.

ANDREW COUNTY, MISSOURI
STATEMENTS OF RECEIPTS, DISBURSEMENTS AND CHANGES IN CASH
- BUDGET AND ACTUAL - REGULATORY BASIS
YEAR ENDED DECEMBER 31, 2025

	PROSECUTING ATTORNEY TRAINING FUND		911 ADDRESSING FUND		LOCAL EMERGENCY PLANNING COMMITTEE FUND	
	Budget	Actual	Budget	Actual	Budget	Actual
RECEIPTS						
Property taxes	$ -	$ -	$ -	$ -	$ -	$ -
Sales taxes	-	-	-	-	-	-
Intergovernmental	-	-	51,000	26,336	-	-
Charges for services	3,000	2,391	-	601	-	-
Interest	200	311	1,000	1,053	3,000	429
Other	-	-	-	-	-	-
Transfers in	-	-	-	-	-	-
Total Receipts	$ 3,200	$ 2,702	$ 52,000	$ 27,990	$ 3,000	$ 429
DISBURSEMENTS						
Salaries	$ -	$ -	$ 23,000	$ 23,000	$ -	$ -
Employee fringe benefits	-	-	1,950	1,877	-	-
Materials and supplies	-	-	-	-	-	-
Services and other	3,500	1,964	4,750	1,938	6,000	425
Capital outlay	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Transfers out	-	-	-	-	-	-
Total Disbursements	$ 3,500	$ 1,964	$ 29,700	$ 26,815	$ 6,000	$ 425
RECEIPTS OVER (UNDER) DISBURSEMENTS	$ (300)	$ 738	$ 22,300	$ 1,175	$ (3,000)	$ 4
CASH AND INVESTMENTS, JANUARY 1	7,731	7,731	14,695	14,695	10,985	10,985
CASH AND INVESTMENTS, DECEMBER 31	$ 7,431	$ 8,469	$ 36,995	$ 15,870	$ 7,985	$ 10,989

The accompanying Notes to the Financial Statements are an integral part of these statements.

ANDREW COUNTY, MISSOURI
STATEMENTS OF RECEIPTS, DISBURSEMENTS AND CHANGES IN CASH
- BUDGET AND ACTUAL - REGULATORY BASIS
YEAR ENDED DECEMBER 31, 2025

	DEPUTY SALARY SUPPLEMENT FUND		INMATE SECURITY FUND		ANDREW COUNTY PUBLIC BENEFIT CORPORATION FUND	
	Budget	Actual	Budget	Actual	Budget	Actual
RECEIPTS						
Property taxes	$ -	$ -	$ -	$ -	$ -	$ -
Sales taxes	-	-	-	-	-	-
Intergovernmental	35,000	30,315	-	-	-	-
Charges for services	-	-	127,500	9,488	-	-
Interest	-	-	-	1,572	-	-
Other	-	-	-	-	-	-
Transfers in	-	-	-	115,684	353,475	302,629
Total Receipts	$ 35,000	$ 30,315	$ 127,500	$ 126,744	$ 353,475	$ 302,629
DISBURSEMENTS						
Salaries	$ 27,500	$ 26,250	$ -	$ -	$ -	$ -
Employee fringe benefits	7,500	6,226	-	-	-	-
Materials and supplies	-	-	-	-	-	-
Services and other	-	-	100,000	106,547	328,052	328,052
Capital outlay	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Transfers out	-	-	70,000	30,000	-	-
Total Disbursements	$ 35,000	$ 32,476	$ 170,000	$ 136,547	$ 328,052	$ 328,052
RECEIPTS OVER (UNDER) DISBURSEMENTS	$ -	$ (2,161)	$ (42,500)	$ (9,803)	$ 25,423	$ (25,423)
CASH AND INVESTMENTS, JANUARY 1	4,592	4,592	46,872	46,872	25,423	25,423
CASH AND INVESTMENTS, DECEMBER 31	$ 4,592	$ 2,431	$ 4,372	$ 37,069	$ 50,846	$ -

The accompanying Notes to the Financial Statements are an integral part of these statements.

Exhibit B-6

ANDREW COUNTY, MISSOURI
STATEMENTS OF RECEIPTS, DISBURSEMENTS AND CHANGES IN CASH
- BUDGET AND ACTUAL - REGULATORY BASIS
YEAR ENDED DECEMBER 31, 2025

	ACPBC DEBT RESERVE FUND		ACPBC REPLACEMENT & EXTENSION FUND		COLLECTOR TAX MAINTENANCE FUND	
	Budget	Actual	Budget	Actual	Budget	Actual
RECEIPTS						
Property taxes	$ -	$ -	$ -	$ -	$ -	$ -
Sales taxes	-	-	-	-	-	-
Intergovernmental	-	-	-	-	-	-
Charges for services	-	-	-	-	35,000	34,532
Interest	-	-	-	-	4,000	3,598
Other	-	-	-	-	-	-
Transfers in	-	-	32,806	32,806	-	-
Total Receipts	$ -	$ -	$ 32,806	$ 32,806	$ 39,000	$ 38,130
DISBURSEMENTS						
Salaries	$ -	$ -	$ -	$ -	$ -	$ -
Employee fringe benefits	-	-	-	-	-	-
Materials and supplies	-	-	-	-	-	-
Services and other	100	-	30,000	7,191	125,000	30,453
Capital outlay	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Transfers out	-	-	-	-	-	-
Total Disbursements	$ 100	$ -	$ 30,000	$ 7,191	$ 125,000	$ 30,453
RECEIPTS OVER (UNDER) DISBURSEMENTS	$ (100)	$ -	$ 2,806	$ 25,615	$ (86,000)	$ 7,677
CASH AND INVESTMENTS, JANUARY 1	328,060	328,060	37,388	37,388	88,677	88,677
CASH AND INVESTMENTS, DECEMBER 31	$ 327,960	$ 328,060	$ 40,194	$ 63,003	$ 2,677	$ 96,354

The accompanying Notes to the Financial Statements are an integral part of these statements.

ANDREW COUNTY, MISSOURI
STATEMENTS OF RECEIPTS, DISBURSEMENTS AND CHANGES IN CASH
- BUDGET AND ACTUAL - REGULATORY BASIS
YEAR ENDED DECEMBER 31, 2025

	SHERIFF CIVIL FUND		SHERIFF REVOLVING FUND		JOHNSON GRASS FUND	
	Budget	Actual	Budget	Actual	Budget	Actual
RECEIPTS						
Property taxes	$ -	$ -	$ -	$ -	$ 34,023	$ 34,479
Sales taxes	-	-	-	-	-	-
Intergovernmental	-	-	-	-	-	-
Charges for services	20,000	31,655	7,500	14,900	-	-
Interest	1,500	1,382	1,500	1,251	-	4,586
Other	-	-	-	-	-	-
Transfers in	-	-	-	-	-	-
Total Receipts	$ 21,500	$ 33,037	$ 9,000	$ 16,151	$ 34,023	$ 39,065
DISBURSEMENTS						
Salaries	$ -	$ -	$ -	$ -	$ 24,700	$ 19,900
Employee fringe benefits	-	-	-	-	2,500	1,627
Materials and supplies	-	-	-	-	6,300	4,250
Services and other	70,000	33,798	-	-	5,800	6,141
Capital outlay	-	-	40,000	30,906	62,000	46,628
Construction	-	-	-	-	-	-
Transfers out	-	11,855	-	-	-	-
Total Disbursements	$ 70,000	$ 45,653	$ 40,000	$ 30,906	$ 101,300	$ 78,546
RECEIPTS OVER (UNDER) DISBURSEMENTS	$ (48,500)	$ (12,616)	$ (31,000)	$ (14,755)	$ (67,277)	$ (39,481)
CASH AND INVESTMENTS, JANUARY 1	49,685	49,685	37,918	37,918	147,070	147,070
CASH AND INVESTMENTS, DECEMBER 31	$ 1,185	$ 37,069	$ 6,918	$ 23,163	$ 79,793	$ 107,589

The accompanying Notes to the Financial Statements are an integral part of these statements.

ANDREW COUNTY, MISSOURI
STATEMENTS OF RECEIPTS, DISBURSEMENTS AND CHANGES IN CASH
- BUDGET AND ACTUAL - REGULATORY BASIS
YEAR ENDED DECEMBER 31, 2025

	SENATE BILL 40 BOARD FUND		ELECTION SERVICES FUND		PROSECUTING ATTORNEY BAD CHECK FUND	
	Budget	Actual	Budget	Actual	Budget	Actual
RECEIPTS						
Property taxes	$ 252,000	$ 286,772	$ -	$ -	$ -	$ -
Sales taxes	-	-	-	-	-	-
Intergovernmental	-	-	20,000	-	-	-
Charges for services	850	685	-	-	1,000	1,000
Interest	900	639	1,500	1,339	800	829
Other	-	648	-	-	-	-
Transfers in	-	-	-	1,110	-	-
Total Receipts	$ 253,750	$ 288,744	$ 21,500	$ 2,449	$ 1,800	$ 1,829
DISBURSEMENTS						
Salaries	$ 115,978	$ 109,549	$ -	$ -	$ -	$ -
Employee fringe benefits	18,700	14,742	-	-	-	-
Materials and supplies	20,000	14,228	-	-	-	-
Services and other	117,430	76,203	50,000	2,415	22,000	49
Capital outlay	95,000	29,719	-	-	-	-
Construction	-	-	-	-	-	-
Transfers out	-	-	-	-	-	-
Total Disbursements	$ 367,108	$ 244,441	$ 50,000	$ 2,415	$ 22,000	$ 49
RECEIPTS OVER (UNDER) DISBURSEMENTS	$ (113,358)	$ 44,303	$ (28,500)	$ 34	$ (20,200)	$ 1,780
CASH AND INVESTMENTS, JANUARY 1	363,680	363,680	31,556	31,556	21,904	21,904
CASH AND INVESTMENTS, DECEMBER 31	$ 250,322	$ 407,983	$ 3,056	$ 31,590	$ 1,704	$ 23,684

The accompanying Notes to the Financial Statements are an integral part of these statements.

ANDREW COUNTY, MISSOURI
STATEMENTS OF RECEIPTS, DISBURSEMENTS AND CHANGES IN CASH
- BUDGET AND ACTUAL - REGULATORY BASIS
YEAR ENDED DECEMBER 31, 2025

	AMERICAN RESCUE PLAN ACT FUND		RAINY DAY FUND		OPIOID SETTLEMENT FUND	
	Budget	Actual	Budget	Actual	Budget	Actual
RECEIPTS						
Property taxes	$ -	$ -	$ -	$ -	$ -	$ -
Sales taxes	-	-	-	-	-	-
Intergovernmental	-	-	-	-	-	-
Charges for services	-	-	-	-	-	-
Interest	60,000	38,622	-	-	-	-
Other	-	-	-	-	35,000	32,429
Transfers in	-	11,855	142,767	142,767	-	-
Total Receipts	$ 60,000	$ 50,477	$ 142,767	$ 142,767	$ 35,000	$ 32,429
DISBURSEMENTS						
Salaries	$ 30,000	$ 9,301	$ -	$ -	$ -	$ -
Employee fringe benefits	-	-	-	-	-	-
Materials and supplies	-	-	-	-	-	-
Services and other	1,186,314	681,127	100	-	50,000	47,959
Capital outlay	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Transfers out	-	-	-	-	-	-
Total Disbursements	$ 1,216,314	$ 690,428	$ 100	$ -	$ 50,000	$ 47,959
RECEIPTS OVER (UNDER) DISBURSEMENTS	$ (1,156,314)	$ (639,951)	$ 142,667	$ 142,767	$ (15,000)	$ (15,530)
CASH AND INVESTMENTS, JANUARY 1	1,156,314	1,156,314	396,721	396,721	21,201	21,201
CASH AND INVESTMENTS, DECEMBER 31	$ -	$ 516,363	$ 539,388	$ 539,488	$ 6,201	$ 5,671

The accompanying Notes to the Financial Statements are an integral part of these statements.

ANDREW COUNTY, MISSOURI
STATEMENTS OF RECEIPTS, DISBURSEMENTS AND CHANGES IN CASH
- BUDGET AND ACTUAL - REGULATORY BASIS
YEAR ENDED DECEMBER 31, 2025

	AGGREGATE CEMETERY FUND		COUNTY ROAD 162-1623 NID FUND		EDEN ESTATES NID FUND	
	Budget	Actual	Budget	Actual	Budget	Actual
RECEIPTS						
Property taxes	$ -	$ -	$ 10,000	$ 8,443	$ 8,700	$ 8,552
Sales taxes	-	-	-	-	-	-
Intergovernmental	-	-	-	-	-	-
Charges for services	-	-	3,300	2,849	2,400	2,254
Interest	434,440	184,467	-	-	-	-
Other	-	303,509	-	-	-	-
Transfers in	-	-	-	-	-	-
Total Receipts	$ 434,440	$ 487,976	$ 13,300	$ 11,292	$ 11,100	$ 10,806
DISBURSEMENTS						
Salaries	$ -	$ -	$ -	$ -	$ -	$ -
Employee fringe benefits	-	-	-	-	-	-
Materials and supplies	-	-	-	-	-	-
Services and other	147,000	145,176	19,835	9,927	10,000	6,200
Capital outlay	-	-	-	-	8,580	5,909
Construction	-	-	-	-	-	-
Transfers out	-	-	-	-	-	-
Total Disbursements	$ 147,000	$ 145,176	$ 19,835	$ 9,927	$ 18,580	$ 12,109
RECEIPTS OVER (UNDER) DISBURSEMENTS	$ 287,440	$ 342,800	$ (6,535)	$ 1,365	$ (7,480)	$ (1,303)
CASH AND INVESTMENTS, JANUARY 1	3,821,771	3,821,771	16,411	16,411	38,129	38,129
CASH AND INVESTMENTS, DECEMBER 31	$ 4,109,211	$ 4,164,571	$ 9,876	$ 17,776	$ 30,649	$ 36,826

The accompanying Notes to the Financial Statements are an integral part of these statements.

ANDREW COUNTY, MISSOURI
STATEMENTS OF RECEIPTS, DISBURSEMENTS AND CHANGES IN CASH
- BUDGET AND ACTUAL - REGULATORY BASIS
YEAR ENDED DECEMBER 31, 2025

	FORD FARM FUND		GORE ROAD NID FUND		ORCHARD ESTATES NID FUND	
	Budget	Actual	Budget	Actual	Budget	Actual
RECEIPTS						
Property taxes	$ -	$ -	$ -	$ -	$ 8,100	$ 6,783
Sales taxes	-	-	-	-	-	-
Intergovernmental	6,510	6,500	-	-	-	-
Charges for services	-	-	-	-	2,500	2,249
Interest	-	3,414	400	355	1,000	1,627
Other	-	-	-	-	-	-
Transfers in	-	-	-	-	-	-
Total Receipts	$ 6,510	$ 9,914	$ 400	$ 355	$ 11,600	$ 10,659
DISBURSEMENTS						
Salaries	$ -	$ -	$ -	$ -	$ -	$ -
Employee fringe benefits	-	-	-	-	-	-
Materials and supplies	6,500	3,404	-	-	-	-
Services and other	6,500	801	8,990	1,731	18,100	8,095
Capital outlay	2,000	957	-	-	-	-
Construction	-	-	-	-	-	-
Transfers out	-	-	-	-	-	-
Total Disbursements	$ 15,000	$ 5,162	$ 8,990	$ 1,731	$ 18,100	$ 8,095
RECEIPTS OVER (UNDER) DISBURSEMENTS	$ (8,490)	$ 4,752	$ (8,590)	$ (1,376)	$ (6,500)	$ 2,564
CASH AND INVESTMENTS, JANUARY 1	20,436	20,436	8,591	8,591	41,952	41,952
CASH AND INVESTMENTS, DECEMBER 31	$ 11,946	$ 25,188	$ 1	$ 7,215	$ 35,452	$ 44,516

The accompanying Notes to the Financial Statements are an integral part of these statements.

Exhibit B-12

ANDREW COUNTY, MISSOURI
STATEMENTS OF RECEIPTS, DISBURSEMENTS AND CHANGES IN CASH
- BUDGET AND ACTUAL - REGULATORY BASIS
YEAR ENDED DECEMBER 31, 2025

	SENIOR CITIZENS SERVICES BOARD FUND	
	Budget	Actual
RECEIPTS		
Property taxes	$ 100,000	$ 100,906
Sales taxes	-	-
Intergovernmental	-	-
Charges for services	-	-
Interest	-	-
Other	-	3,873
Transfers in	-	-
Total Receipts	$ 100,000	$ 104,779
DISBURSEMENTS		
Salaries	$ -	$ -
Employee fringe benefits	-	-
Materials and supplies	-	-
Services and other	100,000	104,744
Capital outlay	-	-
Construction	-	-
Transfers out	-	-
Total Disbursements	$ 100,000	$ 104,744
RECEIPTS OVER (UNDER) DISBURSEMENTS	$ -	$ 35
CASH AND INVESTMENTS, JANUARY 1	319	319
CASH AND INVESTMENTS, DECEMBER 31	$ 319	$ 354

The accompanying Notes to the Financial Statements are an integral part of these statements.

Exhibit C

ANDREW COUNTY, MISSOURI
STATEMENT OF FIDUCIARY RECEIPTS, DISBURSEMENTS AND CHANGES IN CASH - REGULATORY BASIS
YEAR ENDED DECEMBER 31, 2025

Fund/Account	Cash and Cash Equivalents January 1	Receipts	Disbursements	Cash and Cash Equivalents December 31
Treasurer Department of Revenue	$ -	$ 114,612	$ 85,678	$ 28,934
Treasurer Ambulance Districts	-	799,753	799,753	-
Treasurer Senior Services Fund	-	100,906	100,906	-
Treasurer Cities, Towns, Villages	-	710,677	710,677	-
Treasurer CERF	16,097	348,938	365,146	(111)
Treasurer River Bluff Library	-	1,047,476	1,047,476	-
Treasurer Home Health	-	319,399	319,399	-
Treasurer Nursing Home	-	321,078	321,078	-
Treasurer Fire Districts	-	1,405,871	1,405,871	-
Treasurer Levee Districts	3,468	14,956	14,956	3,468
Treasurer Unclaimed Fees	4,759	-	-	4,759
Treasurer Fines/Tax Surplus	61,626	122,489	72,280	111,835
Treasurer Schools	-	15,442,189	15,442,189	-
Treasurer Senate Bill 40	-	286,772	286,772	-
Treasurer School Revolving	1,571	7,212	8,142	641
Treasurer MOPS	(200)	60	-	(140)
Treasurer Andrew County Museum Tax	-	289,495	289,494	1
Treasurer YWCA Adult Abuse Shelter	352	4,786	5,032	106
Collector	6,107,934	25,150,824	24,527,156	6,731,602
Recorder	27	113,214	113,221	20
Prosecuting Attorney	42	17,977	17,985	34
Sheriff	20,105	491,659	490,079	21,685
Public Administrator	105,819	809,060	811,381	103,498
Total	$ 6,321,600	$ 47,919,403	$ 47,234,671	$ 7,006,332

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Andrew County, Missouri ("County") is governed by a three-member County Commission. In addition to the three board members, there are eleven elected Constitutional Officers: Assessor, Circuit Clerk, Collector, Coroner, County Clerk, Prosecuting Attorney, Public Administrator, Recorder, Sheriff, Surveyor, and Treasurer.

As discussed further in Note 1, these financial statements are presented using accounting practices prescribed or permitted by Missouri law, which differ from accounting principles generally accepted in the United States of America, which would include all relevant Governmental Accounting Standards Board (GASB) pronouncements. The differences include use of a prescribed definition of the reporting entity and the cash basis of accounting.

A. Reporting Entity

The County's operations include tax assessments and collections, state/county courts, county recorder, public safety, economic development, social and human services, and cultural and recreation services.

The financial statements referred to above include the primary government of Andrew County, Missouri, which consists of all funds, organizations, institutions, agencies, departments, and offices that are considered to comprise the County's legal entity under the regulatory basis of accounting. Financial data of other entities that may be considered to be component units of the County under generally accepted accounting principles is not included.

In accordance with the regulatory basis of accounting, the financial statements of the County do not include the activity of the Circuit Court, which is part of the Missouri court system and is considered a state function, including the operations of the Circuit Clerk (other than the portion that is funded by the General Revenue Fund) and all funds under their control.

B. Basis of Presentation

Governmental Funds – Governmental resources are allocated to and accounted for in individual funds based upon the purposes for which they are to be spent and the means by which spending activities are controlled. A fund is considered a separate accounting entity with self-balancing accounts that comprise its assets, liabilities, net assets, revenues/receipts and expenditures/disbursements. The County's funds are governmental funds. Governmental funds are those through which most governmental functions are financed. The County's expendable financial resources are accounted for through governmental funds.

Fiduciary Funds – Fiduciary funds consist of custodial funds. Custodial funds account for assets held by the County as an agent of individuals, private organizations, taxing units, other governments and/or funds. Budgets are not adopted for the County's custodial funds.

C. Basis of Accounting

The financial statements are prepared on the cash basis of accounting; accordingly, amounts are recognized when received or disbursed in cash. This basis of accounting differs from accounting principles generally accepted in the United States of America. Those principles require revenues to be recognized when they become available and measurable or when they are earned, and expenditures or expenses to be recognized when the related liabilities are incurred.

D. Budgets and Budgetary Accounting

The County follows these procedures in establishing the budgetary data reflected in the financial statements:

1. In accordance with Chapter 50, RSMo, the County's policy is to adopt a budget for each governmental fund.

2. On or before January 15, each elected officer and department director will transmit to the County Commission and County Clerk, who serves as budget officer, the budget request and revenue estimates for their office or department for the budget year.

3. The County Clerk submits to the County Commission a proposed budget for the fiscal year beginning January 1. The proposed budget includes estimated revenues and proposed expenditures, on the cash basis of accounting, for all budgeted funds. Budgeting of appropriations is based upon an estimated fund balance at the beginning of the year as well as estimated revenues to be received.

4. State law requires that, at the individual fund level, budgeted expenditures not exceed budgeted revenues plus the anticipated beginning fund balance. However, the actual expenditures that were approved in the Law Enforcement Fund caused the fund balance to be negative.

5. A public hearing is conducted to obtain public comment on the budget. Prior to its approval by the County Commission, the budget document is available for public inspection, which usually takes place the third and fourth weeks of January.

6. Prior to February 1, the budget is legally enacted by a vote of the County Commission.

7. Subsequent to its formal approval of the budget, the County Commission has the authority to make necessary adjustments to the budget by a formal vote of the Commission. Budgeted amounts are as originally adopted, or as amended by the County Commission throughout the year.

8. Budgets are prepared and adopted on the cash basis of accounting.

9. Adoption of a formal budget is required by law.

10. Section 50.740, RSMo, prohibits expenditures in excess of approved budgets. Actual expenditures exceeded budgeted amounts for the following funds: General Revenue and

Senior Citizens Services Board Fund.

E. Property taxes are based on the voter-approved tax levy applied to the real and personal assessed property values. Property taxes attach as an enforceable lien on property as of January 1. Taxes are levied on September 1 and tax bills are mailed to taxpayers in October and November, at which time they are payable. All unpaid property taxes become delinquent as of January 1 of the following year.

The assessed valuations of the tangible taxable property included within the County's boundaries for the calendar year 2025 for purposes of taxation were:

Real Estate	$ 237,927,021
Personal Property	94,208,921
Railroad and Utilities	42,721,170
Total	$ 374,857,112

For calendar year 2025, the County Commission approved a tax levy per $100 of assessed valuation of tangible taxable property as follows:

General Revenue	$ 0.1673
Special Road & Bridge	0.2345
Johnson Grass	0.0080
Senate Bill 40 Board	0.0753
Senior Citizens Services Board	0.0265

In addition to the levies above, the County imposes special assessment taxes on residents of Neighborhood Improvement Districts (NIDs) located within the County. These taxes have been recorded as property tax revenues in the financial statements.

F. Cash Deposits and Investments

Deposits and investments are stated at cost, which approximates market. Cash balances for all the County Treasurer funds are pooled and invested to the extent possible. Interest earned from these balances is allocated to each of the funds based on the funds' average daily cash balance. Cash equivalents may include repurchase agreements and any other instruments with an original maturity of ninety days or less. State law authorizes the deposit of funds in banks and trust companies or the investment of funds in bonds or treasury certificates of the United States, other interest-bearing obligations guaranteed as to both principal and interest by the United States, or any instrumentality thereof, certain municipal bonds authorized by Missouri statute, or time certificates of deposit. Funds in the form of cash on deposit or time certificates of deposit are required to be insured by the Federal Deposit Insurance Corporation (FDIC) or collateralized by authorized investments held in the County's name at third-party banking institutions. Details of these cash and investment balances are presented in Note 2.

G. Interfund Activity

During the course of operations, interfund activity occurs for purposes of providing supplemental funding, reimbursements for goods provided or services rendered, or short and

long-term financing. Interfund activities are reported as "transfers in" by the recipient fund and as "transfers out" by the disbursing fund. However, interfund reimbursements have been eliminated from the financial statements in order that reimbursed expenditures are reported only in the funds incurring the costs.

2. CASH AND INVESTMENTS

The County maintains a cash and temporary investment pool that is available for use by all funds. Each fund's portion of this pool is displayed on the financial statements within the "Cash and Investments" caption. Cash includes deposits and short-term investments with maturities that are less than ninety days. Investments consist of certificates of deposit with original maturities that are greater than ninety days.

Custodial Credit Risk - Deposits – Custodial credit risk is the risk that in the event of a bank failure, a government's deposits may not be returned to it. Missouri statutes require that all deposits with financial institutions be collateralized in an amount at least equal to uninsured deposits. At December 31, 2025, the County had the following cash and investment balances:

	Carrying Value	Bank Balance	FDIC Coverage
Cash and Cash Equivalents	$ 8,884,368	$ 9,095,376	$ 623,137
Investments	4,139,070	4,139,070	500,000
Total Governmental Funds	$ 13,023,438	$ 13,234,446	$ 1,123,137
Cash and Cash Equivalents - Fiduciary Funds	$ 7,006,332	$ 5,808,572	$ 399,774

The remainder of the balances not covered by FDIC deposit insurance at December 31, 2025 were covered by pledged collateral securities or other acceptable collateral held by the County or by its safekeeping bank agent in the County's name.

3. COUNTY EMPLOYEES' RETIREMENT PLANS

A. Missouri Local Government Employees Retirement System (LAGERS)

1) Plan Description

Andrew County participates in the Missouri Local Government Employees Retirement System (LAGERS), an agent multiple-employer public employee retirement system that acts as a common investment and administrative agent for local government entities in Missouri. LAGERS is a defined benefit pension plan which provides retirement, disability, and death benefits to plan members and beneficiaries. LAGERS was created and is governed by statute, Section 70.600-70.755, RSMo. As such, it is the system's responsibility to administer the law in accordance with the expressed intent of the General Assembly. The plan is qualified under the Internal Revenue Code Section 401 (a) and is tax exempt.

The Missouri Local Government Employees Retirement System issues a publicly available financial report that includes financial statements and required supplementary information.

That report may be obtained by writing to LAGERS, P.O. Box 1665, Jefferson City, Missouri 65102 or by calling 1-800-447-4334, or by the following website, www.molagers.org.

2) Pension Benefits

Benefits are available to all full-time employees working in a LAGERS covered department. Benefits vest when an employee earns five years (60 months) of service credit in the system. Normal retirement age is 60 (General) or 55 (Police), and early retirement is 55 (General) and 50 (Police). Benefits are paid out using a formula that is based on the employee's final average salary and amount of credited service time.

3) Funding Policy

Full-time employees of Andrew County do not contribute to the pension plan. The June 30th statutorily required contribution rates were 14.6% (General) and 12.7% (Police) of annual covered payroll for 2025. The contribution requirements of plan members are determined by the governing body of the political subdivision. The contribution provisions of the political subdivision are established by state statute. For the year ended December 31, 2025, the County contributed $445,994 to LAGERS.

B. County Employees' Retirement Fund (CERF)

The County Employees' Retirement Fund was established by the State of Missouri to provide pension benefits for County officials and employees.

1) Plan Description

The Retirement Fund is a cost-sharing multiple employer defined benefit pension plan covering any county elective or appointed officer or employee whose performance requires the actual performance of duties during not less than one thousand (1,000) hours per calendar year in each county of the state, except for any city not within a county and any county of the first classification having a charter form of government. It does not include county prosecuting attorneys covered under Sections 56.800 to 56.840, RSMo, circuit clerks and deputy circuit clerks covered under the Missouri State Retirement System, county sheriffs covered under Sections 57.949 to 57.997, RSMo and certain personnel not defined as an employee per Section 50.1000(8), RSMo. The Fund was created by an act of the legislature and was effective August 28, 1994.

The general administration and the responsibility for the proper operation of the Fund and the investment of the Fund are vested in a board of directors of eleven persons.

2) Pension Benefits

Beginning January 1, 1997, employees attaining the age of sixty-two years may retire with full benefits with eight or more years of creditable service. The monthly benefit for County Employees is determined by selecting the highest benefit calculated using three different prescribed formulas (flat-dollar formula, targeted replacement ratio formula, and prior plan's formula). A death benefit of $10,000 will be paid to the designated beneficiary of every active member upon his or her death.

Upon termination of employment, any member who is vested is entitled to a deferred annuity, payable at age sixty-two. Early retirement is at age fifty-five. Any member with less than eight years of creditable service forfeits all rights in the Fund but will be paid his or her accumulated contributions.

The County Employees' Retirement Fund issues audited financial statements. Copies of these statements may be obtained from the Board of Directors of CERF by writing to CERF, 2121 Schotthill Woods Drive, Jefferson City, MO 65101, by calling 1-877-632-2373, or by the following website, www.mocerf.org.

3) Funding Policy

In accordance with State Statutes, the Plan is partially funded through various fees collected by counties and remitted to the CERF. Further, all participants hired on or after February 24, 2002 are required to contribute an additional 4% of their gross compensation to CERF, starting January 1, 2003. An active LAGERS participant who was employed with the County prior to February 24, 2002, is not required to make contributions. The County has elected not to make contributions on behalf of employees. During 2025, the County collected and remitted to CERF employee withholdings and fees collected of $365,146 for the year then ended.

C. Prosecuting Attorney Retirement Fund

In accordance with Section 56.807, RSMo, the County contributes monthly to the Missouri Office of Prosecution Services for deposit to the credit of the Missouri Prosecuting Attorneys and Circuit Attorney Retirement System Fund. Once remitted, the State of Missouri is responsible for administration of this plan. The County contributed $3,366 for the year ended December 31, 2025.

4. POST EMPLOYMENT BENEFITS

The County does not provide post-employment benefits except as mandated by the Consolidated Omnibus Budget Reconciliation Act (COBRA). The requirements established by COBRA are fully funded by employees who elect coverage under the Act, and no direct costs are incurred by the County.

5. CLAIMS, COMMITMENT AND CONTINGENCIES

A. Compensated Absences

The County provides full-time employees with up to 60 days of sick time, to accrue at one day per complete calendar month of employment. Upon termination, employees will not be compensated for any unused sick time. Vacation time will accrue at a rate between one-half day to one and one-half days per month depending on length of employment. No more than two weeks of vacation time may be carried over into the next calendar year except employees with 10 or more years of service can carry over 3 weeks. Compensatory time will accrue at a rate of one and one-half times overtime hours worked based on federal wage and hour regulations, up to a maximum of 80 hours. Upon termination, employees will be paid for any unused vacation and compensatory time.

B. Federal and State Assisted Programs

The County has received proceeds from several federal and state grants. Periodic audits of these grants, when performed, could result in the disallowance of certain costs. Accordingly, such audits could result in the refund of grant monies to the grantor agencies. Management believes that any required refunds, if determined necessary, will be immaterial and, therefore, no provision has been made in the accompanying financial statements for the potential refund of grant monies.

C. Litigation

The County was involved in pending litigation as of the audit report date. The County's management and legal counsel anticipate that potential claims, if any, against the County resulting from such litigation would not have a material effect on the financial position of the County.

6. RISK MANAGEMENT

The County is exposed to risks of loss related to torts; theft of, damage to, and destruction of assets; errors and omissions; employee injuries; and natural disasters. There were no significant reductions in insurance coverage from the prior year, and settlements have not exceeded coverage during the past three years.

The County is a member of the Missouri Association of Counties Self-Insured Workers' Compensation Trust. The County purchases workers' compensation insurance through this fund, a non-profit corporation established for the purpose of providing insurance coverage for Missouri counties. The Fund is self-insured up to $2,000,000 per occurrence and is reinsured through excess insurance up to the statutory limit.

7. LONG-TERM DEBT

The County had the following long-term debt outstanding as of December 31, 2025:

A. The Andrew County Public Benefit Corporation is obligated to the USDA Rural Development Agency under two notes. The two notes were issued in 2012 for $5,200,000 and $700,000, bearing interest at 4% and 4.25%, and are scheduled to be repaid in 40 annual payments of $302,629 ending September 2051. The building of the judicial center is pledged as collateral for the two notes.

Fiscal Year Ending December 31,	Principal	Interest	Total
2026	$ 102,215	$ 200,414	$ 302,629
2027	106,408	196,221	302,629
2028	110,773	191,856	302,629
2029	115,316	187,313	302,629
2030	120,047	182,582	302,629
2031-2035	678,265	935,630	1,613,895
2036-2040	829,268	683,877	1,513,145
2041-2045	1,013,889	499,256	1,513,145
2046-2050	1,239,614	273,531	1,513,145
2051-2052	569,953	35,305	605,258
Totals	$ 4,885,748	$ 3,385,985	$ 8,271,733

B. In 2017, the County Commission approved plans and awarded contracts for a jail expansion project, to be financed under a $553,500 loan to the Andrew County Public Benefit Corporation by the USDA Rural Development Agency. The note bears interest at 3.375% and is scheduled to be repaid in 40 annual payments of $25,423, ending January 2058.

Fiscal Year Ending December 31,	Principal	Interest	Total
2026	$ 8,499	$ 16,924	$ 25,423
2027	8,786	16,637	25,423
2028	9,082	16,341	25,423
2029	9,389	16,034	25,423
2030	9,706	15,717	25,423
2031-2035	53,673	73,442	127,115
2036-2040	63,365	63,750	127,115
2041-2045	74,809	52,306	127,115
2046-2050	88,319	38,796	127,115
2051-2055	104,269	22,846	127,115
2056-2058	71,395	4,874	76,269
Totals	$ 501,292	$ 337,667	$ 838,959

C. In March 2013, the County issued an Orchard Estates Neighborhood Improvement District Bond for $110,000. The bond is scheduled to be paid in 20 annual payments with interest at 4%. The final payment is scheduled for 2033. Payments are made using tax monies collected for the NID in the prior year.

Fiscal Year Ending December 31,	Principal	Interest	Total
2026	$ 5,000	$ 2,000	$ 7,000
2027	5,000	1,700	6,700
2028	5,000	1,500	6,500
2029	5,000	1,300	6,300
2030	5,000	1,100	6,100
2031-2033	25,000	1,700	26,700
Totals	$ 50,000	$ 9,300	$ 59,300

D. In September 2016, the County issued an Eden Estates Neighborhood Improvement District Bond for $132,200. The bond is scheduled to be paid in 20 annual payments with interest at 2.75%. The final payment is scheduled for 2036. Payments are made using tax monies collected for the NID in the prior year.

Fiscal Year Ending December 31,	Principal	Interest	Total
2026	$ 6,300	$ 2,208	$ 8,508
2027	6,500	2,035	8,535
2028	6,700	1,856	8,556
2029	6,900	1,672	8,572
2030	7,100	1,482	8,582
2031-2035	38,500	4,372	42,872
2036	8,300	228	8,528
Totals	$ 80,300	$ 13,853	$ 94,153

E. In June 2018, the County issued a County Road 162-1623 Neighborhood Improvement District Bond for $152,000. The bond is scheduled to be paid in 20 annual payments with interest at 2.75%. The final payment is scheduled for 2038. Payments are made using tax monies collected for the NID in the prior year.

Fiscal Year Ending December 31,	Principal	Interest	Total
2026	$ 7,000	$ 2,844	$ 9,844
2027	7,100	2,650	9,750
2028	7,300	2,452	9,752
2029	7,500	2,248	9,748
2030	7,700	2,039	9,739
2031-2035	42,100	6,833	48,933
2036-2038	28,200	1,180	29,380
Totals	$ 106,900	$ 20,246	$ 127,146

F. On April 23, 2021, the County entered into a $117,699, four-year capital lease with Clayton Holdings, LLC, to purchase three 2021 Ford F150 trucks. The final payment was made on March 13, 2025.

G. On April 12, 2024, the County entered into a purchase agreement with Henry M. Adkins & Son, Inc. for election equipment. The total purchase price was $103,150, payable in three annual installments of $34,383 under an interest-free financing arrangement.

Fiscal Year Ending December 31,	Principal	Interest	Total
2026	$ 34,384	$ -	$ 34,384

H. On December 20, 2024, the County entered into a financing agreement with KS StateBank for two 2025 Mack trucks. The original financed amount was $283,895, payable in three annual installments. The final installment of $170,000 is due in 2026.

Fiscal Year Ending December 31,	Principal	Interest	Total
2026	$ 159,579	$ 10,421	$ 170,000

I. On September 23, 2025, the County entered into a financing agreement with KS StateBank for two 2026 Mack trucks. The original financed amount was $352,395, payable in three annual installments.

Fiscal Year Ending December 31,	Principal	Interest	Total
2026	$ 46,299	$ 16,770	$ 63,069
2027	244,844	15,156	260,000
Total	$ 291,143	$ 31,926	$ 323,069

The following schedule shows changes in long-term debt during the year ended December 31, 2025:

Description	Balance 12/31/2024	Additions	Payments	Balance 12/31/2025	Interest Paid
2012 USDA Notes	$ 4,983,935	$ -	$ (98,187)	$ 4,885,748	$ 204,442
2017 USDA Notes	509,513	-	(8,221)	501,292	17,202
Orchard Estates NID	55,000	-	(5,000)	50,000	2,100
Eden Estates NID	86,500	-	(6,200)	80,300	2,379
County Road 162-1623 NID	113,700	-	(6,800)	106,900	3,033
2021 Ford F150 Trucks	30,339	-	(30,339)	-	631
Election Equipment	68,767	-	(34,383)	34,384	-
2025 Mack Trucks	214,726	-	(55,147)	159,579	14,022
2026 Mack Trucks	-	352,395	(61,252)	291,143	1,818
Totals	$ 6,062,480	$ 352,395	$ (305,529)	$ 6,109,346	$ 245,627

8. SUBSEQUENT EVENTS

The County has evaluated events subsequent to December 31, 2025 to assess the need for potential recognition or disclosure in the financial statements. Such events were evaluated through August 31, 2026, the date the financial statements were available to be issued.

COMPLIANCE SECTION

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McBRIDE, LOCK & ASSOCIATES, LLC
CERTIFIED PUBLIC ACCOUNTANTS

INDEPENDENT AUDITOR'S 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 County Commission and
Officeholders of Andrew County, Missouri

We have audited, in accordance with the 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, the financial statements of Andrew County, Missouri which comprise the Statement of Receipts, Disbursements and Changes in Cash – All Governmental Funds – Regulatory Basis and the Statement of Fiduciary Receipts, Disbursements and Changes in Cash – Regulatory Basis as of December 31, 2025, and the related Statements of Receipts, Disbursements and Changes in Cash – Budget and Actual – Regulatory Basis for the year then ended, and the related notes to the financial statements, which collectively comprise Andrew County, Missouri's basic financial statements and have issued our report thereon dated August 31, 2026.

Report on Internal Control Over Financial Reporting

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

Report on Compliance and Other Matters

As part of obtaining reasonable assurance about whether Andrew County, Missouri'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 an instance of noncompliance or other matters that is required to be reported under *Government Auditing Standards* and which is described in the accompanying schedule of findings and questioned costs as item 2025-001.

Andrew County, Missouri's Response to Finding

Government Auditing Standards requires the auditor to perform limited procedures on Andrew County, Missouri's response to the finding identified in our audit and described in the accompanying schedule of findings and questioned costs. Andrew County, Missouri's response was not subjected to the other auditing procedures applied in the audit of the financial statements and, accordingly, we express no opinion on the response.

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 entity'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 entity's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

(Original Signed by McBride, Lock & Associates, LLC)

McBride, Lock & Associates, LLC
Kansas City, Missouri
August 31, 2026

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INDEPENDENT AUDITOR'S REPORT ON COMPLIANCE FOR EACH MAJOR FEDERAL PROGRAM AND ON INTERNAL CONTROL OVER COMPLIANCE REQUIRED BY THE UNIFORM GUIDANCE

To the County Commission and
Officeholders of Andrew County, Missouri

Report on Compliance for Each Major Federal Program

Opinion on Each Major Federal Program

We have audited Andrew County, Missouri's compliance with the types of compliance requirements identified as subject to audit in the OMB Compliance Supplement that could have a direct and material effect on its major federal program for the year ended December 31, 2025. The County's major federal program is identified in the summary of auditor's results section of the accompanying schedule of findings and questioned costs.

In our opinion, Andrew County, Missouri complied, in all material respects, with the compliance requirements referred to above that could have a direct and material effect on its major federal program for the year ended December 31, 2025.

Basis for Opinion on Each Major Federal Program

We conducted our audit of compliance in accordance with auditing standards generally accepted in the United States of America; the standards applicable to financial audits contained in *Government Auditing Standards,* issued by the Comptroller General of the United States; and the audit requirements of Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance). Our responsibilities under those standards and the Uniform Guidance are further described in the Auditor's Responsibilities for the Audit of Compliance section of our report.

We are required to be independent of Andrew County, Missouri and to meet our other ethical responsibilities, in accordance with 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 opinion on compliance for each major federal program. Our audit does not provide a legal determination of Andrew County, Missouri's compliance with the compliance requirements referred to above.

Responsibilities of Management for Compliance

Management is responsible for compliance with the requirements referred to above and for the design, implementation, and maintenance of effective internal control over compliance with the requirements of laws, statutes, regulations, rules, and provisions of contracts or grant agreements applicable to Andrew County, Missouri's federal programs.

Auditor's Responsibilities for the Audit of Compliance

Our objectives are to obtain reasonable assurance about whether material noncompliance with the compliance requirements referred to above occurred, whether due to fraud or error, and express an opinion on Andrew County, Missouri's compliance based on our audit. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards, *Government Auditing Standards*, and the Uniform Guidance will always detect material noncompliance when it exists. The risk of not detecting material noncompliance resulting from fraud is higher than for that resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Noncompliance with the compliance requirements referred to above is considered material if there is a substantial likelihood that, individually or in the aggregate, it would influence the judgment made by a reasonable user of the report on compliance about Andrew County, Missouri's compliance with the requirements of each major federal program as a whole.

In performing an audit in accordance with generally accepted auditing standards, *Government Auditing Standards*, and the Uniform Guidance, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material noncompliance, 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 Andrew County, Missouri's compliance with the compliance requirements referred to above and performing such other procedures as we considered necessary in the circumstances.
- Obtain an understanding of Andrew County, Missouri's internal control over compliance relevant to the audit in order to design audit procedures that are appropriate in the circumstances and to test and report on internal control over compliance in accordance with the Uniform Guidance, but not for the purpose of expressing an opinion on the effectiveness of Andrew County, Missouri's internal control over compliance. Accordingly, no such opinion is expressed.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and any significant deficiencies and material weaknesses in internal control over compliance that we identified during the audit.

Report on Internal Control over Compliance

Our consideration of internal control over compliance was for the limited purposes described in the Auditor's Responsibilities for the Audit of Compliance section above and was not designed to identify all deficiencies in internal control over compliance that might be material weaknesses or significant deficiencies in internal control over compliance and therefore, material weaknesses or significant deficiencies may exist that were not identified. We did not identify any deficiencies in internal control over compliance that we consider to be material weaknesses. However, as discussed below, we did identify a certain deficiency in internal control over compliance that we consider to be a significant deficiency.

A *deficiency in internal control over compliance* exists when the design or operation of a control over compliance does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, noncompliance with a type of compliance requirement of a federal program on a timely basis. A *material weakness in internal control over compliance* is a deficiency, or combination of deficiencies, in internal control over compliance, such that there is a reasonable possibility that material noncompliance with a type of compliance

requirement of a federal program will not be prevented, or detected and corrected, on a timely basis. A *significant deficiency in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance with a type of compliance requirement of a federal program that is less severe than a material weakness in internal control over compliance, yet important enough to merit attention by those charged with governance. We consider the deficiency in internal control over compliance described in the accompanying schedule of findings and questioned costs as item 2025-002 to be a significant deficiency.

Our audit was not designed for the purpose of expressing an opinion on the effectiveness of internal control over compliance. Accordingly, no such opinion is expressed.

Government Auditing Standards requires the auditor to perform limited procedures on Andrew County, Missouri's response to the internal control over compliance findings identified in our compliance audit described in the accompanying schedule of findings and questioned costs. Andrew County, Missouri's response was not subjected to the other auditing procedures applied in the audit of compliance and, accordingly, we express no opinion on the response.

The purpose of this report on internal control over compliance is solely to describe the scope of our testing of internal control over compliance and the results of that testing based on the requirements of the Uniform Guidance. Accordingly, this report is not suitable for any other purpose.

(Original Signed by McBride, Lock & Associates, LLC)

McBride, Lock & Associates, LLC
Kansas City, Missouri
August 31, 2026

ANDREW COUNTY, MISSOURI
SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS

Federal Assistance Listing Number	Federal Grantor/Pass-Through Grantor/Program Title	Pass-Through Entity Identifying Number	Federal Expenditures
	U.S. DEPARTMENT OF AGRICULTURE		
	Direct Program -		
10.069	Conservation Reserve Program	446000438	$ 5,162
	U.S. DEPARTMENT OF TRANSPORTATION		
	Passed through Missouri Department of Transportation -		
20.205	Highway Planning and Construction	BRO-R002(001)	62,386
		BRO-R002(002)	46,580
		BRO-R002(003)	9,720
		BRO-R002(046)	544,610
		BRO-R002(047)	676,475
		BRO-R002(048)	1,227,626
	Total 20.205		$ 2,567,397
	U.S. DEPARTMENT OF THE TREASURY		
	Direct Program -		
21.027	COVID-19 - Coronavirus State and Local Fiscal Recovery Funds		665,386
	U.S. ELECTION ASSISTANCE COMMISSION		
	Passed through the Missouri Secretary of State -		
90.404	HAVA Election Security Grants	n/a	11,750
	U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES		
	Passed through Missouri Department of Social Services -		
93.563	Child Support Enforcement	2101MOCSES	132,696
	U.S. DEPARTMENT OF HOMELAND SECURITY		
	Passed through the Missouri Department of Public Safety -		
97.042	Emergency Management Performance Grants	EMK-2024-EP-05	5,958
	Total Expenditures of Federal Awards		$ 3,388,349

See accompanying Notes to the Schedule of Expenditures of Federal Awards

ANDREW COUNTY, MISSOURI
NOTES TO THE SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS
YEAR ENDED DECEMBER 31, 2025

NOTE A – BASIS OF PRESENTATION

The accompanying Schedule of Expenditures of Federal Awards (SEFA) includes the federal award activity of Andrew County, Missouri for the year ended December 31, 2025. The schedule is presented in accordance with Title 2 U.S. Code of Federal Regulations Part 200, Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards (Uniform Guidance). Accordingly, some amounts may differ from amounts presented in, or used in preparing, the financial statements.

NOTE B – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Expenditures are reported on the cash basis of accounting. Such expenditures are recognized following the cost principles contained in Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance), wherein certain types of expenditures are not allowed or are limited as to reimbursement. The County has elected not to use the 15 percent de minimis indirect cost rate as allowed under the Uniform Guidance.

NOTE C – SUBRECIPIENTS

The County did not pass any federal awards through to subrecipients during the year ended December 31, 2025.

ANDREW COUNTY, MISSOURI
SCHEDULE OF FINDINGS AND QUESTIONED COSTS
YEAR ENDED DECEMBER 31, 2025

SECTION I – SUMMARY OF AUDITOR'S RESULTS

Financial Statements:

Type of auditor's report issued on whether the financial statements audited were prepared in accordance with GAAP: Adverse

Type of auditor's report issued on whether the financial statements were prepared in accordance with the regulatory basis: Unmodified

The special purpose framework used as a basis of accounting was not required by state law.

Internal Control Over Financial Reporting:

- Material weakness(es) identified? ___ Yes _X_ No

- Significant deficiencies identified that are not considered to be material weaknesses? ___ Yes _X_ None Reported

- Noncompliance material to financial statements noted? _X_ Yes ___ No

Federal Awards:

Internal Control Over Major Programs:

- Material weakness(es) identified? ___ Yes _X_ No

- Significant deficiencies identified that are not considered to be material weaknesses? _X_ Yes ___ None Reported

Type of Auditor's Report Issued on Compliance For Major Programs: Unmodified

Any audit findings disclosed that are required to be reported in accordance with Uniform Guidance section 200.516? _X_ Yes ___ No

Identification of Major Programs:

Assistance Listing Number(s)	Name of Federal Program or Cluster
20.205	Highway Planning and Construction

Dollar Threshold Used to Distinguish Between Type A and Type B Programs: $1,000,000

Auditee Qualified as low-risk: ___ Yes _X_ No

SECTION II - FINANCIAL STATEMENT FINDINGS

MATERIAL WEAKNESSES IN INTERNAL CONTROL

None

SIGNIFICANT INTERNAL CONTROL DEFICIENCIES

None Noted

ITEMS OF NONCOMPLIANCE

2025-001: Budgetary Controls

Criteria: State statutes prohibit expenditures in excess of approved budgets. In addition, funds should not have a negative (deficit) ending balance.

Condition: Actual expenditures exceeded budgeted expenditures for the General Revenue Fund and Senior Citizens Services Board Fund. Additionally, the actual expenditures that were approved in the Law Enforcement Fund caused the fund balance to be negative.

Cause: The County did not adequately review and amend budgeted expenditures of each fund to ensure actual expenditures did not exceed the budgeted amounts.

Effect: Budgetary controls are significant to the proper management and custodianship of county funds. Compliance with statutory requirements related to budgets will improve controls over county fund and help maintain the integrity of the budget process.

Recommendation: We recommend the County adhere to the authorized spending limits as documented in the adopted County budget or follow the appropriate procedures to amend the budget. We also recommend that the County refrain from approving expenditures resulting in negative (deficit) fund balances for county funds.

County's Response: We recognize the problem and did not appropriately amend the budgets as needed. The expenses for the School Resource Officers were originally budgeted in the Law Enforcement Fund and mid-year we made a separate SRO fund (line item) in General Revenue to help us track their revenue/expenses. We moved budget amounts in our financial systems budget and neglected to reflect it in the amended budget. The Senior Citizens Service Board Fund was just overlooked, as this is an in/out account that we do not fully manage. We recognize these errors and are adjusting our process to ensure that they are not repeated in the future.

Auditor's Evaluation: The County should also implement procedures to ensure that funds do not have negative balances.

SECTION III - FEDERAL AWARD FINDINGS AND QUESTIONED COSTS

2025-002: Internal Control Over Schedule of Expenditures of Federal Awards

Federal Grantor: U.S. Department of Transportation (DOT), U.S. Department of the Treasury (Treasury)

Pass-Through Grantor: Missouri Department of Transportation

Federal Assistance Listing Number: 20.205, 21.027

Program Title: Highway Planning and Construction; Coronavirus State and Local Fiscal Recovery Funds

Pass-through Entity Identifying Number: BRO-R002(046)

Award Year: 2025

Questioned Costs: None

Criteria: 2 CFR 200.510(b) requires auditees to prepare a schedule of expenditures of federal awards (SEFA) which must report total federal awards expended during the audit period. At a minimum, the schedule must include: expenditures by individual federal program, name of the pass-through entity and identifying number for awards not received directly from the federal government, and the total amount provided to subrecipients from each federal program. The County has not implemented proper internal controls to ensure the completeness and accuracy of the SEFA.

This finding was noted in the prior audit for the years ended December 31, 2021 and 2020 as item 2021-001.

Condition: The SEFA reported by the County in the 2026 annual budget document contained errors in amounts of federal expenditures reported. Discrepancies in amounts reported on the 2025 SEFA and amount supported by underlying accounting records are summarized as follows:

Federal Agency	Assistance Listing Number	Program	Original SEFA	Supported	Difference
DOT	20.205	Highway Planning and Construction	$ 2,073,499	$ 2,567,397	$ (493,898)
Treasury	21.027	Coronavirus State and Local Fiscal Recovery Funds	406,085	665,386	(259,301)

Cause: The County has not implemented a proper system of internal control over SEFA preparation, such as a reconciliation to underlying accounting records or having a separate individual review the SEFA for clerical accuracy after it has been prepared. Reasons for discrepancies in individual programs varied.

Effect: The SEFA presented for audit did not accurately reflect the County's actual expenditures of federal awards for the year ended December 31, 2025.

Recommendation: We recommend that the County implement internal controls to ensure that the SEFA completely and accurately states the expenditures of federal awards of the County each year.

County's Response: We recognize the problem with the SEFA schedule and feel these mistakes were

resolved. Please refer to an email from Clerk Sarah Miller dated July 10, 2026. The major error ($500,000) was a result of a typo while filling out the SEFA schedule. I entered $50,701 when the figure should have been $550,701. We recognize the errors that occurred and are adjusting our process to try to ensure that they are not repeated in the future.

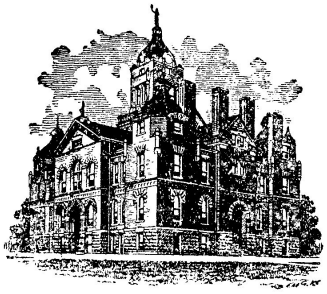
Auditor's Evaluation: The response is appropriate to correct the concern.

MANAGEMENT'S RESPONSE TO AUDITOR'S FINDINGS:

- **Summary Schedule of Prior Audit Findings**
- **Corrective Action Plan**

Andrew County Clerk Sarah E. Miller

Office Staff
Chief Deputy Clerk – Paula Richter
Voter Registration Deputy –
Cali Snodgrass



Commissioners
Presiding – Brad Jarvis
East District – Fritz Hegeman
West District – Gary Baumann

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Savannah, MO 64485-0206
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ANDREW COUNTY, MISSOURI
SUMMARY SCHEDULE OF PRIOR AUDIT FINDINGS

In accordance with the Uniform Guidance, this section reports the follow-up on action taken by Andrew County, Missouri on the applicable findings in the prior audit report issued for the two years ended December 31, 2021 and 2020.

2021-001: The SEFA reported by the County in the 2022 and 2021 annual budget documents contained errors in amounts of federal expenditures reported.

Status: Not resolved, see finding 2025-002.

ANDREW COUNTY, MISSOURI
CORRECTIVE ACTION PLAN

Finding Reference Number: 2025-001

Federal Agency: N/A

Program Name: N/A

Assistance Listing Number: N/A

Responsible Official: County Commission

Views of Responsible Individuals: See following page.

Finding Reference Number: 2025-002

Federal Agency: U.S. Department of Transportation, U.S. Department of the Treasury

Program Name: Highway Planning and Construction, Coronavirus State and Local Fiscal Recovery Funds

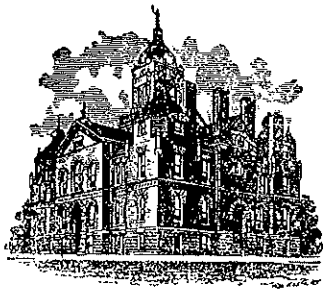
Assistance Listing Number: 20.205, 21.027

Responsible Official: Sarah Miller, County Clerk

Views of Responsible Individuals: See following page.

Andrew County Clerk Sarah E. Miller

Office Staff
Chief Deputy Clerk – Paula Richter
Voter Registration Deputy –
Cali Snodgrass



Commissioners
Presiding – Brad Jarvis
East District – Fritz Hegeman
West District – Gary Baumann

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September 14, 2026

Andrew County response to McBride, Lock & Associates Draft Audit Report Findings for the Year Ended Dec. 31, 2025.

FINDING REFERENCE NUMBER: 2025-001: BUDGETARY CONTROLS

We recognize the problem and did not appropriately amend the budgets as needed. The expenses for the SROs were originally budgeted in the LE fund and mid-year we made a separate SRO Fund in GR to help us track their revenue/expenses. We moved budget amounts in our financial systems budget and neglected to reflect it in the amended budget.

The Senior Citizens Service Board Fund was just overlooked, as this is an in/out account that we do not fully manage.

We recognize these errors and are adjusting our process to try to ensure that they are not repeated in the future.

FINDING REFERENCE NUMBER: 2025-002: INTERNAL CONTROL OVER SEFA

We recognize the problem with the SEFA schedule and feel these mistakes were resolved. Please refer to an email from Clerk Sarah Miller dated July 10, 2026. The major error ($500,000) was a result of a typo while filling out the SEFA Schedule. I entered $50,701 when the figure should have been $550,701. We recognize the errors that occurred and are adjusting our process to try to ensure that they are not repeated in the future.

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McBRIDE, LOCK & ASSOCIATES, LLC
CERTIFIED PUBLIC ACCOUNTANTS

August 31, 2026

To the County Commission
Andrew County, Missouri

We have audited the regulatory basis financial statements of Andrew County, Missouri for the year ended December 31, 2025. Professional standards require that we provide you with information about our responsibilities under generally accepted auditing standards (and, if applicable, *Government Auditing Standards* and the Uniform Guidance), as well as certain information related to the planned scope and timing of our audit. We have communicated such information in our letter to you dated March 23, 2026. Professional standards also require that we communicate to you the following information related to our audit.

Significant Audit Matters

Qualitative Aspects of Accounting Practices

Management is responsible for the selection and use of appropriate accounting policies. The significant accounting policies used by Andrew County, Missouri are described in Note 1 to the financial statements. No new accounting policies were adopted and the application of existing policies was not changed during 2025. We noted no transactions entered into by the County during the year for which there is a lack of authoritative guidance or consensus. All significant transactions have been recognized in the financial statements in the proper period.

Accounting estimates are an integral part of the financial statements prepared by management and are based on management's knowledge and experience about past and current events and assumptions about future events. Certain accounting estimates are particularly sensitive because of their significance to the financial statements and because of the possibility that future events affecting them may differ significantly from those expected. Since the County is reporting on the cash basis of accounting, there are no particularly sensitive estimates affecting the financial statements.

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

Difficulties Encountered in Performing the Audit

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

Corrected and Uncorrected Misstatements

Professional standards require us to accumulate all known and likely misstatements identified during the audit, other than those that are clearly trivial, and communicate them to the appropriate level of management. There were no misstatements detected during the audit.

Disagreements with Management

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

Management Representations

We have requested certain representations from management that are included in the management representation letter dated August 31, 2026.

Management Consultations with Other Independent Accountants

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

Other Audit Findings or Issues

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

Other Matters

We were engaged to report on the Schedule of Expenditures of Federal Awards, which accompanies the financial statements but is not Required Supplementary Information. With respect to this supplementary information, we made certain inquiries of management and evaluated the form, content, and methods of preparing the information to determine that the information complies with accounting principles prescribed or permitted by Missouri law, the method of preparing it has not changed from the prior period, and the information is appropriate and complete in relation to our audit of the financial statements. We compared and reconciled the supplementary information to the underlying accounting records used to prepare the financial statements or to the financial statements themselves.

Restriction on Use

This information is intended solely for the information and use of the County Commission and management of Andrew County, Missouri and is not intended to be, and should not be, used by anyone other than these specified parties.

Very truly yours,

(Original Signed by McBride, Lock & Associates, LLC)

McBride, Lock & Associates, LLC