

**GULF COAST JEWISH FAMILY AND  
COMMUNITY SERVICES, INC. AND AFFILIATE**

**Combined Financial Statements, Supplementary Financial  
Information and Reports as Required by the Comptroller  
General of the United States and the Uniform Guidance**

**June 30, 2020 and 2019  
(With Independent Auditor's Report Thereon)**

# GULF COAST JEWISH FAMILY AND COMMUNITY SERVICES, INC. AND AFFILIATE

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**AUDITED COMBINED FINANCIAL STATEMENTS**



**Mayer Hoffman McCann P.C.**

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**Independent Auditor’s Report on Combined Financial Statements  
and Supplementary Financial Information**

The Board of Directors  
Gulf Coast Jewish Family and Community Services, Inc. and Affiliate:

**Report on the Combined Financial Statements**

We have audited the accompanying combined financial statements of Gulf Coast Jewish Family and Community Services, Inc. and Affiliate (the “Organization”), which comprise the combined statements of financial position as of June 30, 2020 and 2019, and the related combined statements of activities and cash flows for the years then ended, the related combined statement of functional expenses for the year ended June 30, 2020, and the related notes to the combined financial statements.

**Management’s Responsibility for the Combined Financial Statements**

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

**Auditor’s Responsibility**

Our responsibility is to express an opinion on these combined financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the combined financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the combined financial statements. The procedures selected depend on the auditor’s judgment, including the assessment of the risks of material misstatement of the combined financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Organization’s preparation and fair presentation of the combined financial statements 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, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant estimates made by management, as well as evaluating the overall presentation of the combined financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

## **Opinion**

In our opinion, the combined financial statements referred to above present fairly, in all material respects, the financial position of Gulf Coast Jewish Family and Community Services, Inc. and Affiliate as of June 30, 2020 and 2019, and the changes in their net assets and their cash flows for the years then ended and their functional expenses for the year ended June 30, 2020, in accordance with accounting principles generally accepted in the United States of America.

## **Adoption of New Accounting Standard**

As discussed in Note 1 to the combined financial statements, the Organization adopted Accounting Standards Update No. 2018-08, *Clarifying the Scope and the Accounting Guidance for Contributions Received and Contributions Made*. Our opinion is not modified with respect to this matter.

## **Emphasis of Matter**

We draw your attention to Note 19, which describes the risks and uncertainties impacting the Organization as a result of the COVID-19 pandemic. The combined financial statements do not include any adjustments that might result from the outcome of these uncertainties. Our opinion is not modified with respect to this matter.

## **Other Matter**

### ***Other Information***

Our audit was conducted for the purpose of forming an opinion on the combined financial statements as a whole. The accompanying supplementary information listed in the table of contents is presented for purposes of additional analysis and is not a required part of the combined financial statements. The accompanying schedule of expenditures of federal awards and state financial assistance, as required by Title 2 U.S. Code of Federal Regulations Part 200, *Uniform Administrative Requirements, Cost Principles and Audit Requirements for Federal Awards* and Chapter 10.650, *Rules of the State of Florida Auditor General*, is presented for purposes of additional analysis and is also not a required part of the combined 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 combined financial statements. The information has been subjected to the auditing procedures applied in the audit of the combined financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the combined financial statements or to the combined financial statements themselves and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated, in all material respects, in relation to the combined financial statements as a whole.

## **Other Reporting Required by *Government Auditing Standards***

In accordance with *Government Auditing Standards*, we have also issued a report dated December 30, 2020, on our consideration of Gulf Coast Jewish Family and Community Services, Inc. and Affiliate's internal control over financial reporting and on our tests of their compliance with certain provisions of laws, regulations, contracts and grant agreements, and other matters. The purpose of that report is to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing and not to provide an opinion on the internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering Gulf Coast Jewish Family and Community Services, Inc. and Affiliate's internal control over financial reporting and compliance.

## **Report on Summarized Comparative Information**

We have previously audited Gulf Coast Jewish Family and Community Services, Inc. and Affiliate's 2019 combined financial statements, and our report dated December 27, 2019 expressed an unmodified opinion on those combined financial statements. In our opinion, the summarized comparative information presented herein for the year ended June 30, 2019, is consistent, in all material respects, with the audited combined financial statements from which it has been derived.

MAYER HOFFMAN MCCANN P.C.

December 30, 2020  
Clearwater, Florida

**GULF COAST JEWISH FAMILY AND COMMUNITY SERVICES, INC. AND AFFILIATE**

**Combined Statements of Financial Position**

**June 30, 2020 and 2019**

<b>Assets</b>	<b>2020</b>	<b>2019</b>
Current assets:		
Cash (including restricted cash of \$12,303 and \$10,463 in 2020 and 2019, respectively) (Note 12)	\$ 6,177,338	4,015,028
Accounts receivable, net of allowance for doubtful accounts of approximately \$20,000 in 2020 and 2019 (Notes 12 and 14)	4,880,533	4,064,897
Current portion of contributions receivable (Note 5)	45,000	55,000
Short-term investments (Notes 3 and 13)	240,930	239,406
Prepaid expenses	324,435	797,781
Total current assets	11,668,236	9,172,112
Property and equipment, net (Notes 2, 6 and 7)	4,379,560	4,624,835
Long-term investments (Notes 3 and 13)	5,902,849	5,891,845
Beneficial interest in assets held by others (Notes 4 and 13)	1,069,779	1,080,896
Other assets (Note 9)	43,136	46,706
	\$ 23,063,560	20,816,394
<b>Liabilities and Net Assets</b>		
Current liabilities:		
Current installments of long-term debt (Note 7)	\$ 880,080	144,838
Accounts payable	883,896	618,020
Accrued expenses	1,357,867	1,124,786
Estimated provision for third-party payor liabilities (Note 8)	50,000	50,000
Deferred revenue (Note 17)	909,929	697,500
Total current liabilities	4,081,772	2,635,144
Long-term debt, excluding current installments (Note 7)	1,820,841	800,286
Total liabilities	5,902,613	3,435,430
Net assets:		
Without donor restrictions	12,335,918	12,444,154
With donor restrictions (Note 10)	4,825,029	4,936,810
Total net assets	17,160,947	17,380,964
Commitments, contingencies and related party transactions (Notes 8, 9 and 14)		
	\$ 23,063,560	20,816,394

**GULF COAST JEWISH FAMILY AND COMMUNITY SERVICES, INC. AND AFFILIATE**

**Combined Statement of Activities**

**Year Ended June 30, 2020  
(With Comparative Totals for 2019)**

	<u>Without Donor Restrictions</u>	<u>With Donor Restrictions</u>	<u>Total</u>	
			<u>2020</u>	<u>2019</u>
Support and revenue:				
Public support:				
Contributions	\$ 196,065	64,748	260,813	540,780
Special events revenue, net of \$85,481 of expenses in 2020	191,645	-	191,645	252,843
United Way and Jewish Federation allocations	23,976	157,000	180,976	183,864
In-kind contributions (Note 16)	364,837	-	364,837	349,769
Local grants	<u>4,566,229</u>	<u>-</u>	<u>4,566,229</u>	<u>3,916,274</u>
	5,342,752	221,748	5,564,500	5,243,530
Revenue:				
Reimbursement of direct and indirect costs of providing services by:				
Medicaid and Medicare	882,145	-	882,145	719,521
Governmental and other agencies	27,143,288	-	27,143,288	25,986,456
Investment return designated for current operations	98,169	-	98,169	117,746
Program service fees	335,119	-	335,119	377,843
Management fees	102,014	-	102,014	102,040
Other income	<u>492,274</u>	<u>-</u>	<u>492,274</u>	<u>29,193</u>
	29,053,009	-	29,053,009	27,332,799
Net assets released from restrictions:				
Satisfaction of donor restrictions	143,923	(143,923)	-	-
Expiration of time restrictions on capital assets	21,930	(21,930)	-	-
Expiration of other time restrictions	<u>167,000</u>	<u>(167,000)</u>	<u>-</u>	<u>-</u>
	332,853	(332,853)	-	-
Total support and revenue	34,728,614	(111,105)	34,617,509	32,576,329
Operating expenses:				
Program services	30,330,632	-	30,330,632	28,359,402
Supporting services	<u>4,608,218</u>	<u>-</u>	<u>4,608,218</u>	<u>4,740,939</u>
Total operating expenses	34,938,850	-	34,938,850	33,100,341
Decrease in net assets before other changes	(210,236)	(111,105)	(321,341)	(524,012)
Other changes:				
Governmental grants to acquire and improve capital assets	93,745	-	93,745	-
Investment return in excess of (deficient to cover) amounts designated for current operations	(12,544)	(1,227)	(13,771)	192,061
Change in the value of assets held by others (Note 4)	<u>20,799</u>	<u>551</u>	<u>21,350</u>	<u>50,448</u>
Decrease in net assets	(108,236)	(111,781)	(220,017)	(281,503)
Net assets, beginning of year	<u>12,444,154</u>	<u>4,936,810</u>	<u>17,380,964</u>	<u>17,662,467</u>
Net assets, end of year	\$ <u>12,335,918</u>	<u>4,825,029</u>	<u>17,160,947</u>	<u>17,380,964</u>



**GULF COAST JEWISH FAMILY AND COMMUNITY SERVICES, INC. AND AFFILIATE**

**Combined Statement of Activities**

**Year Ended June 30, 2019**

	<u>Without Donor Restrictions</u>	<u>With Donor Restrictions</u>	<u>Total</u>
Support and revenue:			
Public support:			
Contributions	\$ 98,275	442,505	540,780
Special events revenue, net of \$65,689 of expenses	252,843	-	252,843
United Way and Jewish Federation allocations	26,864	157,000	183,864
In-kind contributions (Note 16)	349,769	-	349,769
Local grants	3,916,274	-	3,916,274
	<u>4,644,025</u>	<u>599,505</u>	<u>5,243,530</u>
Revenue:			
Reimbursement of direct and indirect costs of providing services by:			
Medicaid and Medicare	719,521	-	719,521
Governmental and other agencies	25,986,456	-	25,986,456
Investment return designated for current operations	117,746	-	117,746
Program service fees	377,843	-	377,843
Management fees	102,040	-	102,040
Other income	29,193	-	29,193
	<u>27,332,799</u>	<u>-</u>	<u>27,332,799</u>
Net assets released from restrictions:			
Satisfaction of donor restrictions	5,561	(5,561)	-
Expiration of time restrictions on capital assets	23,066	(23,066)	-
Expiration of other time restrictions	347,000	(347,000)	-
	<u>375,627</u>	<u>(375,627)</u>	<u>-</u>
Total support and revenue	32,352,451	223,878	32,576,329
Operating expenses:			
Program services	28,359,402	-	28,359,402
Supporting services	4,740,939	-	4,740,939
Total operating expenses	<u>33,100,341</u>	<u>-</u>	<u>33,100,341</u>
Increase (decrease) in net assets before other changes	(747,890)	223,878	(524,012)
Other changes:			
Investment return in excess of amounts designated for current operations	152,957	39,104	192,061
Change in the value of assets held by others (Note 4)	49,267	1,181	50,448
Increase (decrease) in net assets	<u>(545,666)</u>	<u>264,163</u>	<u>(281,503)</u>
Net assets, beginning of year	<u>12,989,820</u>	<u>4,672,647</u>	<u>17,662,467</u>
Net assets, end of year	<u>\$ 12,444,154</u>	<u>4,936,810</u>	<u>17,380,964</u>

See accompanying independent auditor's report and notes to combined financial statements.

**GULF COAST JEWISH FAMILY AND COMMUNITY SERVICES, INC. AND AFFILIATE**

**Combined Statement of Functional Expenses**

**Year Ended June 30, 2020  
(With Comparative Totals for 2019)**

	Program Services							Supporting Services			Total Expenses		
	Children and Family Services	Elder and Disabled Services	Employment Services	Jewish Family Services	Mental Health Services	Refugee Programs	Program Maintenance	Total Program Services	Management and General	Fund Raising	Total Supporting Services	2020	2019
	Salaries	\$ 11,524,227	1,340,957	835,822	363,104	2,860,331	563,438	89,603	17,577,482	2,411,522	255,883	2,667,405	20,244,887
Payroll taxes	896,791	104,565	65,231	28,586	223,608	44,487	6,906	1,370,174	181,183	20,224	201,407	1,571,581	1,493,060
Employee benefits	1,494,093	175,750	101,972	45,633	367,060	61,706	13,365	2,259,579	323,568	32,362	355,930	2,615,509	2,286,343
Total salaries and related expenses	13,915,111	1,621,272	1,003,025	437,323	3,450,999	669,631	109,874	21,207,235	2,916,273	308,469	3,224,742	24,431,977	23,127,019
Occupancy	580,427	23,227	100,204	19,733	258,647	24,199	(144,945)	861,492	131,079	6,544	137,623	999,115	1,020,627
Professional services	172,223	28,308	19,695	2,364,340	157,028	87,321	812	2,829,727	409,574	3,329	412,903	3,242,630	2,784,958
Travel	773,209	39,487	29,095	8,152	65,320	26,574	92	941,929	29,961	452	30,413	972,342	1,207,816
Equipment costs	179,651	20,466	42,953	7,126	80,337	17,196	5,430	353,159	327,719	5,891	333,610	686,769	499,287
Food	-	-	-	1,220	145,748	-	-	146,968	-	-	-	146,968	147,414
Medical and pharmacy	-	-	-	-	17,277	-	-	17,277	-	-	-	17,277	19,469
Subcontractors	328,692	-	-	-	-	-	-	328,692	-	-	-	328,692	328,692
Insurance	86,308	10,955	6,292	5,355	119,814	14,539	14,262	257,525	79,948	1,055	81,003	338,528	318,676
Interest	-	-	-	-	33,681	-	-	33,681	-	-	-	33,681	38,795
Adult family stipends	-	-	-	-	1,004,196	-	-	1,004,196	-	-	-	1,004,196	968,750
Operating supplies and expenses	692,922	78,026	83,764	199,243	336,486	265,869	2,134	1,658,444	166,258	32,667	198,925	1,857,369	1,685,987
In-kind expenses	266,297	4,063	-	39,150	-	55,327	-	364,837	-	-	-	364,837	349,769
Other	43,660	681	501	944	2,242	1,529	-	49,557	25,097	68	25,165	74,722	176,702
Total direct expenses	17,038,500	1,826,485	1,285,529	3,082,586	5,671,775	1,162,185	(12,341)	30,054,719	4,085,909	358,475	4,444,384	34,499,103	32,673,961
Allocation of management and general	2,359,710	255,121	177,805	428,593	811,224	162,142	22	4,194,617	(4,244,866)	50,249	(4,194,617)	-	-
Total expenses before depreciation and amortization	19,398,210	2,081,606	1,463,334	3,511,179	6,482,999	1,324,327	(12,319)	34,249,336	(158,957)	408,724	249,767	34,499,103	32,673,961
Depreciation and amortization	24,204	18,254	149	16,505	194,059	10,241	12,501	275,913	158,957	4,877	163,834	439,747	426,380
Total expenses	\$ 19,422,414	2,099,860	1,463,483	3,527,684	6,677,058	1,334,568	182	34,525,249	-	413,601	413,601	34,938,850	33,100,341

**GULF COAST JEWISH FAMILY AND COMMUNITY SERVICES, INC. AND AFFILIATE**

**Combined Statements of Cash Flows**

**Years Ended June 30, 2020 and 2019**

	<u>2020</u>	<u>2019</u>
Cash flows from operating activities:		
Decrease in net assets	\$ (220,017)	(281,503)
Adjustments to reconcile decrease in net assets to net cash provided by (used in) operating activities:		
Depreciation and amortization	439,747	426,380
Noncash contributions	(124,964)	-
Realized and unrealized losses (gains) on investments	13,771	(192,061)
Change in value of assets held by others	(21,350)	(50,448)
Endowment contributions restricted for long-term investment	-	(315,000)
Government grants to acquire and improve capital assets	(93,745)	-
Increase in accounts receivable	(805,636)	(206,729)
Decrease in prepaid expenses	473,346	3,789
Decrease in other assets	3,570	14,335
Increase (decrease) in accounts payable and accrued expenses	498,957	(9,292)
Increase in deferred revenue	212,429	1,994
	<u>376,108</u>	<u>(608,535)</u>
Cash flows from investing activities:		
Purchases of property and equipment	(194,472)	(200,590)
Purchases of investments	(119,420)	(924,793)
Proceeds from sale of investments	250,552	688,197
	<u>(63,340)</u>	<u>(437,186)</u>
Cash flows from financing activities:		
Cash received under endowment contributions	-	315,000
Proceeds from Paycheck Protection Program loan	1,900,000	-
Principal payments on long-term debt	(144,203)	(138,877)
Government grants to acquire and improve capital assets	93,745	-
	<u>1,849,542</u>	<u>176,123</u>
Net increase (decrease) in cash	2,162,310	(869,598)
Cash, beginning of year	<u>4,015,028</u>	<u>4,884,626</u>
Cash, end of year	\$ <u><u>6,177,338</u></u>	<u><u>4,015,028</u></u>
Supplemental cash flow information:		
Cash paid for interest	\$ <u><u>33,801</u></u>	<u><u>39,127</u></u>

# GULF COAST JEWISH FAMILY AND COMMUNITY SERVICES, INC. AND AFFILIATE

## Notes to Combined Financial Statements

June 30, 2020 and 2019

### (1) **Description of Organization and Summary of Significant Accounting Policies**

#### (a) **Description of Organization**

Gulf Coast Jewish Family and Community Services, Inc. (or Gulf Coast JFCS) has been serving Florida since 1960. The Agency is non-religious and its mission is to protect the vulnerable and help people achieve fulfilling lives by empowering individuals and strengthening families. When the agency began in 1960, its core programming was to provide counseling and family support services to the Jewish community in Pinellas County. The agency was incorporated as a 501(c)(3) organization in 1974. At that time, Gulf Coast JFCS began to diversify its array of services through public funding and broadened its scope to serve people of all backgrounds. An affiliated organization, Gulf Coast Cares, Inc. was formed in 2016 for the purpose of managing investments and providing financial support to Gulf Coast JFCS through distributions, the first of which was received in 2017.

Today, Gulf Coast JFCS has more than 500 employees and annually supports more than 30,000 people in 40 Florida Counties. The agency interacts with virtually every area of social services to provide a wide range of family support.

#### (b) **Financial Statement Presentation and Principles of Combination**

The Organization's combined financial statements include the financial statements of Gulf Coast Jewish Family and Community Services, Inc. and Gulf Coast Cares, Inc. (collectively, the "Organization"). The combined financial statements are presented on the accrual basis. The Organization is required to report information regarding its combined financial position and activities according to two classes of net assets: net assets without donor restrictions and net assets with donor restrictions.

The combined statement of functional expenses includes certain prior-year summarized comparative information in total but not by functional category. Such information does not include sufficient detail to constitute a presentation in conformity with accounting principles generally accepted in the United States. Accordingly, such information should be read in conjunction with the Organization's combined financial statements for the year ended June 30, 2019, from which the summarized information was derived.

#### (c) **Financial Accounting Standards**

The Financial Accounting Standards Board (FASB) has issued authoritative guidance establishing two levels of U.S. generally accepted accounting principles (GAAP) - authoritative and nonauthoritative - and making the Accounting Standards Codification (ASC) the source of authoritative, nongovernmental GAAP, except for rules and interpretive releases of the Securities and Exchange Commission. This guidance is incorporated into ASC Topic 105, *Generally Accepted Accounting Principles*.

# GULF COAST JEWISH FAMILY AND COMMUNITY SERVICES, INC. AND AFFILIATE

## Notes to Combined Financial Statements - Continued

### (1) Description of Organization and Summary of Significant Accounting Policies - Continued

#### (d) Contributions

The Organization recognizes contributions when cash, securities or other assets; an unconditional promise to give; or a notification of a beneficial interest is received. Contributions that are restricted by the donor are reported as an increase in net assets without donor restrictions if the restriction expires in the reporting period in which the contribution is recognized. All other donor restricted contributions are reported as an increase in net assets with donor restrictions, depending on the nature of restriction. When a restriction expires (that is, when a stipulated time restriction ends or purpose restriction is accomplished), net assets with donor restrictions are reclassified to net assets without donor restrictions and reported in the consolidated statements of activities as net assets released from restrictions.

Conditional contributions are recorded as revenue when such amounts become unconditional which generally involves the meeting of a barrier to entitlement. This can include items like meeting a matching provision, incurring specified allowable expenses in accordance with an applicable framework, allowable costs under a government grant or other barriers.

Contributions receivable which are due in more than one year are recorded at estimated fair value by discounting future cash flows using current risk-free rates of return based on yields of U.S. Treasury securities with maturity dates similar to the expected collection period.

A portion of the Organization's revenue is derived from cost-reimbursable contracts and grants, which are conditioned upon certain performance requirements and/or the incurrence of allowable qualifying expenditures. Amounts received are recognized as revenue when the Organization has provided certain services and incurred expenditures in compliance with specific contract or grant provisions. Cash received in excess of revenue recognized is recorded as refundable advances. There were refundable advances of approximately \$910,000 and \$698,000 at June 30, 2020 and 2019, respectively.

#### (e) Accounts Receivable

Accounts receivable are stated at unpaid balances, less an allowance for doubtful accounts. The Organization provides for losses on accounts receivable using the allowance method. The allowance is based on historical experience, third-party contracts, and other circumstances, which may affect the ability of payors to meet their obligations. Receivables are considered impaired if full principal payments are not received in accordance with the contractual terms. It is the Organization's policy to charge off uncollectible accounts receivable when management determines the receivable will not be collected.

# GULF COAST JEWISH FAMILY AND COMMUNITY SERVICES, INC. AND AFFILIATE

## Notes to Combined Financial Statements - Continued

### (1) Description of Organization and Summary of Significant Accounting Policies - Continued

#### (f) Investments

Investments in marketable equity securities with readily determinable fair values and all investments in debt securities are carried at their fair values in the Organization's combined statement of financial position. Unrealized gains and losses are included in the change in net assets in the accompanying combined financial statements. Restrictions on investment earnings are reported as increases in net assets without donor restrictions if the restrictions expire in the fiscal year in which the earnings are recognized.

#### (g) Property and Equipment

Property and equipment are stated at cost if purchased, or at estimated market value at date of receipt if acquired by gift. Expenditures for property and equipment in excess of \$5,000 are capitalized. Depreciation is calculated using the straight-line method over the estimated useful lives of the respective assets. Leasehold improvements are amortized over the shorter of their useful life or the lease term. Property acquired with governmental funds is considered to be owned by the Organization while used in the program for which it was purchased or in future authorized programs; however, its disposition as well as the ownership of any proceeds therefrom is subject to applicable regulations.

#### (h) Income Taxes

The Organization is exempt from federal income taxes under Section 501(c)(3) of the Internal Revenue Code and from state income taxes under the provisions of the Florida Statutes. The Internal Revenue Code provides for taxation of unrelated business income under certain circumstances. The Organization reports no unrelated business taxable income; however, such status is subject to final determination upon examination of the related income tax returns by the appropriate taxing authorities. The Organization has adopted the provisions of ASC Topic 740 relating to *Accounting for Uncertainty in Income Taxes* and does not believe it has any material income tax exposure relating to uncertain tax positions. The Organization's income tax filings for periods after the fiscal year ended June 30, 2016 remain subject to examination.

#### (i) Functional Expense Allocations

The costs of providing the Organization's various programs and other activities have been summarized on a functional basis in the Combined Statement of Activities. The Combined Statement of Functional Expenses presents the natural classification detail of expenses by function. Accordingly, certain costs have been allocated among programs and supporting services benefited. Personnel costs have been allocated to functional classifications based on the reporting of time spent on each by the employees. Building depreciation, insurance, maintenance and other related costs have been allocated to functional classifications based on square footage. Equipment depreciation, maintenance and related costs have been allocated based upon the location of the equipment and usage.

# GULF COAST JEWISH FAMILY AND COMMUNITY SERVICES, INC. AND AFFILIATE

## Notes to Combined Financial Statements - Continued

### (1) Description of Organization and Summary of Significant Accounting Policies - Continued

#### (j) Donated Materials and Services

Donated materials are reflected in the accompanying combined financial statements at their estimated fair market value at date of receipt. Donations of services are recorded as support at their estimated fair value if the services require specialized skills, are provided by individuals possessing those skills and would typically need to be purchased if not provided by donation.

#### (k) Estimates in Combined Financial Statements

The preparation of combined financial statements in conformity with accounting principles generally accepted in the United States 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 combined financial statements and the reported amounts of revenues and expenses during the period. Actual results could differ from those estimates.

#### (l) Fair Value Measurements

The Organization has adopted FASB guidance in ASC Topic 820, *Fair Value Measurement*, which requires the use of a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value into three levels: quoted market prices that are observable for the assets or liability (Level 1); inputs other than quoted market prices that are observable for the asset or liability, either directly or indirectly (Level 2); and unobservable inputs for the asset or liability (Level 3).

The carrying amount reported in the combined statements of financial position for cash, accounts receivable and accounts payable approximates fair value because of the immediate or short-term maturities of these financial instruments.

#### (m) Going Concern Evaluation

On an annual basis, as required by ASC Topic 205, *Presentation of Financial Statements - Going Concern*, the Organization performs an evaluation to determine whether there are conditions or events (known and reasonably knowable), 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 combined financial statements are available to be issued.

#### (n) Reclassifications

Certain amounts in the 2019 combined financial statements have been reclassified to conform to the presentation of the 2020 combined financial statements.

**GULF COAST JEWISH FAMILY AND COMMUNITY SERVICES, INC. AND AFFILIATE**

**Notes to Combined Financial Statements - Continued**

**(1) Description of Organization and Summary of Significant Accounting Policies - Continued**

**(o) Subsequent Events**

The Organization has evaluated subsequent events through December 30, 2020, the date the combined financial statements were available for issuance.

**(p) Recent Accounting Pronouncements**

In fiscal year 2020, the Organization adopted ASU No. 2018-08, *Not-for-Profit Entities: Clarifying the Scope and the Accounting Guidance for Contributions Received and Contributions Made*. The contribution standard addresses inconsistency in revenue recognition when an item should be considered a contribution or an exchange type transaction subject to other guidance. It also provides guidance as to when a contribution should be considered conditional, which for example, is typically the case when funds are received under governmental grants and contracts. Conditional contributions have different revenue recognition when compared to non-reciprocal transfers of resources in that amounts are reflected as earned when barriers to entitlement are overcome with any difference being deferred where applicable.

The contribution standard was applied using the modified retrospective method. This method was applied to transactions that were not complete or had otherwise already been recognized as of the beginning of fiscal year 2020. The adoption of this guidance did not have an impact on the Organization's combined financial statements.

In addition, certain changes from adopting this new standard resulted in changes to terminology which impacted certain disclosures and presentation of amounts.

**(2) Property and Equipment**

Property and equipment consists of the following at June 30, 2020 and 2019:

	<u>2020</u>	<u>2019</u>	<u>Estimated Useful Lives</u>
Land	\$ 904,915	904,915	-
Buildings and improvements	7,298,792	7,144,870	10 - 30 years
Leasehold improvements	25,803	25,803	5 - 7 years
Vehicles	202,336	202,336	5 - 7 years
Furniture and fixtures	155,152	155,152	5 - 7 years
Computer hardware and software	<u>1,424,180</u>	<u>1,381,054</u>	5 - 7 years
	10,011,178	9,814,130	
Less accumulated depreciation and amortization	<u>(5,631,618)</u>	<u>(5,189,295)</u>	
	<u>\$ 4,379,560</u>	<u>4,624,835</u>	

Depreciation and amortization expense for the years ended June 30, 2020 and 2019 was \$439,747 and \$426,380, respectively.



**GULF COAST JEWISH FAMILY AND COMMUNITY SERVICES, INC. AND AFFILIATE**

**Notes to Combined Financial Statements - Continued**

**(3) Investments**

Investments consist of the following at June 30, 2020 and 2019:

	2020		2019	
	Cost	Market	Cost	Market
Short-term investments:				
Certificate of deposit	\$ 240,930	240,930	239,406	239,406
	240,930	240,930	239,406	239,406
Long-term investments:				
Money market funds	79,424	79,424	249,758	249,758
Real estate investment trust	14,114	12,414	76,977	91,052
Fixed income securities	2,227,877	2,319,011	2,108,588	2,149,879
Equity securities	3,222,189	3,492,000	3,052,934	3,401,156
	5,543,604	5,902,849	5,488,257	5,891,845
	\$ 5,784,534	6,143,779	5,727,663	6,131,251

The Organization's investments in equity securities, corporate bonds and mutual funds are not concentrated in a single entity or in a few entities nor are there any specific industry concentrations. The Board of Directors has designated interest and dividend income for support of current operations; the remainder of investment return is retained to support operations of future years and to offset potential market declines.

**(4) Beneficial Interest in Assets Held by Others**

In 2002, the Organization transferred \$500,000 to Tampa-Orlando-Pinellas Jewish Foundation, Inc. (the "Foundation") and named itself as the beneficiary. In 2015, the Organization transferred \$25,000 to the Foundation and also named itself as the beneficiary for the benefit of its food pantry. Under the terms of these transfers, the Foundation has no variance power over the funds. In 2017, the Organization transferred \$25,000 to the Community Foundation of Tampa Bay (the "Community Foundation") and named itself as the beneficiary. Under the terms of this transfer, the Community Foundation has no variance power over the funds.

For the years ended June 30, 2020 and 2019, the change in the value of assets held by others was an increase of \$21,350 and \$50,448, respectively. The balance of funds held by the Foundation at June 30, 2020 and 2019 was \$1,040,257 and \$1,051,442, respectively, and the balance of funds held by the Community Foundation at June 30, 2020 and 2019 was \$29,522 and \$29,454, respectively.

**GULF COAST JEWISH FAMILY AND COMMUNITY SERVICES, INC. AND AFFILIATE**

**Notes to Combined Financial Statements - Continued**

**(5) Contributions Receivable**

Contributions receivable as of June 30, 2020 and 2019 consist of the following:

	<u>2020</u>	<u>2019</u>
Contributions receivable	\$ 45,000	55,000
Less unamortized discount	-	-
	<u>\$ 45,000</u>	<u>55,000</u>
Amounts due in:		
Less than one year	<u>\$ 45,000</u>	<u>55,000</u>

**(6) Short-Term Note Payable**

During 2020, the Organization obtained a new line of credit from a commercial bank which allows the Organization to borrow up to \$2 million at the prime rate per the Wall Street Journal, with a floor of 3.75%, (3.75% at June 30, 2020), and is secured by substantially all assets of the Organization. Amounts drawn on the line of credit are due on demand.

The Organization previously had a line of credit from a different commercial bank which allowed the Organization to borrow up to \$2 million at the prime rate per the Wall Street Journal and was secured by substantially all assets of the Organization. The line of credit matured May 1, 2020 and was not renewed.

There was no balance outstanding under the lines of credit at June 30, 2020 and June 30, 2019.

**GULF COAST JEWISH FAMILY AND COMMUNITY SERVICES, INC. AND AFFILIATE**

**Notes to Combined Financial Statements - Continued**

**(7) Long-Term Debt**

Long-term debt consists of the following at June 30, 2020 and 2019:

	<u>2020</u>	<u>2019</u>
3.78% mortgage note payable due in monthly installments of \$14,834, including interest, through May 2025; secured by substantially all assets.	\$ 800,921	945,124
Paycheck Protection Program loan with a fixed interest rate of 1.00% payable in monthly installments of \$106,926, including interest, beginning December 2020 through May 2022, unless forgiven.	<u>1,900,000</u>	<u>-</u>
Total long-term debt	2,700,921	945,124
Less current installments	<u>880,080</u>	<u>144,838</u>
Long-term debt, excluding current installments	<u>\$ 1,820,841</u>	<u>800,286</u>

The 3.78% mortgage note payable agreement includes affirmative and negative covenants, which among other things, provide for the following:

- Interim financial reports be provided to the bank;
- Maintenance of a minimum debt service coverage ratio on an annual basis;
- Maintenance of unrestricted cash plus unrestricted marketable securities of at least \$1 million at the end of each fiscal quarter;
- Limits on new debt of \$250,000 per fiscal year without prior bank approval.

The Organization was in compliance with the debt service coverage ratio covenant at June 30, 2020.

The Organization applied for and received a forgivable Paycheck Protection Program Loan of \$1,900,000 as provided under the Federal Coronavirus Aid, Relief and Economic Security Act and the loan was funded on May 26, 2020. Under the terms of the loan, the balance is forgivable to the extent the proceeds are used for certain qualified costs for the 24 week period through November 10, 2020 and that certain employment levels are maintained. To the extent a portion of the loan does not meet the criteria to be forgiven, such amount is due and payable in monthly installments beginning December 2020.

# GULF COAST JEWISH FAMILY AND COMMUNITY SERVICES, INC. AND AFFILIATE

## Notes to Combined Financial Statements - Continued

### (7) Long-Term Debt - Continued

The aggregate maturities of long-term debt for each of the five years subsequent to June 30, 2020 and thereafter are as follows:

<u>Year Ending June 30,</u>	
2021	\$ 880,080
2022	1,326,507
2023	162,194
2024	168,419
2025	<u>163,721</u>
	<u>\$ 2,700,921</u>

### (8) Contingencies

The Organization routinely enters into grant agreements and contracts with governmental agencies that provide for reimbursement of the eligible direct and indirect costs of providing certain of the Organization's program services. The grants and contracts are subject to audit or review and retroactive adjustment based on a final determination by the grantor of eligible reimbursable expenditures. The effect of such adjustments, if any, on the Organization's combined financial statements cannot be determined at this time and no provision has been made for any such adjustment in the accompanying combined financial statements.

The Organization is also subject to Medicare and Medicaid audits. As of June 30, 2020 and 2019, the Organization has included a provision for any potential third party payor liabilities in the amount of \$50,000. The effect of an adjustment, if any, resulting from future audits cannot be determined at this time and no provision above these reserves has been made for any such adjustment in the accompanying combined financial statements.

The Organization is also involved in legal actions arising during the ordinary course of its operations. Management believes that any liability incurred in connection with these claims would be nominal in amount and covered under the Organization's insurance policies. In the opinion of management, no material liability exists with respect to these claims.

### (9) Leases

The Organization leases office space, residences for its clients, and certain equipment and vehicles. Security deposits related to such leases are included in other assets. Rental expense on all operating leases was approximately \$720,000 in fiscal 2020 and \$702,000 in fiscal 2019. The majority of the Organization's operating leases include cancellation provisions in the event of a loss of funding.

**GULF COAST JEWISH FAMILY AND COMMUNITY SERVICES, INC. AND AFFILIATE**

**Notes to Combined Financial Statements - Continued**

**(9) Leases - Continued**

Future minimum lease payments under noncancellable operating leases for real estate, equipment and vehicles (with initial or remaining terms in excess of one year) as of June 30, 2020 are as follows:

<u>Year Ending June 30,</u>	
2021	\$ 601,200
2022	433,400
2023	387,400
2024	<u>68,800</u>
	<u>\$ 1,490,800</u>

**(10) Net Assets With Donor Restrictions**

Net assets with donor restrictions as of June 30, 2020 and 2019 relate to the following:

	<u>2020</u>	<u>2019</u>
Temporary restrictions:		
Restricted for future periods	\$ 45,000	55,000
Unappropriated endowment earnings	-	39,104
Facilities subject to time restrictions	52,837	72,579
Vehicles subject to time restrictions	2,918	5,107
Restricted for specific programs	72,378	113,124
Trokey loan fund	15,476	15,476
Jewish Federation	157,000	157,000
Permanent restrictions:		
Weinberg endowment match	1,110,242	1,110,242
Ohlhausen endowment	3,319,178	3,319,178
Yad b Yad endowment	<u>50,000</u>	<u>50,000</u>
	<u>\$ 4,825,029</u>	<u>4,936,810</u>

Under the terms of the Ohlhausen endowment agreement, the Organization may spend up to 5% of the endowment annually to support the Organization's mission.

**Notes to Combined Financial Statements - Continued**

**(11) Endowment Funds**

The Organization's internally-controlled endowment net assets are comprised of investments held in donor endowments and funds designated by the Board of Directors to function as endowments. As required by U.S. generally accepted accounting principles, net assets associated with endowment funds, including funds designated by the Board of Directors to function as endowments, are classified and reported based on the existence or absence of donor-imposed restrictions.

***Interpretation of Relevant Law***

The Board of Directors has interpreted the wishes of donors and state law as requiring the preservation of the fair value of the original gift as of the gift date of the donor-restricted endowment funds absent explicit donor stipulations to the contrary. As a result of this interpretation, the Organization classifies as net assets with donor restrictions (a) the original value of gifts donated to the permanent endowment; (b) the original value of subsequent gifts to the permanent endowment; and (c) accumulations to the permanent endowment made in accordance with the direction of the applicable donor gift instrument at the time the accumulation is added to the fund. The remaining portion of the donor-restricted endowment fund is also considered to be a component of net assets with donor restrictions until those amounts are appropriated for expenditure by the Organization.

***Investment Return Objectives, Risk Parameters and Strategies***

The Board of Directors has adopted an investment policy approved by the Board of Directors. The policy stipulates that the endowment investments should be managed as a long-term goal designed to maintain the purchasing power of the endowment assets as well as to provide additional growth through investment return. To achieve that objective, the Organization has adopted an investment policy that attempts to maximize total return consistent with an acceptable level of risk. Endowment assets are invested in a well-diversified asset mix, which includes equity and debt securities, that is intended to result in a consistent inflation protected rate of return and grow the fund. Investment risk is measured in terms of the total endowment fund; investment assets and allocation between asset classes and strategies are managed to not expose the fund to unacceptable levels of risk. The Organization will pursue a strategy seeking a long-term rate of return of between 5.85% and 8.5%.

***Spending Policy***

The Organization's spending policy will be based on actual investment returns and is annually determined and approved by the Board of Directors. Spending policy rates will generally range from 3% to 4.5% after consideration of various factors including operating needs, rates of inflation, the purpose of donor restricted endowments and other factors.

**GULF COAST JEWISH FAMILY AND COMMUNITY SERVICES, INC. AND AFFILIATE**

**Notes to Combined Financial Statements - Continued**

**(11) Endowment Funds - Continued**

Endowment net assets by type of fund consist of the following at June 30, 2020 and 2019:

	<u>Without Donor Restrictions</u>	<u>With Donor Restrictions</u>	<u>Total Endowment Net Assets</u>
2020:			
Board-designated endowment funds	\$ 2,734,138	-	2,734,138
Donor-restricted endowment funds	<u>-</u>	<u>4,479,420</u>	<u>4,479,420</u>
	<u>\$ 2,734,138</u>	<u>4,479,420</u>	<u>7,213,558</u>
2019:			
Board-designated endowment funds	\$ 2,693,623	-	2,693,623
Donor-restricted endowment funds	<u>-</u>	<u>4,518,524</u>	<u>4,518,524</u>
	<u>\$ 2,693,623</u>	<u>4,518,524</u>	<u>7,212,147</u>

Changes in endowment net assets for the years ended June 30, 2020 and 2019 are as follows:

	<u>Without Donor Restrictions</u>	<u>With Donor Restrictions</u>	<u>Total Endowment Net Assets</u>
Balance at June 30, 2018	\$ 2,568,622	4,164,420	6,733,042
Contributions	100,225	315,000	415,225
Net investment income	119,633	-	119,633
Net appreciation and change in value of assets held by others	203,058	39,104	242,162
Withdrawals	<u>(297,915)</u>	<u>-</u>	<u>(297,915)</u>
Balance at June 30, 2019	2,693,623	4,518,524	7,212,147
Contributions	124,964	-	124,964
Net investment income	94,535	-	94,535
Net appreciation (depreciation) and change in value of assets held by others	11,392	(1,227)	10,165
Withdrawals	(228,253)	-	(228,253)
Reclassifications	<u>37,877</u>	<u>(37,877)</u>	<u>-</u>
Balance at June 30, 2020	<u>\$ 2,734,138</u>	<u>4,479,420</u>	<u>7,213,558</u>

## GULF COAST JEWISH FAMILY AND COMMUNITY SERVICES, INC. AND AFFILIATE

### Notes to Combined Financial Statements - Continued

#### (12) Funding and Credit Concentrations

Substantially all of the Organization's activities are supported by funds provided by the United States Federal Government and the State of Florida. As of June 30, 2020 and 2019, the Organization's receivables from these funding sources were approximately \$2,930,000 and \$3,180,000, respectively.

The Organization maintains several deposit accounts with what management believes to be a high credit quality financial institutions. At June 30, 2020, the Organization's cash balances exceeded federal deposit insurance limits by approximately \$5.2 million.

#### (13) Fair Value Measurements

Financial instruments measured at fair value are classified and disclosed in the following categories:

Level 1: Quoted prices are available in active markets for identical investments as of the reporting date. The types of investments included in Level 1 are money market mutual funds, fixed income mutual funds, equity mutual funds and common stock.

Level 2: Pricing inputs are other than quoted prices in active markets, which are either directly or indirectly observable as of the reporting date, and fair value is determined through the use of models or other valuation methodologies. The Organization's investments in corporate bonds, U.S. Treasury securities and U.S. government bonds, and its beneficial interest in assets held by others are considered to be Level 2 fair value measurements.

Level 3: Valuation is based on unobservable inputs. The Organization does not have any Level 3 fair value measurements.

The inputs used to measure fair value may fall into different levels of the fair value hierarchy. In such cases, a financial instrument's level within the fair value hierarchy is based on the lowest level of input that is significant to the fair value measurement.



**GULF COAST JEWISH FAMILY AND COMMUNITY SERVICES, INC. AND AFFILIATE**

**Notes to Combined Financial Statements - Continued**

**(13) Fair Value Measurements - Continued**

Fair value of assets measured on a recurring basis at June 30, 2020 is as follows:

	<u>Fair Value</u>	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>
Assets:				
Money market funds	\$ 79,424	79,424	-	-
Certificate of deposit	240,930	-	240,930	-
Fixed income securities:				
Corporate bonds	323,302	-	323,302	-
Intermediate-term	1,227,867	1,227,867	-	-
High yield funds	227,665	227,665	-	-
U.S. Treasury securities	467,031	-	467,031	-
U.S. government bonds	73,146	-	73,146	-
Equity securities:				
Domestic funds	1,086,430	1,086,430	-	-
International funds	629,150	629,150	-	-
Large cap value	530,951	530,951	-	-
Large cap core	474,283	474,283	-	-
Mid cap value	158,332	158,332	-	-
Small cap growth	161,470	161,470	-	-
Global equity	463,798	463,798	-	-
Other	-	-	-	-
Total investments	<u>6,143,779</u>	<u>5,039,370</u>	<u>1,104,409</u>	<u>-</u>
Beneficial interest in assets held by others	<u>1,069,779</u>	<u>-</u>	<u>1,069,779</u>	<u>-</u>
	<u>\$ 7,213,558</u>	<u>5,039,370</u>	<u>2,174,188</u>	<u>-</u>

**GULF COAST JEWISH FAMILY AND COMMUNITY SERVICES, INC. AND AFFILIATE**

**Notes to Combined Financial Statements - Continued**

**(13) Fair Value Measurements - Continued**

Fair value of assets measured on a recurring basis at June 30, 2019 is as follows:

	<u>Fair Value</u>	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>
Assets:				
Money market funds	\$ 249,758	249,758	-	-
Certificate of deposit	239,406	-	239,406	-
Fixed income securities:				
Corporate bonds	406,195	-	406,195	-
Intermediate-term	1,085,080	1,085,080	-	-
High yield funds	245,245	245,245	-	-
U.S. Treasury securities	373,781	-	373,781	-
U.S. government bonds	39,577	-	39,577	-
Equity securities:				
Domestic funds	1,092,888	1,092,888	-	-
International funds	611,623	611,623	-	-
Large cap value	597,921	597,921	-	-
Large cap core	422,107	422,107	-	-
Large cap growth	18,550	18,550	-	-
Mid cap value	149,583	149,583	-	-
Small cap growth	145,619	145,619	-	-
Foreign large cap growth	6,460	6,460	-	-
Global equity	428,015	428,015	-	-
Other	19,443	19,443	-	-
Total investments	6,131,251	5,072,292	1,058,959	-
Beneficial interest in assets held by others	1,080,896	-	1,080,896	-
	<u>\$ 7,212,147</u>	<u>5,072,292</u>	<u>2,139,855</u>	<u>-</u>

**GULF COAST JEWISH FAMILY AND COMMUNITY SERVICES, INC. AND AFFILIATE**

**Notes to Combined Financial Statements - Continued**

**(14) Related Party Transactions**

The Organization has economic interests in two affiliates: Gulf Coast Egret Housing, Inc. (Egret) and Gulf Coast Heron Housing, Inc. (Heron). At June 30, 2020 and 2019, amounts due from these affiliates totaled \$87,584 and \$91,377, respectively. These affiliates paid the Organization management fees of \$102,014 and \$102,040 for the years ended June 30, 2020 and 2019, respectively. Summarized financial information for the affiliates at June 30, 2020 and for the year then ended is as follows:

	<u>Egret</u>	<u>Heron</u>
<i>Statements of Financial Position</i>		
Assets:		
Net property and equipment	\$ 303,497	3,011,749
Other	42,757	472,683
	<u>\$ 346,254</u>	<u>3,484,432</u>
Liabilities and net deficit:		
Accounts payable	\$ 19,927	89,366
Due to affiliate	74,590	12,994
Long-term debt	583,000	5,832,392
Net deficit	(331,263)	(2,450,320)
	<u>\$ 346,254</u>	<u>3,484,432</u>
<i>Statements of Activities</i>		
Revenue:		
Rental income	\$ 73,651	819,664
Other	543	11,128
	74,194	830,792
Expenses	<u>80,507</u>	<u>981,609</u>
Decrease in net assets	<u>\$ (6,313)</u>	<u>(150,817)</u>

**GULF COAST JEWISH FAMILY AND COMMUNITY SERVICES, INC. AND AFFILIATE**

**Notes to Combined Financial Statements - Continued**

**(15) Pension Plan**

Effective July 1, 2005, the Organization adopted a 403(b) retirement plan (the “Plan”) administered by Mutual of America. Employees are eligible to participate once they attain the age of eighteen and complete one year of service. Effective July 1, 2013, the Organization elected to reinstate matching contributions equal to the lesser of 25% of participant contributions or 2% of participant earnings. For the years ended June 30, 2020 and 2019 total contributions were \$93,034 and \$87,259, respectively. Participants’ rights to employer contributions fully vest after five years of service as defined in the Plan.

**(16) In-Kind Contributions**

The values of in-kind contributions (i.e. donated materials and services) included in the combined financial statements and the corresponding expenses for the years ended June 30, 2020 and 2019, are as follows:

	<u>2020</u>	<u>2019</u>
Clothes and household items	\$ 95,811	122,548
Office space	101,154	103,623
Supplies and other	<u>167,872</u>	<u>123,598</u>
	<u>\$ 364,837</u>	<u>349,769</u>

In addition, donated services for the years ended June 30, 2020 and 2019 with estimated values of approximately \$252,000 and \$326,000, respectively, were not recognized in the combined financial statements because they did not meet the criteria for recognition.

**(17) Deferred Revenue**

Deferred revenue as of June 30, 2020 and 2019 consists of fixed payments received from the following:

	<u>2020</u>	<u>2019</u>
Community Based Care of Central Florida	\$ 320,006	180,959
Eckerd Youth Alternatives	449,162	467,536
Jewish Federation of North America	13,503	30,771
Cohen Foundation	25,000	-
Pinellas Community Foundation	16,008	-
Other	<u>86,250</u>	<u>18,234</u>
	<u>\$ 909,929</u>	<u>697,500</u>

# GULF COAST JEWISH FAMILY AND COMMUNITY SERVICES, INC. AND AFFILIATE

## Notes to Combined Financial Statements - Continued

### (18) Matching Requirements

The Organization received a substantial portion of its support from various funding sources which required local matches. These requirements were substantially met through program service fees and contributions from individuals, businesses and foundations during the years ended June 30, 2020 and 2019.

### (19) Risks and Uncertainties

The novel coronavirus (“COVID-19”) spread rapidly across the world in the first quarter of 2020 and was declared a pandemic by the World Health Organization in March 2020. The government and private sector responses to contain its spread began to adversely affect the broader economy and business in general in March 2020 and those impacts will likely affect the Organization’s operations through the remainder of calendar year 2020, although such effects may vary significantly. The Organization’s operations have not been significantly impacted, however, the duration and extent of the pandemic and its effects over longer terms cannot be reasonably estimated as of the date the combined financial statements were available for issuance. The risks and uncertainties resulting from the pandemic that may affect the results of operating activities, cash flows and financial condition include the nature and duration of any potential curtailment of various Organization activities and the long-term effect on sources of contributions, government contracts and other support and revenue. Accordingly, significant estimates used in the preparation of the combined financial statements including those associated with evaluations of certain long-lived assets for impairment and expected credit losses on amounts owed to the Organization may be subject to significant adjustments in future periods.

The pandemic has adversely affected global economic activity and greatly contributed to significant deterioration and instability in financial markets. As a result, there has been heightened market risk and the Organization’s investment portfolio has incurred significant volatility in fair value since March 2020. Because the values of the Organization’s individual investments have and will fluctuate in response to changing market conditions, the amount of losses that will be recognized in future periods, if any, and the related impact on the Organization’s liquidity cannot be determined at this time.

### (20) Liquidity and Availability of Resources

The Organization regularly monitors the availability of resources required to meet its operating needs and other contractual commitments, while also striving to maximize the investment of its available funds. For purposes of analyzing resources available to meet general expenditures over a 12-month period, the Organization considers all expenditures related to its ongoing activities as well as the conduct of services undertaken to support those activities to be general expenditures.

**GULF COAST JEWISH FAMILY AND COMMUNITY SERVICES, INC. AND AFFILIATE**

**Notes to Combined Financial Statements - Continued**

**(20) Liquidity and Availability of Resources - Continued**

The following represents the Organization's financial assets as of June 30, 2020 and 2019, reduced by amounts not available for general use because of contractual, donor imposed, or board reserve designations within one year of the combined statement of financial position date. Those amounts not available include amounts set aside for longer-term investing in the endowments.

	<u>2020</u>	<u>2019</u>
Financial assets:		
Cash	\$ 6,177,338	4,015,028
Accounts receivable, net	4,880,533	4,064,897
Contributions receivable	45,000	55,000
Short-term investments	240,930	239,406
Long-term investments	5,902,849	5,891,845
Beneficial interest in assets held by others	<u>1,069,779</u>	<u>1,080,896</u>
Total financial assets	18,316,429	15,347,072
Less amounts unavailable for general expenditure within one year due to:		
Board-imposed restrictions:		
Board-designated endowment	(2,734,138)	(2,693,623)
Contractual or donor-imposed restrictions:		
Donor-restricted endowment	(4,479,420)	(4,518,524)
Restricted for specific programs by donors	(72,378)	(113,124)
Trokey loan fund	<u>(15,476)</u>	<u>(15,476)</u>
Financial assets available to meet cash needs for general expenditures within one year	\$ <u>11,015,017</u>	<u>8,006,325</u>

In addition to financial assets available to meet general expenditures over the next 12 months, the Organization operates with a balanced budget and anticipates collecting sufficient revenue to cover general expenditures not covered by donor-restricted resources.

The Organization's board has designated a portion of its unrestricted resources for endowment purposes (see Note 11). Those amounts are identified as board-designated in the table above. These funds are invested for long-term appreciation and current income but remain available and may be spent at the discretion of the Board.

The Organization also has a line of credit available to meet short-term liquidity needs (see Note 6).

**SUPPLEMENTARY FINANCIAL INFORMATION**

**GULF COAST JEWISH FAMILY AND COMMUNITY SERVICES, INC. AND AFFILIATE**

**Schedule of Expenditures of Federal Awards and State Financial Assistance**

**Year Ended June 30, 2020**

<u>Federal/State Agency/ Pass-through Entity/ Federal Program/State Project</u>	<u>CFDA/ CSFA Number</u>	<u>Contract/ Grant Number</u>	<u>Expenditures</u>	<u>Transfers to Subrecipients</u>
<i>U.S. Department of Health and Human Services</i>				
Assistance for Torture Victims	93.604	90ZT0190-01-00 90ZT0190-02-00	\$ 103,456 339,493 <u>442,949</u>	- - <u>-</u>
Passed-through from Jewish Federation of North America: Special Programs for the Aging, Title IV, and Title II, Discretionary Projects	93.048	D-14	84,742 <u>84,742</u>	- <u>-</u>
Passed-through from Central Florida Behavioral Health Network, Inc.: Block Grants for Community Mental Health Services	93.958	QB014-19	394,792	-
Block Grants for Prevention and Treatment of Substance Abuse	93.959	QB014-19	88,370 <u>483,162</u>	- <u>-</u>
Passed-through from Area Agency on Aging: Special Programs for the Aging-Title III, Part B Grants for Supportive Services and Senior Centers	93.044	EA019-GCJFCS EA020-GCJFCS	186,946 96,950 <u>283,896</u>	- - <u>-</u>
Passed-through from Eckerd Youth Alternatives, Inc.: Promoting Safe and Stable Families	93.556	ECA-C13-CMO-GCJ-FY20 ECA-C13-FRS-GCJ-FY20 ECA-C13-KIN-GCJ-FY20 ECA-C6-DIV-GCHGA-FY21 ECA-C6-DIV-GCJ-FY22 ECA-C13-IHS-GCJ-FY22	25,249 690,513 163,816 64,332 297,826 313,368 <u>1,555,104</u>	- - - - - 55,023 <u>55,023</u>
Temporary Assistance for Needy Families	93.558	ECA-C13-CMO-GCJ-FY20 ECA-C13-FRS-GCJ-FY20 ECA-C13-KIN-GCJ-FY20 ECA-C6-DIV-GCJ-FY22 ECA-C13-IHS-GCJ-FY22	819,806 11,704 105 575,566 395,622 <u>1,802,803</u>	- - - - 69,485 <u>69,485</u>
Community-Based Child Abuse Prevention Grants	93.590	ECA-C6-DIV-GCJ-FY22 ECA-C13-IHS-GCJ-FY22	42,362 51,321 <u>93,683</u>	- 9,006 <u>9,006</u>
Stephanie Tubbs Jones Child Welfare Services Program	93.645	ECA-C13-CMO-GCJ-FY20 ECA-C13-FRS-GCJ-FY20	323,219 4,595 <u>327,814</u>	- - <u>-</u>
Foster Care Title IV-E	93.658	ECA-C13-CMO-GCJ-FY20 ECA-C13-FRS-GCJ-FY20 ECA-C13-KIN-GCJ-FY20 ECA-C6-DIV-GCJ-FY22 ECA-C13-IHS-GCJ-FY22	1,308,370 18,926 683 232,108 364,149 <u>1,924,236</u>	- - - - 63,963 <u>63,963</u>
Adoption Assistance	93.659	ECA-C13-CMO-GCJ-FY20 ECA-C13-FRS-GCJ-FY20 ECA-C13-KIN-GCJ-FY20	348,460 4,991 78 <u>353,529</u>	- - - <u>-</u>
Social Services Block Grant	93.667	ECA-C13-CMO-GCJ-FY20 ECA-C13-FRS-GCJ-FY20	30,800 438 <u>31,238</u>	- - <u>-</u>
Child Abuse and Neglect State Grants	93.669	ECA-C6-DIV-GCJ-FY22 ECA-C13-IHS-GCJ-FY22	39,762 16,549 <u>56,311</u>	- 2,892 <u>2,892</u>

(Continued)



**GULF COAST JEWISH FAMILY AND COMMUNITY SERVICES, INC. AND AFFILIATE**

**Schedule of Expenditures of Federal Awards and State Financial Assistance - Continued**

Federal/State Agency/ Pass-through Entity/ Federal Program/State Project	CFDA/ CSFA Number	Contract/ Grant Number	Expenditures	Transfers to Subrecipients
Passed-through from Embrace Families:				
Promoting Safe and Stable Families	93.556	OROS001-1721	\$ 248,168	-
Promoting Safe and Stable Families	93.556	OROS001-2023	149,555	-
Temporary Assistance for Needy Families	93.558	OROS001-1721	254,155	-
Temporary Assistance for Needy Families	93.558	OROS001-2023	196,812	-
Stephanie Tubbs Jones Child Welfare Services Program	93.645	OROS001-1721	70,494	-
Stephanie Tubbs Jones Child Welfare Services Program	93.645	OROS001-2023	49,658	-
Foster Care Title IV-E	93.658	OROS001-1721	411,047	-
Foster Care Title IV-E	93.658	OROS001-2023	378,310	-
Adoption Assistance	93.659	OROS001-1721	99,658	-
Adoption Assistance	93.659	OROS001-2023	103,849	-
Social Services Block Grant	93.667	OROS001-1721	6,556	-
Social Services Block Grant	93.667	OROS001-2023	4,471	-
Chafee Foster Care Independence Program	93.674	OROS001-1721	53,285	-
Chafee Foster Care Independence Program	93.674	OROS001-2023	81,464	-
			<u>2,107,482</u>	<u>-</u>
Passed-through from Hebrew Immigrant Aid Society:				
Refugee and Entrant Assistance Voluntary Agency Programs	93.567	1901MDRVMG 2001MDRVMG	100,459 46,673	- -
			<u>147,132</u>	<u>-</u>
Refugee and Entrant Assistance Discretionary Grants	93.576	90RP0116-03-00 90RP0116-04-00	19,261 59,641	- -
			<u>78,902</u>	<u>-</u>
Passed-through from Broward Behavioral Health Coalition:				
Block Grants for Community Mental Health Services	93.958	34356-17-5	209,475	-
Block Grants for Prevention and Treatment of Substance Abuse	93.959	34356-17-5	35,966	-
			<u>245,441</u>	<u>-</u>
Passed-through from Lutheran Services of Florida Health Systems:				
Block Grants for Community Mental Health Services	93.958	LS018	48,990	-
			<u>48,990</u>	<u>-</u>
Passed-through from Central Florida Cares Health System, Inc.:				
Block Grants for Community Mental Health Services	93.958	GCJ20	16,362	-
			<u>16,362</u>	<u>-</u>
Passed-through from State of Florida Department of Children and Families:				
Refugee and Entrant Assistance_State Administered Programs	93.566	LK194	33,646	-
			<u>33,646</u>	<u>-</u>
Passed-through Lutheran Services Florida, Inc.:				
Refugee and Entrant Assistance_State Administered Programs	93.566	LK205	144,057	-
			<u>144,057</u>	<u>-</u>
Passed-through from Pasco Hernando Workforce Board, Inc.:				
Temporary Assistance for Needy Families	93.558	n/a	1,267,575	-
			<u>1,267,575</u>	<u>-</u>
Subtotal - U.S. Department of Health and Human Services			<u>11,529,054</u>	<u>200,369</u>
<b><i>U.S. Department of Housing and Urban Development</i></b>				
Passed-through Pasco County:				
Community Development Block Grants/Entitlement Grants	14.218	n/a	93,745	-
Subtotal - U.S. Department of Housing and Urban Development			<u>93,745</u>	<u>-</u>
<b><i>U.S. Department of State</i></b>				
Passed-through Hebrew Immigrant Aid Society:				
U.S. Refugee Admissions Program	19.510	SPRMC019-CA-0029 SPRMC018-CA-0007	231,752 11,241	- -
Subtotal - U.S. Department of State			<u>242,993</u>	<u>-</u>
Total Expenditures of Federal Awards			<u>\$ 11,865,792</u>	<u>200,369</u>

**GULF COAST JEWISH FAMILY AND COMMUNITY SERVICES, INC. AND AFFILIATE**

**Schedule of Expenditures of Federal Awards and State Financial Assistance - Continued**

<u>Federal/State Agency/ Pass-through Entity/ Federal Program/State Project</u>	<u>CFDA/ CSFA Number</u>	<u>Contract/ Grant Number</u>	<u>Expenditures</u>	<u>Transfers to Subrecipients</u>
<i>State of Florida Department of Children and Families</i>				
Community Care for Disabled Adults	60.008	QG501	\$ 1,870	-
			<u>1,870</u>	<u>-</u>
Passed-through from Eckerd Youth Alternatives, Inc.: Out-of-Home Supports	60.074	ECA-C13-KIN-GCJ-FY20	160,729	-
			<u>160,729</u>	<u>-</u>
CBC - Purchase Therapeutic Services for Children	60.183	ECA-C13-IHS-GCJ-FY22	10,677	1,874
			<u>10,677</u>	<u>1,874</u>
Passed-through from Embrace Families: Out-of-Home Supports	60.074	OROS001-1721 OROS001-2023	63,909	-
			48,993	-
			<u>112,902</u>	<u>-</u>
Passed-through from Central Florida Behavioral Health Network, Inc.: SAMH ME State Funded Federal Excluded Services	60.190	QB014-19	30,000	-
			<u>30,000</u>	<u>-</u>
Subtotal - Department of Children and Families			<u>316,178</u>	<u>1,874</u>
<i>State of Florida Department of Economic Opportunity</i>				
Passed-through from Pasco Hernando Workforce Board, Inc.: Workforce Development Projects	40.037	n/a	190,183	-
			<u>190,183</u>	<u>-</u>
Subtotal - Department of Economic Opportunity			<u>190,183</u>	<u>-</u>
<i>State of Florida Department of Elder Affairs</i>				
Passed-through from Area Agency on Aging: Home Care for the Elderly	65.001	EH019	83,102	-
Local Services Programs	65.009	EL019	93,749	-
Alzheimer's Respite Services	65.004	EZ019	99,637	-
Community Care for the Elderly	65.010	EC019	439,166	-
			<u>715,654</u>	<u>-</u>
Subtotal - Department of Elder Affairs			<u>715,654</u>	<u>-</u>
<i>State of Florida Department of Financial Services</i>				
Holocaust Victims Assistance Act	43.003	CS094	36,874	-
			<u>36,874</u>	<u>-</u>
Subtotal - Department of Financial Services			<u>36,874</u>	<u>-</u>
Total Expenditures of State Financial Assistance			\$ <u>1,258,889</u>	<u>1,874</u>

**GULF COAST JEWISH FAMILY AND COMMUNITY SERVICES, INC. AND AFFILIATE**

**Schedule of Expenditures of Federal Awards and State Financial Assistance - Continued**

**Totals by Federal Award Program and State Financial Assistance Project**

<b>Federal Award Programs</b>	<b>CFDA/ CSFA No.</b>	<b>Expenditures</b>
<i>U.S. Department of Health and Human Services</i>		
<i>TANF Cluster:</i>		
Temporary Assistance for Needy Families	93.558	\$ 3,521,345
<i>Aging Cluster:</i>		
Special Programs for the Aging-Title III, Part B		
Grants for Supportive Services and Senior Centers	93.044	283,896
Special Programs for the Aging, Title IV, and Title II, Discretionary Projects	93.048	84,742
Promoting Safe and Stable Families	93.556	1,952,827
Refugee and Entrant Assistance_State Administered Programs	93.566	177,703
Refugee and Entrant Assistance Voluntary Agency Programs	93.567	147,132
Refugee and Entrant Assistance Discretionary Grants	93.576	78,902
Community-Based Child Abuse Prevention Grants	93.590	93,683
Assistance for Torture Victims	93.604	442,949
Stephanie Tubbs Jones Child Welfare Services Program	93.645	447,966
Foster Care Title IV-E	93.658	2,713,593
Adoption Assistance	93.659	557,036
Social Services Block Grant	93.667	42,265
Child Abuse and Neglect State Grants	93.669	56,311
Chafee Foster Care Independence Program	93.674	134,749
Block Grants for Community Mental Health Services	93.958	669,619
Block Grants for Prevention and Treatment of Substance Abuse	93.959	124,336
		<u>11,529,054</u>
<i>U.S. Department of State</i>		
U.S. Refugee Admissions Program	19.510	242,993
		<u>242,993</u>
<i>U.S. Department of Housing and Urban Development</i>		
<i>CDBG - Entitlement Grants Cluster:</i>		
Community Development Block Grants/Entitlement Grants	14.218	93,745
		<u>93,745</u>
		\$ <u>11,865,792</u>
<b>State Financial Assistance Projects</b>		
<i>State of Florida Department of Children and Families</i>		
Community Care for Disabled Adults	60.008	\$ 1,870
Out-of-Home Supports	60.074	273,631
CBC - Purchase Therapeutic Services for Children	60.183	10,677
SAMH ME State Funded Federal Excluded Services	60.190	30,000
		<u>316,178</u>
<i>State of Florida Department of Economic Opportunity</i>		
Workforce Development Projects	40.037	190,183
		<u>190,183</u>
<i>State of Florida Department of Elder Affairs</i>		
Home Care for the Elderly	65.001	83,102
Alzheimer's Respite Services	65.004	99,637
Local Services Program	65.009	93,749
Community Care for the Elderly	65.010	439,166
		<u>715,654</u>
<i>State of Florida Department of Financial Services</i>		
Holocaust Victims Assistance Act	43.003	36,874
		<u>36,874</u>
		\$ <u>1,258,889</u>

# GULF COAST JEWISH FAMILY AND COMMUNITY SERVICES, INC. AND AFFILIATE

## Notes to Schedule of Expenditures of Federal Awards and State Financial Assistance

Year Ended June 30, 2020

### (1) **Basis of Presentation**

The accompanying Schedule of Expenditures of Federal Awards and State Financial Assistance (the "Schedule") includes the federal and state grant activity of Gulf Coast Jewish Family and Community Services, Inc. and Affiliate under programs of the federal government and state grant activity of the State of Florida for the year ended June 30, 2020. 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) and Chapter 10.650, *Rules of the State of Florida Auditor General*. Because the Schedule presents only a selected portion of the operations of Gulf Coast Jewish Family and Community Services, Inc. and Affiliate, it is not intended to and does not present the combined financial position, changes in net assets, or cash flows of Gulf Coast Jewish Family and Community Services, Inc. and Affiliate. All federal awards and state projects passed through other government agencies are included in the accompanying schedule.

### (2) **Summary of Significant Accounting Policies**

Expenditures reported on the Schedule are reported on the accrual 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*, and Chapter 10.650, *Rules of the State of Florida Auditor General*, wherein certain types of expenditures are not allowable or are limited as to reimbursement.

### (3) **Other**

The accompanying Schedule presents federal expenditures and state financial assistance by pass-through agency. Expenditures of certain federal programs and state projects were awarded to Gulf Coast Jewish Family and Community Services, Inc. and Affiliate by more than one pass-through agency or under more than one contract. Total expenditures for each federal program and state financial assistance project are summarized on page 31.

Due to the negotiated indirect cost rate agreement with the U.S. Department of Health and Human Services, the Organization is not using the 10% de minimus rate allowed under the Uniform Guidance.

**GULF COAST JEWISH FAMILY AND COMMUNITY SERVICES, INC. AND AFFILIATE**

**Schedule of Support and Revenue and Expenses for Programs  
Funded by Juvenile Welfare Board of Pinellas County**

**Year Ended June 30, 2020**

	<u>Violence Prevention</u>	<u>Family Services Initiative</u>	<u>Total</u>
Operating support and revenue:			
Juvenile Welfare Board	\$ 762,629	426,938	1,189,567
	<u>762,629</u>	<u>426,938</u>	<u>1,189,567</u>
Operating expenses:			
Salaries	481,178	294,837	776,015
Payroll taxes and employee benefits	97,374	61,877	159,251
Occupancy	34,584	61,187	95,771
Professional services	112	98	210
Travel	1,580	4,343	5,923
Equipment costs	15,830	1,029	16,859
Insurance	3,306	2,130	5,436
Operating supplies and expenses	61,714	18,801	80,515
Other	148	480	628
Administrative cost allocations	94,835	203	95,038
	<u>790,661</u>	<u>444,985</u>	<u>1,235,646</u>
Program loss	\$ <u>(28,032)</u>	<u>(18,047)</u>	<u>(46,079)</u>

*\* These programs may show income or losses in the fiscal year being reported on as the contract term for this program is October 1st through September 30th.*

**GULF COAST JEWISH FAMILY AND COMMUNITY SERVICES, INC. AND AFFILIATE**

**Substance Abuse and Mental Health Services**

**Program/Cost Center Actual Expenses and Revenues**

**Part I: Actual Funding Sources**

**Year Ended June 30, 2020**

State-Designated SAMH Cost Centers

State SAMH-Funded Cost Centers

Adult Mental Health

Funding Sources and Revenue	Adult Mental Health												Room and Board/ Supervision Level I	
	Case Management	Incidentals	Incidentals	Information and Referral	Intervention	Medical Services	Outpatient Group	Outpatient Individual	Residential Level 1	Residential Level IV	Residential Level IV	Residential Level IV		Residential Level IV
IA. State SAMH funding:														
(1) Contract #QB014-19	\$ 7,240	94,242	-	87,009	-	12,202	65,678	27,405	-	1,809,396	-	-	-	-
(2) Contract #34356-17-5	-	-	29,353	-	81,733	-	-	-	745,429	-	398,554	-	-	205,533
(3) Contract #GCJ20	-	-	-	-	-	-	-	-	-	-	-	124,040	-	-
(4) Contract #LS018	-	-	-	-	-	-	-	-	-	-	-	-	311,618	-
Total state SAMH funding	<u>7,240</u>	<u>94,242</u>	<u>29,353</u>	<u>87,009</u>	<u>81,733</u>	<u>12,202</u>	<u>65,678</u>	<u>27,405</u>	<u>745,429</u>	<u>1,809,396</u>	<u>398,554</u>	<u>124,040</u>	<u>311,618</u>	<u>205,533</u>
IB. Other government funding:														
(1) Other state agency funding	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(2) Medicaid	18,091	-	-	-	-	4,326	132,946	41,168	34,267	-	-	-	-	-
(3) Local governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(4) Federal contracts	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(5) In-kind from local government	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total other government funding	<u>18,091</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>4,326</u>	<u>132,946</u>	<u>41,168</u>	<u>34,267</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
IC. All other revenues:														
(1) 1st & 2nd party payments	-	-	-	-	-	-	-	-	-	-	-	-	-	23,813
(2) 3rd party payments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(3) Medicare	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(4) Contributions	-	-	-	-	15	-	-	-	-	-	-	-	-	-
(5) Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(6) In-kind	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total for all other revenues	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>15</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>23,813</u>
Total funding	<u>\$ 25,331</u>	<u>94,242</u>	<u>29,353</u>	<u>87,009</u>	<u>81,748</u>	<u>16,528</u>	<u>198,624</u>	<u>68,573</u>	<u>779,696</u>	<u>1,809,396</u>	<u>398,554</u>	<u>124,040</u>	<u>311,618</u>	<u>229,346</u>

(Continued)

**GULF COAST JEWISH FAMILY AND COMMUNITY SERVICES, INC. AND AFFILIATE**

**Substance Abuse and Mental Health Services**

**Program/Cost Center Actual Expenses and Revenues**

**Part I: Actual Funding Sources - Continued**

Funding Sources and Revenue	State-Designated SAMH Cost Centers																
	State SAMH-Funded Cost Centers																
	Adult Mental Health						Child Mental Health		Adult Substance Abuse								
	Room and Board/ Supervision Level II	Outreach	Case Coordination	Recovery Support Individual	Recovery Support Individual	Total Adult Mental Health	Recovery Support Individual	Total Child Mental Health	Clinical Supervision	Incidentals	Incidentals	Intervention	Outreach	Prevention	Recovery Support Individual	Recovery Support Individual	Total Adult Substance Abuse
IA. State SAMH funding:																	
(1) Contract #QB014-19	\$ 1,088,508	-	-	196,797	-	3,388,477	-	-	-	87,959	-	89,730	20,513	58,510	213,821	-	470,533
(2) Contract #34356-17-5	-	21,542	-	-	115,940	1,598,084	9,143	9,143	1,869	-	13,162	-	-	-	-	43,867	58,898
(3) Contract #GCJ20	-	-	-	-	-	124,040	-	-	-	-	-	-	-	-	-	-	-
(4) Contract #LS018	-	-	158,100	-	-	469,718	-	-	-	-	-	-	-	-	-	-	-
Total state SAMH funding	<u>1,088,508</u>	<u>21,542</u>	<u>158,100</u>	<u>196,797</u>	<u>115,940</u>	<u>5,580,319</u>	<u>9,143</u>	<u>9,143</u>	<u>1,869</u>	<u>87,959</u>	<u>13,162</u>	<u>89,730</u>	<u>20,513</u>	<u>58,510</u>	<u>213,821</u>	<u>43,867</u>	<u>529,431</u>
IB. Other government funding:																	
(1) Other state agency funding	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(2) Medicaid	-	-	-	-	-	230,798	-	-	-	-	-	-	-	-	-	-	-
(3) Local governments	16,024	-	-	-	-	16,024	-	-	-	-	-	-	-	-	-	-	-
(4) Federal contracts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(5) In-kind from local government	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total other government funding	<u>16,024</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>246,822</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
IC. All other revenues:																	
(1) 1st and 2nd party payments	79,327	-	-	-	-	103,140	-	-	-	-	-	-	-	-	-	-	-
(2) 3rd party payments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(3) Medicare	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(4) Contributions	152	-	-	-	-	167	-	-	-	-	-	-	-	-	-	-	-
(5) Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(6) In-kind	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total for all other revenues	<u>79,479</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>103,307</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total funding	\$ <u>1,184,011</u>	<u>21,542</u>	<u>158,100</u>	<u>196,797</u>	<u>115,940</u>	<u>5,930,448</u>	<u>9,143</u>	<u>9,143</u>	<u>1,869</u>	<u>87,959</u>	<u>13,162</u>	<u>89,730</u>	<u>20,513</u>	<u>58,510</u>	<u>213,821</u>	<u>43,867</u>	<u>529,431</u>

(Continued)

**GULF COAST JEWISH FAMILY AND COMMUNITY SERVICES, INC. AND AFFILIATE**

**Substance Abuse and Mental Health Services**

**Program/Cost Center Actual Expenses and Revenues**

**Part I: Actual Funding Sources - Continued**

<u>Funding Sources and Revenue</u>	<u>State-Designated SAMH Cost Centers</u>		<u>State-Designated SAMH Cost Centers</u>			<u>Non SAMH Cost Centers</u>	<u>Administrative</u>	<u>Total Funding</u>
	<u>Child Substance Abuse</u>		<u>Total for State SAMH-Funded Cost Centers</u>	<u>Total for Nonstate-Funded SAMH Cost Centers</u>	<u>Total for All State Designated SAMH Cost Centers</u>			
	<u>Recovery Support Individual</u>	<u>Total Child Substance Abuse</u>						
IA. State SAMH funding:								
(1) Contract #QB014-19	\$ -	-	3,859,010	-	3,859,010	-	-	3,859,010
(2) Contract #34356-17-5	15,399	15,399	1,681,524	-	1,681,524	-	-	1,681,524
(3) Contract #GCI20	-	-	124,040	-	124,040	-	-	124,040
(4) Contract #LS018	-	-	469,718	-	469,718	-	-	469,718
Total state SAMH funding	<u>15,399</u>	<u>15,399</u>	<u>6,134,292</u>	<u>-</u>	<u>6,134,292</u>	<u>-</u>	<u>-</u>	<u>6,134,292</u>
IB. Other government funding:								
(1) Other state agency funding	-	-	-	-	-	16,692,688	-	16,692,688
(2) Medicaid	-	-	230,798	101,769	332,567	467,818	-	800,385
(3) Local governments	-	-	16,024	389,057	405,081	4,254,893	-	4,659,974
(4) Federal contracts	-	-	-	-	-	467,702	-	467,702
(5) In-kind from local government	-	-	-	-	-	-	-	-
Total other government funding	<u>-</u>	<u>-</u>	<u>246,822</u>	<u>490,826</u>	<u>737,648</u>	<u>21,883,101</u>	<u>-</u>	<u>22,620,749</u>
IC. All other revenues:								
(1) 1st and 2nd party payments	-	-	103,140	31,338	134,478	145,036	-	279,514
(2) 3rd party payments	-	-	-	55,605	55,605	-	-	55,605
(3) Medicare	-	-	-	81,760	81,760	-	-	81,760
(4) Contributions	-	-	167	-	167	633,430	(163)	633,434
(5) Other	-	-	-	-	-	4,151,590	397,052	4,548,642
(6) In-kind	-	-	-	92	92	364,745	-	364,837
Total for all other revenues	<u>-</u>	<u>-</u>	<u>103,307</u>	<u>168,795</u>	<u>272,102</u>	<u>5,294,801</u>	<u>396,889</u>	<u>5,963,792</u>
Total funding	\$ <u>15,399</u>	<u>15,399</u>	<u>6,484,421</u>	<u>659,621</u>	<u>7,144,042</u>	<u>27,177,902</u>	<u>396,889</u>	<u>34,718,833</u>



**GULF COAST JEWISH FAMILY AND COMMUNITY SERVICES, INC. AND AFFILIATE**

**Substance Abuse and Mental Health Services**

**Program/Cost Center Actual Expenses and Revenues**

**Part II: Actual Expenses**

**Year Ended June 30, 2020**

Expense Categories	State-Designated SAMH Cost Centers													
	State SAMH-Funded Cost Centers													
	Adult Mental Health													Room and Board/ Supervision Level I
Case Management	Incidentals	Incidentals	Information and Referral	Intervention	Medical Services	Outpatient Group	Outpatient Individual	Residential Level I	Residential Level IV	Residential Level IV	Residential Level IV	Residential Level IV	Residential Level IV	Residential Level IV
Contract Number	QB014-19	QB014-19	34356-17-5	QB014-19	34356-17-5	QB014-19	QB014-19	QB014-19	34356-17-5	QB014-19	34356-17-5	GCJ20	LS018	34356-17-5
IIA. Personnel expenses:														
Salaries	\$ 43,481	-	-	52,707	59,131	33,091	103,252	32,958	345,641	338,372	42,641	103,517	41,452	202,996
Payroll taxes and benefits	17,021	-	-	17,410	10,614	8,030	21,320	7,106	48,350	76,682	4,284	13,481	9,585	28,396
Total personnel costs	<u>60,502</u>	<u>-</u>	<u>-</u>	<u>70,117</u>	<u>69,745</u>	<u>41,121</u>	<u>124,572</u>	<u>40,064</u>	<u>393,991</u>	<u>415,054</u>	<u>46,925</u>	<u>116,998</u>	<u>51,037</u>	<u>231,392</u>
IIB. Other expenses:														
Building occupancy	3,748	-	-	9,247	2,072	897	30,897	9,249	72,816	19,665	1,708	474	2,378	42,765
Professional services	959	-	-	1,042	472	1,115	9,305	2,755	35,334	5,322	567	736	590	20,752
Travel	48	-	-	398	1,450	11	428	159	717	15,904	1,449	6,062	8,953	421
Equipment	260	-	-	1,132	552	198	3,196	975	11,154	8,915	604	629	983	6,551
Food services	-	-	-	-	-	-	-	-	33,987	-	-	-	-	19,961
Indigent drug program	-	15,086	-	-	-	-	-	-	-	-	-	-	-	-
Medical and pharmacy	27	-	-	30	-	6	171	51	511	-	-	-	-	301
Subcontracted services	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance	1,060	-	-	2,052	969	502	5,929	1,803	24,154	6,029	717	2,541	765	14,186
Interest	335	-	-	-	-	80	1,605	469	13,771	-	-	-	-	8,087
Adult family stipends	-	-	-	-	-	-	-	-	-	727,294	89,530	38,824	113,171	-
Operating supplies and expenses	572	127,389	27,062	1,148	790	137	4,054	1,232	12,870	8,914	869	1,099	3,486	7,559
Other	-	-	-	3	157	-	-	3	131	75	-	-	-	77
In-kind	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total other expenses	<u>7,009</u>	<u>142,475</u>	<u>27,062</u>	<u>15,052</u>	<u>6,462</u>	<u>2,946</u>	<u>55,585</u>	<u>16,696</u>	<u>205,445</u>	<u>792,118</u>	<u>95,444</u>	<u>50,365</u>	<u>130,326</u>	<u>120,660</u>
Total personnel and other expenses	67,511	142,475	27,062	85,169	76,207	44,067	180,157	56,760	599,436	1,207,172	142,369	167,363	181,363	352,052
IIC. Distributed indirect costs:														
Administrative	9,488	19,970	3,803	11,969	10,710	6,193	25,318	7,977	84,241	169,690	19,886	23,654	25,487	49,475
Total actual operating expenses	<u>76,999</u>	<u>162,445</u>	<u>30,865</u>	<u>97,138</u>	<u>86,917</u>	<u>50,260</u>	<u>205,475</u>	<u>64,737</u>	<u>683,677</u>	<u>1,376,862</u>	<u>162,255</u>	<u>191,017</u>	<u>206,850</u>	<u>401,527</u>
IID. Unallowable costs:														
Unallowable costs	-	-	-	-	-	-	-	-	636	145	-	-	-	-
	<u>\$ 76,999</u>	<u>162,445</u>	<u>30,865</u>	<u>97,138</u>	<u>86,917</u>	<u>50,260</u>	<u>205,475</u>	<u>64,737</u>	<u>683,041</u>	<u>1,376,717</u>	<u>162,255</u>	<u>191,017</u>	<u>206,850</u>	<u>401,527</u>
IIE. Capital expenditures:														
Capital expenditures	\$ -	-	-	-	-	-	-	-	-	-	-	-	-	-

(Continued)

**GULF COAST JEWISH FAMILY AND COMMUNITY SERVICES, INC. AND AFFILIATE**

**Substance Abuse and Mental Health Services**

**Program/Cost Center Actual Expenses and Revenues**

**Part II: Actual Expenses - Continued**

Expense Categories	State-Designated SAMH Cost Centers																
	State SAMH-Funded Cost Centers																
	Adult Mental Health						Child Mental Health		Adult Substance Abuse								
	Room and Board/ Supervision Level II	Outreach	Case Coordination	Recovery Support Individual	Recovery Support Individual	Total Adult Mental Health	Recovery Support Individual	Total Child Mental Health	Clinical Supervision	Incidentals	Incidentals	Intervention	Outreach	Prevention	Recovery Support Individual	Recovery Support Individual	Total Adult Substance Abuse
Contract Number	QB014-19	34356-17-5	LS018	QB014-19	34356-17-5		34356-17-5		34356-17-5	QB014-19	34356-17-5	QB014-19	QB014-19	QB014-19	QB014-19	34356-17-5	
IIA. Personnel expenses:																	
Salaries	\$ 510,525	19,069	38,289	134,209	78,806	2,180,137	6,214	6,214	1,270	-	-	35,430	25,919	36,955	145,820	29,817	275,211
Payroll taxes and benefits	120,523	3,451	4,569	25,370	12,409	428,601	979	979	200	-	-	9,753	6,147	16,655	27,565	4,695	65,015
Total personnel costs	631,048	22,520	42,858	159,579	91,215	2,608,738	7,193	7,193	1,470	-	-	45,183	32,066	53,610	173,385	34,512	340,226
II.B. Other expenses:																	
Building occupancy	211,131	674	299	1,804	5,304	415,128	418	418	86	-	-	169	290	2,716	1,894	2,007	7,162
Professional services	57,269	153	285	1,627	1,226	139,509	97	97	20	-	-	340	1,819	468	225	464	3,336
Travel	2,971	472	1,141	3,215	5,395	49,194	425	425	87	-	-	2,923	1,435	4,481	3,493	2,041	14,460
Equipment	33,870	179	1,805	1,678	3,043	75,724	240	240	49	-	-	422	307	810	1,748	1,151	4,487
Food services	91,800	-	-	-	-	145,748	-	-	-	-	-	-	-	-	-	-	-
Indigent drug program	-	-	-	-	-	15,086	-	-	-	-	-	-	-	-	-	-	-
Medical and pharmacy	1,094	-	-	-	-	2,191	-	-	-	-	-	-	-	-	-	-	-
Subcontracted services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance	69,965	317	601	2,351	2,834	136,775	224	224	46	-	-	588	632	636	2,360	1,072	5,334
Interest	9,334	-	-	-	-	33,681	-	-	-	-	-	-	-	-	-	-	-
Adult family stipends	-	-	35,377	-	-	1,004,196	-	-	-	-	-	-	-	-	-	-	-
Operating supplies and expenses	26,994	257	16,933	2,870	2,029	246,264	161	161	33	61,440	12,135	1,041	685	587	2,971	768	79,660
Other	-	51	-	33	130	660	10	10	2	-	-	-	-	25	36	49	112
In-kind	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total other expenses	504,428	2,103	56,441	13,578	19,961	2,264,156	1,575	1,575	323	61,440	12,135	5,483	5,168	9,723	12,727	7,552	114,551
Total personnel and other expenses	1,135,476	24,623	99,299	173,157	111,176	4,872,894	8,768	8,768	1,793	61,440	12,135	50,666	37,234	63,333	186,112	42,064	454,777
II.C. Distributed indirect costs:																	
Administrative	159,573	3,460	13,955	24,334	15,624	684,807	1,232	1,232	252	8,634	1,705	7,120	5,233	8,900	26,155	5,912	63,911
Total expenses	1,295,049	28,083	113,254	197,491	126,800	5,557,701	10,000	10,000	2,045	70,074	13,840	57,786	42,467	72,233	212,267	47,976	518,688
II.D. Unallowable costs:																	
Unallowable costs	224	-	41	43	82	1,171	-	-	-	-	-	-	-	-	-	-	-
	\$ 1,294,825	28,083	113,213	197,448	126,718	5,556,530	10,000	10,000	2,045	70,074	13,840	57,786	42,467	72,233	212,267	47,976	518,688
II.E. Capital expenditures:																	
Capital expenditures	\$ 112,945	-	-	-	-	112,945	-	-	-	-	-	-	-	-	-	-	-

(Continued)

**GULF COAST JEWISH FAMILY AND COMMUNITY SERVICES, INC. AND AFFILIATE**

**Substance Abuse and Mental Health Services**

**Program/Cost Center Actual Expenses and Revenues**

**Part II: Actual Expenses - Continued**

Expense Categories	State-Designated SAMH Cost Centers							
	State SAMH-Funded Cost Centers		State-Designated SAMH Cost Centers			Non SAMH Cost Centers	Administrative	Total Expenses
	Child Substance Abuse		Total for State SAMH-Funded Cost Centers	Total for Nonstate-Funded SAMH Cost Centers	Total for All State Designated SAMH Cost Centers			
	Recovery Support Individual	Total Child Substance Abuse						
<b>Contract Number</b>	<b>34356-17-5</b>							
I.A. Personnel expenses:								
Salaries	\$ 10,467	10,467	2,472,029	621,176	3,093,205	14,682,811	2,468,871	20,244,887
Payroll taxes and benefits	1,648	1,648	496,243	108,938	605,181	2,874,706	490,092	3,969,979
Total personnel costs	<u>12,115</u>	<u>12,115</u>	<u>2,968,272</u>	<u>730,114</u>	<u>3,698,386</u>	<u>17,557,517</u>	<u>2,958,963</u>	<u>24,214,866</u>
I.IB. Other expenses:								
Building occupancy	704	704	423,412	25,006	448,418	657,609	208,215	1,314,242
Professional services	163	163	143,105	16,023	159,128	2,674,009	409,493	3,242,630
Travel	718	718	64,797	10,132	74,929	867,135	30,278	972,342
Equipment	404	404	80,855	10,142	90,997	307,211	413,181	811,389
Food services	-	-	145,748	-	145,748	1,220	-	146,968
Indigent drug program	-	-	15,086	-	15,086	-	-	15,086
Medical and pharmacy	-	-	2,191	-	2,191	-	-	2,191
Subcontracted services	-	-	-	-	-	328,692	-	328,692
Insurance	374	374	142,707	13,566	156,273	292,325	107,041	555,639
Interest	-	-	33,681	-	33,681	-	-	33,681
Adult family stipends	-	-	1,004,196	-	1,004,196	-	-	1,004,196
Operating supplies and expenses	268	268	326,353	29,534	355,887	1,279,746	221,736	1,857,369
Other	17	17	799	497	1,296	65,628	7,798	74,722
In-kind	-	-	-	92	92	364,745	-	364,837
Total other expenses	<u>2,648</u>	<u>2,648</u>	<u>2,382,930</u>	<u>104,992</u>	<u>2,487,922</u>	<u>6,838,320</u>	<u>1,397,742</u>	<u>10,723,984</u>
Total personnel and other expenses	14,763	14,763	5,351,202	835,106	6,186,308	24,395,837	4,356,705	34,938,850
I.IC. Distributed indirect costs:								
Administrative	2,075	2,075	752,025	117,361	869,386	3,428,445	(4,297,831)	-
Total expenses	16,838	16,838	6,103,227	952,467	7,055,694	27,824,282	58,874	34,938,850
I.IID. Unallowable costs:								
Unallowable costs	-	-	1,171	140	1,311	35,881	17,299	54,491
	<u>\$ 16,838</u>	<u>16,838</u>	<u>6,102,056</u>	<u>952,327</u>	<u>7,054,383</u>	<u>27,788,401</u>	<u>41,575</u>	<u>34,884,359</u>
I.IIE. Capital expenditures:								
Capital expenditures	\$ -	-	112,945	-	112,945	81,527	-	194,472

**GULF COAST JEWISH FAMILY AND COMMUNITY SERVICES, INC. AND AFFILIATE**

**Schedule of State Earnings**

**Year Ended June 30, 2020**

1. Total expenditures	\$ 34,938,850
2. Less other state and federal funds	(13,212,871)
3. Less non-match SAMH funds	(6,104,292)
4. Less unallowable costs	<u>(11,201,576)</u>
5. Total allowable expenditures	4,420,111
6. Maximum available earnings	3,315,083
7. Amount of state funds requiring match	<u>30,000</u>
8. Amount due to department	<u><u>\$ -</u></u>

**GULF COAST JEWISH FAMILY AND COMMUNITY SERVICES, INC. AND AFFILIATE**

**Substance Abuse and Mental Health Services**

**Schedule of Bed-Day Availability Payments\***

**Year Ended June 30, 2020**

*\* This schedule does not apply for the year ended June 30, 2020.*

**GULF COAST JEWISH FAMILY AND COMMUNITY SERVICES, INC. AND AFFILIATE**

**Substance Abuse and Mental Health Services**

**Schedule of Related Party Transaction Adjustments\***

**Year Ended June 30, 2020**

*\* There were no related party transaction adjustments for the year ended June 30, 2020.*

**GULF COAST JEWISH FAMILY AND COMMUNITY SERVICES, INC. AND AFFILIATE**

**Schedule of Functional Expenses as Required by Area Agency on Aging of Pasco-Pinellas, Inc.**

**Year Ended June 30, 2020**

	Program Services					Supporting Services					Total Expenses
	Homemaker Services	Case Management	Case Aide	Counseling	Non-DOEA Program Services	Total Program Services	Fund Raising	Unallowable	Management and General	Total Supporting Services	
Salaries	\$ 489,972	351,156	138,975	69,263	16,528,116	17,577,482	255,883	-	2,411,522	2,667,405	20,244,887
Payroll taxes and benefits	99,099	75,843	30,016	10,969	3,413,826	3,629,753	52,586	14,316	490,435	557,337	4,187,090
Total personnel costs	589,071	426,999	168,991	80,232	19,941,942	21,207,235	308,469	14,316	2,901,957	3,224,742	24,431,977
Travel	29,975	3,950	1,563	982	905,457	941,927	452	2,654	27,308	30,414	972,341
Communications and postage	11,385	6,934	2,744	4,568	306,081	331,712	2,680	72	84,758	87,510	419,222
Utilities	603	4,220	1,670	154	104,755	111,402	1,819	-	29,588	31,407	142,809
Advertising	-	-	-	-	20,739	20,739	3,112	-	512	3,624	24,363
Insurance	2,924	4,280	1,694	538	248,090	257,526	1,055	-	79,948	81,003	338,529
Maintenance and repair	2,427	9,910	3,922	347	121,101	137,707	5,112	1,212	71,352	77,676	215,383
Printing and supplies	966	5,976	2,365	3	89,840	99,150	12,238	2,626	48,993	63,857	163,007
Building cost	57	22	9	2	623,707	623,797	646	-	32,680	33,326	657,123
Equipment	1,899	9,267	3,668	1,599	352,800	369,233	5,893	-	327,719	333,612	702,845
Professional fees	16,335	4,329	1,713	1,303	2,806,047	2,829,727	3,329	1,984	407,589	412,902	3,242,629
Subcontractors	-	-	-	-	328,692	328,692	-	-	-	-	328,692
Program supplies	-	-	-	-	17,277	17,277	-	-	-	-	17,277
Depreciation	1,597	11,448	4,531	368	241,895	259,839	4,877	-	158,957	163,834	423,673
Food and supplies	-	-	-	-	146,968	146,968	-	-	-	-	146,968
Stipends	-	-	-	-	1,004,196	1,004,196	-	-	-	-	1,004,196
Interest	-	-	-	-	33,681	33,681	-	-	-	-	33,681
Other	4,104	3,134	1,240	808	1,563,464	1,572,750	13,550	56,030	31,805	101,385	1,674,135
Total direct expenses	661,343	490,469	194,110	90,904	28,856,732	30,293,558	363,232	78,894	4,203,166	4,645,292	34,938,850
Allocation of management and general	91,119	67,584	26,748	12,520	3,979,552	4,177,523	50,045	(24,402)	(4,203,166)	(4,177,523)	-
Total expenses	\$ 752,462	558,053	220,858	103,424	32,836,284	34,471,081	413,277	54,492	-	467,769	34,938,850
Units served	60,952	9,233	3,654	1,191							

**GULF COAST JEWISH FAMILY AND COMMUNITY SERVICES, INC. AND AFFILIATE**

**Schedule of Program Revenue and Expenses for Conference on Jewish Material Claims  
Against Germany, Inc. In-Home Services Program**

**Year Ended December 31, 2020\***

Operating support and revenue:	
Grant revenue (GG21)	\$ <u>2,424,764</u>
Operating expenses:	
Contract housekeeping services	1,741,728
Contracted personal care services	315,308
Client transportation services	1,422
Personnel	215,404
Socialization	20,946
Food, medical and dental	23,544
Administrative cost allocation	<u>106,412</u>
	<u>2,424,764</u>
Program income	\$ <u><u>-</u></u>

*\* The grant period is the year ended December 31, 2020.*

*Management believes the Organization has complied with the provisions of the grant documents and the grant funds were expended exclusively for the purposes for which they were granted.*



**GULF COAST JEWISH FAMILY AND COMMUNITY SERVICES, INC. AND AFFILIATE**

**Combining Statement of Financial Position**

**June 30, 2020**

	<b>Gulf Coast Jewish Family and Community Services, Inc.</b>	<b>Gulf Coast Cares, Inc.</b>	<b>Eliminations</b>	<b>Combined Total</b>
<b>Assets</b>				
Current assets:				
Cash	\$ 6,177,338	-	-	6,177,338
Accounts receivable, net	6,181,475	-	(1,300,942)	4,880,533
Current portion of contributions receivable	45,000	-	-	45,000
Short-term investments	240,930	-	-	240,930
Prepaid expenses	324,435	-	-	324,435
	<hr/>	<hr/>	<hr/>	<hr/>
Total current assets	12,969,178	-	(1,300,942)	11,668,236
Property and equipment, net	4,379,560	-	-	4,379,560
Long-term investments	125,244	5,777,605	-	5,902,849
Beneficial interest in assets held by others	52,702	1,017,077	-	1,069,779
Other assets	43,136	-	-	43,136
	<hr/>	<hr/>	<hr/>	<hr/>
	\$ 17,569,820	6,794,682	(1,300,942)	23,063,560
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
<b>Liabilities and Net Assets</b>				
Current liabilities:				
Current installments of long-term debt	\$ 880,080	-	-	880,080
Accounts payable	883,896	1,300,942	(1,300,942)	883,896
Accrued expenses	1,357,867	-	-	1,357,867
Estimated provision for third-party payor liabilities	50,000	-	-	50,000
Deferred revenue	909,929	-	-	909,929
	<hr/>	<hr/>	<hr/>	<hr/>
Total current liabilities	4,081,772	1,300,942	(1,300,942)	4,081,772
Long-term debt, excluding current installments	1,820,841	-	-	1,820,841
	<hr/>	<hr/>	<hr/>	<hr/>
Total liabilities	5,902,613	1,300,942	(1,300,942)	5,902,613
Net assets:				
Without donor restrictions	11,140,914	1,195,004	-	12,335,918
With donor restrictions	526,293	4,298,736	-	4,825,029
	<hr/>	<hr/>	<hr/>	<hr/>
Total net assets	11,667,207	5,493,740	-	17,160,947
	<hr/>	<hr/>	<hr/>	<hr/>
	\$ 17,569,820	6,794,682	(1,300,942)	23,063,560
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

**GULF COAST JEWISH FAMILY AND COMMUNITY SERVICES, INC. AND AFFILIATE**

**Combining Statement of Activities**

**Year Ended June 30, 2020**

	<u>Gulf Coast Jewish Family and Community Services, Inc.</u>	<u>Gulf Coast Cares, Inc.</u>	<u>Eliminations</u>	<u>Combined Total</u>
Public support and revenue:				
Public support:				
Contributions	\$ 487,813	-	(227,000)	260,813
Special events revenue, net	191,645	-	-	191,645
United Way and Jewish Federation allocations	180,976	-	-	180,976
In-kind contributions	364,837	-	-	364,837
Local grants	4,566,229	-	-	4,566,229
	<u>5,791,500</u>	<u>-</u>	<u>(227,000)</u>	<u>5,564,500</u>
Revenue:				
Reimbursement of direct and indirect costs of providing services by:				
Medicaid and Medicare	882,145	-	-	882,145
Governmental and other agencies	27,143,288	-	-	27,143,288
Investment return designated for current operations	1,426	96,743	-	98,169
Program service fees	335,119	-	-	335,119
Management fees	102,014	-	-	102,014
Other income	495,618	-	(3,344)	492,274
	<u>28,959,610</u>	<u>96,743</u>	<u>(3,344)</u>	<u>29,053,009</u>
Total public support and revenue	34,751,110	96,743	(230,344)	34,617,509
Operating expenses:				
Program services	30,330,632	-	-	30,330,632
Supporting services	4,603,832	234,730	(230,344)	4,608,218
	<u>34,934,464</u>	<u>234,730</u>	<u>(230,344)</u>	<u>34,938,850</u>
Decrease in net assets before other changes	(183,354)	(137,987)	-	(321,341)
Other changes:				
Governmental grants to acquire and improve capital assets	93,745	-	-	93,745
Investment return in excess of (deficient to cover) amounts designated for current operations	775	(14,546)	-	(13,771)
Change in the value of assets held by others	(1,349)	22,699	-	21,350
	<u>(90,183)</u>	<u>(129,834)</u>	<u>-</u>	<u>(220,017)</u>
Net assets, beginning of year	<u>11,757,390</u>	<u>5,623,574</u>	<u>-</u>	<u>17,380,964</u>
Net assets, end of year	<u>\$ 11,667,207</u>	<u>5,493,740</u>	<u>-</u>	<u>17,160,947</u>

**INTERNAL CONTROL AND COMPLIANCE**



**Independent Auditor’s Report on Internal Control Over Financial Reporting  
and on Compliance and Other Matters Based on an Audit of Combined Financial Statements  
Performed in Accordance with *Government Auditing Standards***

The Board of Directors  
Gulf Coast Jewish Family and Community Services, Inc. and Affiliate:

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 combined financial statements of Gulf Coast Jewish Family and Community Services, Inc. and Affiliate (collectively, the “Organization”), which comprise the combined statement of financial position as of June 30, 2020, and the related combined statements of activities, functional expenses and cash flows for the year then ended, and the related notes to the combined financial statements, and have issued our report thereon dated December 30, 2020.

**Internal Control Over Financial Reporting**

In planning and performing our audit of the combined financial statements, we considered Gulf Coast Jewish Family and Community Services, Inc. and Affiliate’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 combined financial statements, but not for the purpose of expressing an opinion on the effectiveness of Gulf Coast Jewish Family and Community Services, Inc. and Affiliate’s internal control. Accordingly, we do not express an opinion on the effectiveness of Gulf Coast Jewish Family and Community Services, Inc. and Affiliate’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 Organization’s combined 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 may exist that have not been identified.

## **Compliance and Other Matters**

As part of obtaining reasonable assurance about whether Gulf Coast Jewish Family and Community Services, Inc. and Affiliate's combined financial statements are free from material misstatement, we performed tests of their 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.

MAYER HOFFMAN McCANN P.C.

December 30, 2020  
Clearwater, Florida



**Independent Auditor’s Report on Compliance for Each Major Federal Program and State Project  
and on Internal Control Over Compliance Required by the Uniform Guidance  
and Chapter 10.650, Rules of the State of Florida Auditor General**

The Board of Directors  
Gulf Coast Jewish Family and Community Services, Inc. and Affiliate:

**Report on Compliance for Each Major Federal Program and State Project**

We have audited Gulf Coast Jewish Family and Community Services, Inc. and Affiliate’s compliance with the types of compliance requirements described in the *OMB Compliance Supplement* and the requirements described in the *Department of Financial Services’ State Projects Compliance Supplement*, that could have a direct and material effect on each of their major federal programs and state projects for the year ended June 30, 2020. Gulf Coast Jewish Family and Community Services, Inc.’s major federal programs and state projects are identified in the summary of auditor’s results section of the accompanying schedule of findings and questioned costs.

**Management’s Responsibility**

Management is responsible for compliance with Federal and State statutes, regulations, and the terms and conditions of its Federal awards and State projects applicable to its federal programs and state projects.

**Auditor’s Responsibility**

Our responsibility is to express an opinion on compliance for each of Gulf Coast Jewish Family and Community Services, Inc. and Affiliate’s major federal programs and state projects based on our audit of the types of compliance requirements referred to above. 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 of America; 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), and Chapter 10.650, *Rules of the State of Florida Auditor General*. Those standards, the Uniform Guidance, and Chapter 10.650, *Rules of the State of Florida Auditor General*, require that we plan and perform the audit to obtain reasonable assurance about whether noncompliance with the types of compliance requirements referred to above that could have a direct and material effect on a major federal program or state project occurred. An audit includes examining, on a test basis, evidence about Gulf Coast Jewish Family and Community Services, Inc. and Affiliate’s compliance with those requirements and performing such other procedures as we considered necessary in the circumstances.

We believe that our audit provides a reasonable basis for our opinion on compliance for each major federal program and state project. However, our audit does not provide a legal determination of Gulf Coast Jewish Family and Community Services, Inc. and Affiliate's compliance.

### **Opinion on Each Major Federal Program and State Project**

In our opinion, Gulf Coast Jewish Family and Community Services, Inc. and Affiliate 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 their major federal programs and state projects for the year ended June 30, 2020.

### **Report on Internal Control Over Compliance**

Management of Gulf Coast Jewish Family and Community Services, Inc. and Affiliate is responsible for establishing and maintaining effective internal control over compliance with the requirements referred to above. In planning and performing our audit, we considered Gulf Coast Jewish Family and Community Services, Inc. and Affiliate's internal control over compliance with the types of requirements that could have a direct and material effect on each major federal program and state project to determine the auditing procedures that are appropriate in the circumstances for the purpose of expressing an opinion on compliance for each major federal program and state project and to test and report on internal control over compliance in accordance with the Uniform Guidance and Chapter 10.650, but not for the purpose of expressing an opinion on the effectiveness of internal control over compliance. Accordingly, we do not express an opinion on the effectiveness of Gulf Coast Jewish Family and Community Services, Inc. and Affiliate's 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 or state project on a timely basis. *A material weakness in internal control over compliance* is a deficiency, or a 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 or state project 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 or state project that is less severe than a material weakness in internal control over compliance, yet important enough to merit attention by those charged with governance.

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

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 and Chapter 10.650. Accordingly, this report is not suitable for any other purpose.

MAYER HOFFMAN McCANN P.C.

December 30, 2020  
Clearwater, Florida

**GULF COAST JEWISH FAMILY AND COMMUNITY SERVICES, INC. AND AFFILIATE**

**Schedule of Findings and Questioned Costs**

**Year Ended June 30, 2020**

**(A) Summary of Auditor's Results**

1. The auditor's report expresses an unmodified opinion on the combined financial statements of Gulf Coast Jewish Family and Community Services, Inc. and Affiliate.
2. No significant deficiencies or material weaknesses relating to the audit of the combined financial statements are reported in the Independent Auditor's Report on Internal Control Over Financial Reporting and on Compliance and Other Matters Based on an Audit of Combined Financial Statements Performed in Accordance with *Government Auditing Standards*.
3. No instances of noncompliance material to the combined financial statements of Gulf Coast Jewish Family and Community Services, Inc. and Affiliate were disclosed during the audit.
4. No significant deficiencies or material weaknesses relating to the audit of the major federal programs and state projects are reported in the Independent Auditor's Report on Compliance for Each Major Federal Program and State Project and on Internal Control Over Compliance Required by the Uniform Guidance and Chapter 10.650, *Rules of the State of Florida Auditor General*.
5. The auditor's report on compliance for the major federal award programs and state projects for Gulf Coast Jewish Family and Community Services, Inc. and Affiliate expresses an unmodified opinion.
6. Audit findings, if any, relative to the major federal award programs and state projects for Gulf Coast Jewish Family and Community Services, Inc. and Affiliate are reported in Part C and Part D of this schedule.

The programs tested as major federal programs and state projects were:

***Federal Programs***

Foster Care Title IV-E (CFDA No. 93.658)

Adoption Assistance (CFDA No. 93.659)

***State Projects***

Out-of-Home Supports (CSFA No. 60.074)

Community Care for the Elderly (CSFA No. 65.010)

7. The threshold for distinguishing Types A and B programs was \$750,000 for major federal programs and \$377,667 for major state projects.
8. Gulf Coast Jewish Family and Community Services, Inc. and Affiliate were determined to be low-risk auditees.



**GULF COAST JEWISH FAMILY AND COMMUNITY SERVICES, INC. AND AFFILIATE**

**Schedule of Findings and Questioned Costs - Continued**

**(B) Findings - Audit of Combined Financial Statements**

None.

**(C) Findings and Questioned Costs - Major Federal Award Programs**

None.

**(D) Findings and Questioned Costs - Major State Financial Assistance Projects**

None.

**(E) Other Issues**

A Summary Schedule of Prior Audit Findings is not required because there were no prior audit findings related to a major federal program or state project.



The Board of Directors  
Gulf Coast Jewish Family and Community Services, Inc. and Affiliate:

### Report on the Combined Financial Statements

We have audited the combined financial statements of Gulf Coast Jewish Family and Community Services, Inc. and Affiliate as of and for the year ended June 30, 2020, and have issued our report thereon dated December 30, 2020.

### Auditor's Responsibility

We conducted our audit in accordance with auditing standards generally accepted in the United States; the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States; 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), and Chapter 10.650, *Rules of the State of Florida Auditor General*.

### Other Reports and Schedule

We have issued our Independent Auditor's Report on Internal Control Over Financial Reporting and on Compliance and Other Matters Based on an Audit of Combined Financial Statements Performed in Accordance with *Government Auditing Standards*, our Independent Auditor's Report on Compliance for Each Major Federal Program and State Project and on Internal Control Over Compliance Required by the Uniform Guidance and Chapter 10.650, *Rules of the State of Florida Auditor General*, and the Schedule of Findings and Questioned Costs. Disclosures in those reports and schedule, which are dated December 30, 2020, should be considered in conjunction with this management letter.

### Other Matter

Section 10.654(1)(e), *Rules of the State of Florida Auditor General*, requires that we address noncompliance with provisions of contracts or grant agreements, or abuse, that have occurred, or are likely to have occurred, that have an effect on the combined financial statements or State Project amounts that is less than material but which warrants the attention of those charged with governance. In connection with our audit, we did not identify any such findings.

Our management letter is intended solely for the information and use of the Legislative Auditing Committee, members of the Florida Senate and the Florida House of Representatives, the Florida Auditor General, Federal and other granting agencies, and applicable management and is not intended to be and should not be used by anyone other than these specified parties.

MAYER HOFFMAN MCCANN P.C.

December 30, 2020  
Clearwater, Florida