JEWISH FAMILY AND CHILDREN'S SERVICE OF THE SUNCOAST, INC.

FINANCIAL STATEMENTS

SEPTEMBER 30, 2024

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MKA
CERTIFIED PUBLIC ACCOUNTANTS

INDEPENDENT AUDITOR'S REPORT

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To the Board of Directors of
Jewish Family and Children's Service of the Suncoast, Inc.
Sarasota, Florida

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying financial statements of Jewish Family and Children's Service of the Suncoast, Inc. (a non-profit organization) (the "Organization"), which comprise the statement of financial position as of September 30, 2024, and the related statements of activities, functional expenses and cash flows for the year then ended, and the related notes to the financial statements.

In our opinion, the financial statements present fairly, in all material respects, the financial position of the Organization as of September 30, 2024, and the changes in its net assets and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

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 the Organization 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.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Organization's ability to continue as a going concern within one year after the date that the financial statements are available to be issued.

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 Organization's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Organization's ability to continue as a going concern for a reasonable period of time.

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

Supplementary Information

Our audit was conducted for the purpose of forming an opinion on the financial statements as a whole. 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 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 financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the 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 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 March 20, 2025, on our consideration of the Organization'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 the Organization'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 Organization's internal control over financial reporting and compliance.

Moss, Krusick & Associates, LLC

Winter Park, Florida
March 20, 2025

JEWISH FAMILY AND CHILDREN'S SERVICE OF THE SUNCOAST, INC.

STATEMENT OF FINANCIAL POSITION

SEPTEMBER 30, 2024

ASSETS

CURRENT ASSETS	
Cash and cash equivalents	$ 1,046,075
Grants and accounts receivable	998,231
Prepaid expenses and other assets	61,336
Total current assets	2,105,642
Assets held in charitable remainder trusts	240,128
Investments	5,586,410
Property and equipment, net of accumulated depreciation	3,818,703
Operating right-of-use assets	338,630
Total assets	$ 12,089,513

LIABILITIES AND NET ASSETS

CURRENT LIABILITIES	
Accounts payable	$ 284,055
Accrued expenses	204,543
Deferred revenue	568,140
Operating lease liabilities, current portion	75,663
Total current liabilities	1,132,401
Operating lease liabilities, less current portion	265,722
Total liabilities	1,398,123
NET ASSETS	
Without donor restrictions	
Undesignated	8,906,984
With donor restrictions	
Time and purpose	775,483
Perpetual	1,008,923
Total net assets	10,691,390
Total liabilities and net assets	$ 12,089,513

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

JEWISH FAMILY AND CHILDREN'S SERVICE OF THE SUNCOAST, INC.

STATEMENT OF ACTIVITIES

YEAR ENDED SEPTEMBER 30, 2024

	Without Donor Restrictions	With Donor Restrictions Time and Purpose	With Donor Restrictions Perpetual	Total
SUPPORT AND REVENUE				
Grants and related support	$ 7,095,549	$ -	$ -	$ 7,095,549
Contributions	1,595,349	10,000	50,000	1,655,349
Program services fees	20,984	-	-	20,984
Net investment income	872,597	211,455	-	1,084,052
Change in assets held in charitable trusts	-	45,751	-	45,751
Gain on sale of assets	17,000	-	-	17,000
Net assets released from restrictions	185,296	(185,296)	-	-
Total support and revenue	9,786,775	81,910	50,000	9,918,685
EXPENSES				
Program services	6,873,020	-	-	6,873,020
Fundraising	222,413	-	-	222,413
General and administrative	1,509,575	-	-	1,509,575
Total expenses	8,605,008	-	-	8,605,008
Change in net assets	1,181,767	81,910	50,000	1,313,677
NET ASSETS, BEGINNING OF YEAR	7,725,217	693,573	958,923	9,377,713
NET ASSETS, END OF YEAR	$ 8,906,984	$ 775,483	$ 1,008,923	$ 10,691,390

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

JEWISH FAMILY AND CHILDREN'S SERVICE OF THE SUNCOAST, INC.

STATEMENT OF FUNCTIONAL EXPENSES

YEAR ENDED SEPTEMBER 30, 2024

	Children and Family Services	Counseling Services	Jewish Connections	Poverty Reduction	Seniors	Veterans Services	Total Program Services	Fundraising	General and Administrative	Total Supporting Services	Total Expenses
Salaries	$ 1,335,599	$ 393,700	$ 119,162	$ 64,315	$ 94,913	$ 1,106,740	$ 3,114,429	$ 176,950	$ 634,164	$ 811,114	$ 3,925,543
Payroll taxes	75,927	22,522	6,430	3,438	5,450	62,820	176,587	10,044	45,661	55,705	232,292
Retirement plan	21,859	9,154	1,041	1,586	1,169	12,274	47,083	636	39,696	40,332	87,415
Health and life insurance	108,764	28,739	6,308	6,368	6,508	75,990	232,677	6,341	52,520	58,861	291,538
Workers compensation	10,934	3,102	1,004	527	578	9,340	25,485	1,466	13,375	14,841	40,326
Total salaries and related expenses	1,553,083	457,217	133,945	76,234	108,618	1,267,164	3,596,261	195,437	785,416	980,853	4,577,114
Bank charges	-	760	-	-	-	-	760	1,438	6,732	8,170	8,930
Building maintenance, utilities and occupancy	3,685	23,534	909	677	125	28,890	57,820	-	70,355	70,355	128,175
Conferences and meetings	28,703	2,211	-	-	550	3,266	34,730	75	595	670	35,400
Dues and subscriptions	21,981	5,272	177	65	175	2,915	30,585	4,406	20,529	24,935	55,520
Financial assistance	5,270	-	24,687	156,611	-	2,063,692	2,250,260	-	-	-	2,250,260
Insurance	9,752	3,135	1,392	349	697	7,314	22,639	1,046	69,354	70,400	93,039
Legal and accounting	-	-	-	-	-	-	-	-	293,039	293,039	293,039
Marketing	44,982	-	-	-	-	207	45,189	13,126	125	13,251	58,440
Office expenses	193,683	2,275	240	98	224	64,349	260,869	4,468	33,591	38,059	298,928
Postage	2,672	-	-	30	-	-	2,702	-	1,897	1,897	4,599
Professional services	200,271	6,417	-	-	-	2,988	209,676	-	46,546	46,546	256,222
Recruitment	3,970	98	109	-	32	1,819	6,028	90	1,322	1,412	7,440
Rent	-	-	-	-	22,000	65,130	87,130	-	700	700	87,830
Supplies	135,201	1,870	142	56	10,860	17,711	165,840	1,116	7,138	8,254	174,094
Telephone	21,461	6,498	673	113	-	22,793	51,538	529	9,692	10,221	61,759
Travel and mileage	14,431	1,684	1,557	888	-	32,433	50,993	682	778	1,460	52,453
Total expenses before depreciation	2,239,145	510,971	163,831	235,121	143,281	3,580,671	6,873,020	222,413	1,347,809	1,570,222	8,443,242
Depreciation	-	-	-	-	-	-	-	-	161,766	161,766	161,766
Total expenses	$ 2,239,145	$ 510,971	$ 163,831	$ 235,121	$ 143,281	$ 3,580,671	$ 6,873,020	$ 222,413	$ 1,509,575	$ 1,731,988	$ 8,605,008

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

JEWISH FAMILY AND CHILDREN'S SERVICE OF THE SUNCOAST, INC.

STATEMENT OF CASH FLOWS

YEAR ENDED SEPTEMBER 30, 2024

CASH FLOWS FROM OPERATING ACTIVITIES	
Change in net assets	$ 1,313,677
Adjustments to reconcile change in net assets to net cash provided by operating activities	
Depreciation	161,766
Non-cash rent	1,069
Gain on sale of assets	(17,000)
Realized and unrealized gains on investments	(989,638)
Contributions restricted for endowment	(50,000)
Change in assets held in charitable remainder trusts	(45,751)
Change in assets and liabilities:	
Increase in grants and accounts receivable	(604,782)
Increase in prepaid expenses and other assets	(41,514)
Increase in accounts payable	100,208
Increase in deferred revenue	528,140
Decrease in accrued expenses	(40,535)
Net cash provided by operating activities	315,640
CASH FLOWS FROM INVESTING ACTIVITIES	
Purchase of property and equipment	(30,447)
Proceeds from the sale of property and equipment	17,000
Proceeds from the sale of investments	2,705,984
Purchase of investments	(2,667,473)
Net cash provided by investing activities	25,064
CASH FLOWS FROM FINANCING ACTIVITIES	
Contributions restricted for endowment	50,000
Net cash provided by financing activities	50,000
Net increase in cash and cash equivalents	390,704
CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR	655,371
CASH AND CASH EQUIVALENTS, END OF YEAR	$ 1,046,075
SIGNIFICANT NON-CASH TRANSACTIONS - OPERATING LEASE	
Operating lease right-of-use asset	$ 260,234
Operating lease liability	$ 260,234

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

NOTE 1 – ORGANIZATION AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Jewish Family and Children's Service of the Suncoast, Inc. (the "Organization") is a not-for-profit organization established to identify community needs and provide services to people in Sarasota and several adjacent counties including DeSoto, Charlotte, Lee, Collier and Manatee in the Southwest area of Florida. The Organization addresses these needs by offering services, which enhance family and individual life, and by responding to crisis. The Organization promotes healthy personality development as well as satisfactory social functioning of family members.

The Organization's services include the following:

- **Counseling Services** − Services offered to children, adults, families and seniors. The Organization provides a full range of counseling addressing issues such as depression, parenting, marital conflict, substance abuse, bereavement, stress management, gender identity, divorce and remarriage, and domestic abuse. Services also include significant grant programs which offer support and educational services for couples with children, and supportive services for veterans.
- **Aging Services** – Services offered to senior citizens include counseling and social services, caregiver respite services and assistance to the elderly through weekly socialization and group counseling session, caregiver support groups and geriatric counselors and care managers to assist in providing best care for senior citizens.
- **Jewish and Other Program Services** − Services dedicated to offering support, comfort and hope through Jewish traditions, rituals and wisdom in assisting people who are experiencing life challenges. The Organization also provides case management and financial assistance to various at-risk individuals and families and to Holocaust survivors. The Organization depends a great deal on its robust volunteer program.
- **Operations Military Assistance Program** – The primary mission of this Department of Veterans Affairs federally funded program is to assist homeless veterans and households at risk of homelessness with locating and/or maintaining permanent housing. Once connected to permanent housing, the secondary mission is to connect those veterans with wrap-around services to increase their housing sustainability.
- **Voluntary Interim Placement** – **Enhanced Recovery** – A four-month residential program located at the Salvation Army where a consortium of six agencies provides comprehensive services to individuals struggling with substance abuse and related issues.
- **Camp Mariposa** – A year-round once a month overnight camp experience for youth ages 9-17 who are coping with substance abuse in their homes. Camp offers traditional camp activities as well as therapeutic counseling and experiential learning around these issues that impact their family.
- **Adolescent Diversion and Assistance Program** – Works with youth ages 11-17 who are either involved with the juvenile justice system or at risk of such involvement. Services include counseling, case management, and psychoeducational programming to youth and their families.

NOTE 1 – ORGANIZATION AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

- **Building Strong Families** – Serves families that reside in Sarasota and Manatee Counties that have at least one school aged child residing in the home that are one to two months in rental arrears. This program also assists with case management services that focus on strengthening the family for the sake of the children in the home.
- **Adult Education Services** – Two federally funded programs, Restoring Empowerment and Choosing Hope (REACH) and Ignite, assist low-income, at-risk adult individuals as well as struggling fathers and father figures. REACH helps individuals develop the skills to hone healthy relationships, improve ability to parent/co-parenting skills, and enhance skills and abilities required to gain/retain economic self-sufficiency. Ignite focuses on improving the fathers' parent-child relationship, sustaining healthy relationships, as well as identifying and supporting their economic stability and employment objects. Skills and support in both programs are provided through the usage of evidence-based curricula delivered in either in-person or virtual group settings as well as individualized coaching case management. Meals, Kids Club, transportation assistance in the form of gas cards and bus passes are available to help reduce barriers to participation. A 2Gen approach also provides education to participants' children mirroring adult workshops to promote healthy, stable, and safe families. REACH services are available to all adults 18 and older, in Spanish and English, residing in either Sarasota, Manatee or Charlotte County. Ignite is available to all fathers and father figures 18 and older residing in either Sarasota, Manatee, or Charlotte County with a child 24 years of age or younger.

Significant accounting policies are as follows:

Basis of Accounting

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

The accompanying financial statements have been prepared in conformity with the disclosure and display requirements of the Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) 958, *Not-for-Profit Entities*. Accordingly, net assets are reported in each of the following two classes: (1) net assets without donor restrictions, and (2) net assets with donor restrictions.

Net assets with donor restrictions are created only by donor-imposed restrictions on their use. All other net assets, including Board designated or appropriated amounts, are legally unrestricted and are reported as part of net assets without donor restrictions.

The Organization receives substantial revenue from contracts and grants. These contracts and grants are recorded as either net assets with donor restrictions or net assets without donor restrictions in the financial statements, based on donor intent.

NOTE 1 – ORGANIZATION AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Management Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

Grants and Accounts Receivable

Grants receivable result from services which have been provided pursuant to various grants but for which reimbursement has not yet been received at September 30, 2024. The Organization does not maintain an allowance for estimated uncollectible accounts as any amount determined unallowable by the grantor are deducted from revenue upon notification of the disallowance. No material amounts were subsequently disallowed with respect to amounts recorded at September 30, 2024.

Revenue Recognition

The Organization receives grants and contracts which can be characterized as either contributions or cost reimbursable. Support from grants characterized as contributions are recognized upon receipt of the grant funds. Funding received from cost reimbursable grants or contracts is recognized as support to the extent that eligible costs are incurred during the grant or contract period.

Revenues are subject to audit by the grantor and, if the examination results in a disallowance of any expenditure, repayment could be required. Management believes that all monies have been earned as of September 30, 2024. For the year ended September 30, 2024, grants from the federal government amounted to approximately 62% of total revenue.

Revenue from program service fees are recognized at the time the services are provided.

Allowance for Doubtful Accounts

The Organization uses the allowance method to account for uncollectible accounts, promises to give and grants receivable. As of September 30, 2024, all receivables are considered fully collectible.

Cash and Cash Equivalents

The Organization considers all unrestricted, highly liquid investments with an initial maturity of three months or less to be cash equivalents.

NOTE 1 – ORGANIZATION AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Net Assets

Net assets, gains, and losses are classified based on the existence or absence of donor or grantor-imposed restrictions. Accordingly, net assets and changes therein are classified and reported as follows:

Net Assets Without Donor Restrictions – Net assets available for use in general operations and not subject to donor (or certain grantor) restrictions. From time to time, the Board designates certain recurring and/or non-recurring items for use on specific future projects. At September 30, 2024, there were no Board designated net assets.

Net Assets With Donor Restrictions – Net assets subject to donor (or certain grantor) imposed restrictions. Some donor-imposed restrictions are temporary in nature, such as those that will be met by the passage of time or other events specified by the donor. Other donor-imposed restrictions are perpetual in nature where the donor stipulates that resources be maintained in perpetuity. Gifts of long-lived assets and gifts of cash restricted for the acquisition of long-lived assets are recognized as revenue when the assets are placed in service. Donor-imposed restrictions are released when a restriction expires, that is, when the stipulated time has elapsed, when the stipulated purpose for which the resource was restricted has been fulfilled, or both.

Contributions

Unconditional promises to give are reported at estimated fair value at the date the promise is received. Conditional promises to give are recognized when the conditions are substantially met, and indications of intentions to give are reported at fair value at the date the gift is received. The gifts are reported as net assets with donor restrictions if they are received with donor stipulations that limit the use of the donated assets. When a donor restriction expires (that is, when a stipulated time restriction ends or purpose restriction is accomplished), net assets with donor restrictions are reclassified as net assets without donor restrictions and reported in the statement of activities as net assets released from restrictions. Contributions with donor-imposed restrictions that are met in the same reporting period are reported as net assets without donor restrictions.

Special Events

Special event revenue is recognized when the event is held and any related expenses directly attributable to the event are recognized in the same period. Special event revenue is stated on the statement of activities net of any related expenses. There were no special events held for the year ended June 30, 2024.

Donated Materials and Services

Donated materials or equipment, when received, are reflected as contributions in the financial statements at their estimated fair values at the date of receipt. The Organization also receives a significant amount of donated services from unpaid volunteers who assist in fundraising and special projects. These services do not meet the criteria for recognition as donated revenue under generally accepted accounting principles, and as a result, no amounts have been recognized in the statement of activities.

NOTE 1 – ORGANIZATION AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Fair Value of Financial Instruments

The Organization has adopted FASB's fair value measurement and disclosure guidance, which provides a framework for measuring fair value under generally accepted accounting principles. This guidance applies to all financial instruments that are being measured and reported on a fair value basis.

Property and Equipment

Property and equipment acquisitions in excess of $1,000 are recorded at cost, estimated cost, or if donated, at fair value on the date of donation. Depreciation is provided over the estimated useful life of each class of depreciable assets and is computed using the straight-line method.

	Years
Buildings and improvements	7 - 39
Vehicles	7
Furniture, fixtures and equipment	4 - 7

Maintenance and repairs of property and equipment are charged to operations and major improvements are capitalized.

Functional Allocation of Expenses

The costs of providing various programs and other activities and the administration of the Organization have been summarized on a functional basis in the statement of activities. Salaries and other expenses which are associated with a specific program are charged directly to that program. Administrative and general expenses and other expenses which benefit more than one program are allocated to the various programs based on the relative benefit provided.

Investments

Investments in equity securities with readily determinable fair values and all investments in debt securities are measured at fair value based on quoted market prices. Increases and decreases in fair value are recognized in the period in which they occur and the carrying values of the investments are adjusted to reflect these fluctuations. Cash and cash equivalents designated for long-term purposes are classified as investments.

The Organization invests in a variety of investment vehicles, as described in Note 7. These investment securities are exposed to interest rate, market, credit and other risks depending on the nature of the specific investment. Accordingly, it is reasonably possible that these factors will result in changes in the value of the Organization's investments, which could materially affect amounts reported in the financial statements.

Deferred Revenue

Deferred revenue is comprised of amounts received from grantors prior to meeting the revenue recognition criteria. In subsequent periods, when the revenue recognition criteria have been met, the liability for deferred revenue is reduced and revenue is recognized.

NOTE 1 – ORGANIZATION AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Income Taxes

The Organization qualifies as a charitable organization as defined by Internal Revenue Code Section 501(c)(3) and, accordingly, is exempt from federal income taxes under Internal Revenue Code Section 501(a).

It is the Organization’s policy to account for any uncertainties in income tax law in accordance with FASB ASC 740-10, *Accounting for Uncertainty in Income Taxes*. ASC 740-10 clarifies the accounting for uncertain income tax positions and requires that the Organization recognize the impact of such a tax position in its financial statements if, upon ultimate settlement, that position is more-likely-than-not to be sustained.

Management has evaluated the Organization’s tax positions and concluded that the Organization has maintained its tax-exempt status and has taken no uncertain tax positions that require adjustment to the financial statements. As a result, no provision or liability for income taxes has been included in the financial statements. The Organization files a 990 Return of Organization Exempt from Income Tax for the Organization to the U.S. Federal Government.

Concentration of Credit Risk

The Organization maintains its cash and cash equivalents in a bank that participates in the Federal Deposit Insurance Corporation (FDIC) Program. Balances are insured up to $250,000. As of September 30, 2024, the Organization had deposits of $848,239 in excess of federally insured limits. The Organization has not experienced any losses in such accounts and does not believe it is exposed to any significant credit risk on cash and cash equivalents.

Assets Held in Charitable Remainder Trusts

The Organization has periodically transferred assets to The Community Foundation of Sarasota ("CFS") and The Gulf Coast Community Foundation ("GCCF") to manage its investments. In accordance with FASB ASC, *Transfers of Assets to a Not- for-Profit Organization or Charitable Trust that Raises or Holds Contributions for Others* (ASC 958-605), the Organization records the beneficial interest in the assets held by CFS and GCCF at fair value in its statement of financial position; the fair value is re-measured annually and the change in fair value is reflected in the Organization's statement of activities. CFS and GCCF reflect the assets they hold for the Organization as agency funds and, therefore, report a liability for the fair value of these funds. These funds are considered Level 3 fair value measurements.

Leases

The Organization includes lease extension and termination options in the lease term if, after considering relevant economic factors, it is reasonably certain the Organization will exercise the option. The Organization has also elected not to recognize leases with original lease terms of 12 months or less (short-term leases) on the Organization’s statement of financial position.

NOTE 1 – ORGANIZATION AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Leases (continued)

Leases are classified as operating or finance leases at the lease commencement date. Lease expense for operating leases and short-term leases is recognized on a straight-line basis over the lease term. Right-of-use assets represent the Organization’s right to use an underlying asset for the lease term and lease liabilities represent the Organization’s obligation to make lease payments arising from the lease. Right-of-use assets and lease liabilities are recognized at the lease commencement date based on the estimated present value of lease payments over the lease term. The Organization does not currently have any finance leases.

As permitted under U.S. GAAP for non-public business entities, when the rate implicit in a lease is not known, the Organization uses a risk-free rate for a period comparable to the lease term to calculate the present value of lease payments. The risk-free rate is the Applicable Federal Rate (AFR) for an instrument at the date the lease agreement commenced.

Recently Adopted Accounting Pronouncements

Effective October 1, 2023, the Organization adopted FASB Accounting Standards Update (ASU) No. 2016-13, *Financial Instruments – Credit Losses* (ASC 326): *Measurement of Credit Losses on Financial Instruments*, as amended, which modifies the measurement of expected credit losses on certain financial instruments. The adoption had no significant impact on the Organization’s financial statements.

Reclassification

Certain reclassifications have been made to the prior year financial statements to conform to the current year presentation.

Subsequent Events

The Organization has evaluated subsequent events through March 20, 2025, the date which the financial statements were available to be issued.

NOTE 2 – LIQUIDITY AND AVAILABILITY

The Organization’s working capital and cash flows have seasonal variations during the year attributable to the annual cash receipts for contributions, grants, and program fees. The Organization manages liquidity during the year by utilizing the following strategies: operating with a balanced budget which assumes collection of sufficient revenue via contributions, grants, and program fees to cover operating expenditures not covered by donor restricted resources and regular analysis of actual operating results versus budget. Typically, the Organization’s cash flow is the lowest during August through October and increases substantially afterwards. Cash flow is managed accordingly, and the Organization is able to maintain sufficient liquidity for funding operations.

NOTE 2 – LIQUIDITY AND AVAILABILITY (continued)

The following table reflects the Organization's total financial assets as of September 30, 2024 and the amounts of those financial assets which could be made available within 12 months to meet operating expenditures:

Cash and cash equivalents	$ 1,046,075
Grants and accounts receivable	998,231
Assets held in charitable remainder trusts	240,128
Investments	5,586,410
Less net assets with donor restrictions	(1,784,406)
Financial assets available to meet operating expenditures	$ 6,086,438

NOTE 3 – PROPERTY AND EQUIPMENT

Property and equipment consist of the following at September 30, 2024:

Land	$ 554,850	$ 554,850
Building and improvements	4,866,197	4,856,002
Furniture, fixtures and equipment	1,317,265	1,297,013
Vehicles	60,241	125,241
	6,798,553	6,833,106
Less accumulated depreciation	(2,979,850)	(2,883,084)
	$ 3,818,703	$ 3,950,022

NOTE 4 – INVESTMENTS

Investments at September 30, 2024 consist of the following:

	Cost	Market	Accumulated Unrealized Gain
Money market funds	$ 915,752	$ 915,752	$ -
Equity securities	1,592,038	1,948,362	356,324
Mutual funds	2,204,208	2,722,296	518,088
	$ 4,711,998	$ 5,586,410	$ 874,412

NOTE 4 – INVESTMENTS (continued)

Investment income for the year ended September 30, 2024 consists of the following:

Interest, dividends and realized gains	$ 412,648
Investment fees	(23,318)
Unrealized gain	694,722
	$ 1,084,052

NOTE 5 – NET ASSETS WITH DONOR RESTRICTIONS

Net assets with donor restrictions – time and purpose at September 30, 2024 consist of the following:

Investments	$ 306,957
Development	203,281
Other	97,510
Assets Held in Charitable Remainder Trusts	67,004
Supportive Services for Veterans Families	31,111
Building Strong Families	30,394
Flanzer Gifts for Veterans'	15,807
Employee Emergency Fund	10,342
Jewish Healing	7,499
Garden and Patio	5,578
	$ 775,483

Net assets with donor restrictions - perpetual at September 30, 2024 consist of the following:

Jewish Family and Children's Service Endowment	$ 835,799
Assets Held in Charitable Remainder Trusts	173,124
	$ 1,008,923

NOTE 6 – NET ASSETS RELEASED FROM RESTRICTIONS

Net assets released from time and purpose restrictions satisfied during the year ended September 30, 2024 were as follows:

Supportive Services for Veterans Families	$ 61,742
Building Strong Families	51,215
Other	40,927
Development	18,508
Jewish Healing	12,904
	$ 185,296

NOTE 7 – FAIR VALUE MEASUREMENTS

The Organization adopted the *Fair Value Measurements and Disclosures Topic* of the FASB Accounting Standards Codification which provides enhanced guidance for using fair value to measure assets and liabilities and clarifies the principle that fair value should be based on the assumptions market participants would use when pricing the assets or liabilities and establishes a hierarchy that prioritizes the information used to develop those assumptions.

Financial assets and liabilities carried at fair value will be classified and disclosed in one of the following three categories:

Level 1 Valuations for assets and liabilities traded in active exchange markets, such as the New York Stock Exchange. Valuations are obtained from readily available pricing sources for market transactions involving identical assets or liabilities.

Level 2 Valuations for assets and liabilities traded in less active dealer or broker markets. Valuations are obtained from third-party pricing services for identical or similar assets or liabilities.

Level 3 Valuations for assets and liabilities that are derived from other valuation methodologies, including option pricing models, discounted cash flow models and similar techniques, and not based on market exchange, dealer or broker traded transactions. Level 3 valuations incorporate certain assumptions and projections in determining the fair value assigned to such assets or liabilities.

The level within the fair value hierarchy within which a fair value measurement in its entirety falls is based on the lowest level input that is significant to the fair value measurement in its entirety.

Following is a description of the valuation methodologies used in estimating the fair value of its Level 1, Level 2 and Level 3 financial instruments:

Mutual funds and equity securities: Valued based on quoted prices in active markets, quoted prices for similar assets, observable inputs other than quoted prices, or inputs derived principally from or corroborated by observable market data by correlation or other means.

Assets held in charitable remainder trusts: Assets managed by CFS and GCCF, the Organization's investment manager confirms that, in determining fair value, it uses various methods including market, income and cost approaches. Based on these methods, CFS and GCCF, as manager, also utilizes certain assumptions that market participants would use in pricing the assets, including assumptions about risk and/or the risks inherent in the inputs to the valuation technique. These inputs can be described as readily observable, market corroborated or unobservable. CFS and GCCF report that they also utilize valuation techniques that maximize the use of observable inputs and minimize the use of unobservable inputs.

NOTE 7 – FAIR VALUE MEASUREMENTS (continued)

The following table presents the Organization's financial instruments measured at fair value on a recurring basis at September 30, 2024:

	Level 1	Level 2	Level 3	Total
Money market funds	$ 915,752	$ -	$ -	$ 915,752
Equity securities	1,948,362	-	-	1,948,362
Mutual funds				
Bond funds	145,049	-	-	145,049
Growth funds	1,387,663	-	-	1,387,663
Small cap funds	60,905	-	-	60,905
Capital funds	171,499	-	-	171,499
Index funds	957,180	-	-	957,180
Total mutual funds	2,722,296	-	-	2,722,296
Assets held in charitable remainder trusts	-	-	240,128	240,128
Total assets at fair value	$ 5,586,410	$ -	$ 240,128	$ 5,826,538

The following is a reconciliation of the beginning and ending balances for assets measured at fair value on a recurring basis using significant unobservable inputs (Level 3) for the year ended September 30, 2024:

Balance, beginning of year	$ 194,377
Net realized and unrealized gain	41,496
Interest and dividend income	5,275
Investment manager and administrative fees and distributions	(1,020)
Balance, end of year	$ 240,128

NOTE 8 – ENDOWMENTS

The Organization has established funds functioning as an endowment for which contributions have been restricted in perpetuity by the donors for the benefit of the main office in Sarasota, Florida, and the Organization's operations.

Interpretation of Relevant Law
The Board of Directors of the Organization has interpreted the Uniform Prudent Management of Institutional Funds Act (UPMIFA) as requiring donor restricted net assets in an endowment fund to remain restricted until appropriated for expenditure by the Organization for the donor's intended purpose.

NOTE 8 – ENDOWMENTS (continued)

The Organization considers the following factors in making a determination to appropriate or accumulate donor restricted endowment funds:

1. The purpose of the Organization and the donor restricted endowment fund.
2. General economic conditions.
3. The possible effect of inflation and deflation.
4. The expected total return from income and the appreciation of investments.
5. Other resources of the Organization.
6. The investment policies of the Organization.

Endowment net asset composition by type of fund as of September 30, 2024 is as follows:

	Restricted by Purpose and Time	Jewish Family and Children's Service Endowment	Assets Held in Charitable Remainder Trusts	Total
Endowment net assets, beginning of year	$ 7,552	$ 785,799	$ 173,124	$ 966,475
Endowment investment return				
Interest and dividends	21,713	-	-	21,713
Realized and unrealized gains	169,560	-	-	169,560
Change in assets held in charitable remainder trusts	43,125	-	-	43,125
Total endowment investment return	234,398	-	-	234,398
Contributions and other revenue	-	50,000	-	50,000
Endowment net assets, end of year	$ 241,950	$ 835,799	$ 173,124	$ 1,250,873

From time to time, the fair value of assets associated with individual donor-restricted endowment funds may fall below the level that the donor or UPMIFA requires the Organization to retain as a fund of perpetual duration. There were no such deficiencies as of September 30, 2024.

Return Objective and Risk Parameters
The Organization has adopted investment and spending policies for endowment assets that attempt to provide funding for the future maintenance and repair of the main campus in Sarasota, Florida. Under this policy approved by the Board of Directors, the endowment assets are invested in a manner to achieve the overall target asset allocation of equity, fixed income and cash, minimize risk and maximize return within acceptable guidelines and achieve a competent rate of return.

Spending Policy
On May 7, 2000, the Organization entered into an endowment agreement with the Harry and Jeanette Weinberg Foundation (the "Foundation") providing the right to name the Organization's main campus building. The endowment agreement requires that in the event the Organization should sell the land and building known as the "Harry and Jeanette Weinberg Campus," proper authorization from the Foundation must be obtained and the proceeds from the sale will be distributed to a not-for-profit entity, similar in purpose to that of the Organization, or placed in a trust, in either case, for use in acquiring replacement property for substantially similar use.

NOTE 8 – ENDOWMENTS (continued)

Spending Policy (continued)
In addition, the principal of the endowment fund, together with all interest, returns and earnings not previously distributed to the Organization, shall be distributed to the same not-for-profit entity or trust as applicable, to support social service and mental health programs and/or other similar programs and/or maintenance of the replacement property. As of September 30, 2024, the Organization has no plans to sell the land or building.

On January 24, 2004, the Organization and the Foundation agreed on an amendment to the May 7, 2000 agreement, allowing the Organization to receive up to a 5% annual distribution on the average endowment fund principal. Effective August 3, 2020, the Foundation released the original restrictions and the Organization is allowed to use the full amount of the fund for either the original intent of the endowment or any other mission related program.

NOTE 9 – RELATED PARTY TRANSACTIONS

From time to time, the Organization receives donations and promises from members of its Board of Directors or engages in transactions with entities for which Board members have a relationship. All Board members sign conflict of interest forms and abstain from voting on issues where there could be a potential conflict of interest. Board members provided contributions of $22,000 during the year ended June 30, 2024.

NOTE 10 – LEASES

The Organization enters into leases in the normal course of business primarily for office facilities. The Organization’s leases have remaining terms ranging from one to three years, some of which include renewal options to extend the lease for up to five years and none include lease termination options.

Right-of-use assets related to operating leases are associated with real estate primarily used in the Organization’s operations as office facilities.

As of September 30, 2024, the operating lease right of use (ROU) assets had a balance of $338,630, as shown in noncurrent assets on the statement of financial position; the operating lease liabilities are included in current liabilities ($75,663) and long-term liabilities ($265,722). The operating lease asset and liability were calculated utilizing the weighted average discount rate (6.210%), according to the Organization’s elected policy. The weighted average remaining term of the operating leases is 4.52 years.

NOTE 10 – LEASES (continued)

Additional information about the Organization's leases are as follows:

Lease Costs (included in rent):		
Operating lease cost	$	68,238
Short-term lease cost		18,892
Total lease cost	$	87,130
Other information:		
Cash paid for amounts included in measuring operating lease liabilities:		
Operating cash flows from operating leases	$	67,169
Total cash paid for amounts included in measuring operating lease liabilities	$	67,169
Weighted-average remaining lease term (years)		4.52
Weighted-average discount rate		6.210%

The difference between rent expense and rent paid is non-cash rent.

Maturities of operating lease liabilities as of September 30:		
2025	$	94,630
2026		96,990
2027		67,176
2028		62,264
2029		50,824
Thereafter		19,617
Total lease payments		391,501
Less: interest		(50,116)
Present value of operating lease liability	$	341,385

NOTE 11 – EMPLOYEE BENEFIT PLAN

The Organization has a retirement plan, which covers all full-time employees with more than one year of service. The retirement plan is funded by contributions to an insurance company. The Organization had contributed 10% of eligible salaries to the plan in prior years. Effective October 1, 2019, the Organization contributes 5% of eligible salaries to the plan. Contributions, net of forfeitures, were $87,415 for the year ended September 30, 2024.

SUPPLEMENTARY INFORMATION

JEWISH FAMILY AND CHILDREN'S SERVICE OF THE SUNCOAST, INC.

SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS

YEAR ENDED SEPTEMBER 30, 2024

Federal Grantor/Pass Through Grantor/Program or Cluster Title	Assistance Listing Number	Federal Expenditures
U.S. Department of Homeland Security		
Passed through State of Florida Department of Children and Families		
Emergency Food and Shelter National Board Program		
FEMA Phase 40	97.024	$ 5,063
FEMA Phase 41	97.024	8,773
Total U.S. Department of Homeland Security		13,836
U.S. Department of Health and Human Services		
Passed through Manpower Demonstration Research Corporation		
Healthy Marriage Promotion and Reponsible Father Grants		
Frameworks	93.086	1,163,670
Fatherhood	93.086	1,142,288
Total U.S. Department of Health and Human Services		2,305,958
U.S. Department of Veterans Affairs		
VA Supportive Services for Veteran Families Program		
Supportive Services for Veteran Families	64.033	3,279,743
Shallow Subsidy	64.033	370,898
VA HUD Vash	64.033	155,342
Total U.S. Department of Veterans Affairs		3,805,983
Total Expenditures of Federal Awards		$ 6,125,777

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

NOTE 1 – BASIS OF PRESENTATION

The accompanying Schedule of Expenditures of Federal Awards (the "Schedule") includes federal award activity of the Organization under programs of the federal government for the year ended September 30, 2024. The information in the schedule is presented in accordance with the 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). Because the Schedule presents only a selected portion of the operations of the Organization, it is not intended to and does not present the financial position, changes in net assets or cash flows of the Organization.

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

(1) Expenditures reported on the Schedule are reported on the accrual basis of accounting. Such expenditures are recognized following the cost principles contained in the Uniform Guidance, wherein certain types of expenditures are not allowable or are limited as to reimbursement.

(2) The Organization has elected not to use the 10% de minimis indirect cost rate as allowed under the Uniform Guidance.

(3) The Organization did not pass any federal funds through to subrecipients.

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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 Board of Directors of
Jewish Family and Children's Service of the Suncoast, Inc.
Sarasota, Florida

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 Jewish Family and Children's Service of the Suncoast, Inc. (the "Organization"), which comprise the statement of financial position as of September 30, 2024, and the related statements of activities, functional expenses and cash flows for the year then ended, and the related notes to the financial statements, and have issued our report thereon dated March 20, 2025.

Report on Internal Control over Financial Reporting

In planning and performing our audit of the financial statements, we considered the Organization's internal control over financial reporting (internal control) as a basis for designing the 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 the Organization's internal control. Accordingly, we do not express an opinion on the effectiveness of the Organization'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 entity'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.

Moss, Krusick & Associates, LLC

Report on Compliance and Other Matters

As part of obtaining reasonable assurance about whether the Organization'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 Organization'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 Organization's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

Moss, Krusick & Associates, LLC

Winter Park, Florida
March 20, 2025

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

To the Board of Directors of
Jewish Family and Children's Service of the Suncoast, Inc.
Sarasota, Florida

Report on Compliance for Each Major Federal Program

Opinion on Each Major Federal Program

We have audited Jewish Family and Children’s Service of the Suncoast, Inc.'s (the “Organization”) compliance with the types of compliance requirements as subject to audit described in the OMB *Compliance Supplement* that could have a direct and material effect on the Organization's major federal programs for the year ended September 30, 2024. The Organization's major federal programs are identified in the summary of auditor's results section of the accompanying schedule of findings and questioned costs.

In our opinion, the Organization complied, in all material respects, with the types of compliance requirements referred to above that could have a direct and material effect on each of its major federal programs for the year ended September 30, 2024.

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 the Organization 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 the Organization’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 the Organization’s federal programs.

Moss, Krusick & Associates, LLC

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 the Organization'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 the Organization'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 the Organization'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 the Organization'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 the Organization'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

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 s*ignificant 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.

Report on Internal Control Over Compliance (continued)

Our consideration of internal control over compliance was for the limited purpose 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. Given these limitations, during our audit we did not identify any deficiencies in internal control over compliance that we consider to be material weaknesses, as defined above. However, material weaknesses or significant deficiencies in internal control over compliance may exist that were not identified.

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.
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.

Moss, Krusick & Associates, LLC

Winter Park, Florida
March 20, 2025

JEWISH FAMILY AND CHILDREN'S SERVICE OF THE SUNCOAST, INC.

SCHEDULE OF FINDINGS AND QUESTIONED COSTS

YEAR ENDED SEPTEMBER 30, 2024

Part I – Summary of Auditor's Results

Financial Statements

Type of auditor's report issued:	Unmodified
Internal control over financial reporting:	
Material weakness(es) identified?	No
Significant deficiencies identified that are not considered to be material weaknesses?	None reported
Noncompliance material to financial statements noted?	No

Federal Awards

Type of auditor's report issued on compliance for major programs:	Unmodified
Internal control over major programs:	
Material weakness(es) identified?	No
Significant deficiencies identified that are not considered to be material weaknesses?	None reported
Audit findings disclosed that are required to be reported in accordance with the Uniform Guidance?	No
Dollar threshold used to distinguish between Type A and Type B programs	$750,000
Auditee qualified as low-risk auditee?	Yes

Identification of major federal programs:

Name of Federal Program	ALN
Healthy Marriage Promotion and Responsible Father Grants	93.086

Part II – Financial Statement Findings

None (no corrective action plan issued)

Part III – Federal Award Findings and Questioned Costs

None (there are no items related to federal awards required to be reported in the management letter, therefore no management letter issued)

Part IV – Status of Prior Year Audit Findings

There were no prior year audit findings.