

# **Gulf Coast Jewish Family and Community Services, Inc. and Affiliates**

Consolidated Financial and Compliance Report  
June 30, 2022

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RSM US LLP

## Independent Auditor's Report

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

### Report on the Audit of the Financial Statements

#### **Opinion**

We have audited the consolidated financial statements of Gulf Coast Jewish Family and Community Services, Inc. and Affiliates (the Organization), which comprise the consolidated statements of financial position as of June 30, 2022 and 2021, the related consolidated statements of activities, functional expenses and cash flows for the years then ended, and the related notes to the consolidated financial statements (collectively, the financial statements).

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Organization as of June 30, 2022 and 2021, and the changes in their net assets and their cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

#### **Basis for Opinion**

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

#### **Responsibilities of Management for the Financial Statements**

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

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

### ***Auditor's Responsibilities for the Audit of the Financial Statements***

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

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

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Organization's ability to continue as a going concern for a reasonable period of time.

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

### **Other Matters**

#### ***Supplementary Information***

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The consolidating information, accompanying schedule of federal awards and state financial assistance, as required by Title 2 *U.S. Code of Federal Regulations* (CFR) Part 200, *Uniform Grant Requirements, Cost Principles, and Audit Requirements of Federal Awards* and State of Florida Chapter 10.650, *Rules of the Auditor General*, respectively, and other supplementary information is presented for purposes of additional analysis rather than to present the financial position, changes in net assets and cash flows of the individual entities and is not a required part of the financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the financial statements as a whole.

**Emphasis of Matter - Restatement of Supplementary Schedules**

The Schedule of State Earnings and the Schedule of Substance Abuse and Mental Health Services Program/Cost Center Actual Expenses and Revenues Part I: Actual Funding Sources as listed in the table of contents have been restated to correct errors. Our opinion is not modified with respect to these matters.

**Other Reporting Required by Government Auditing Standards**

In accordance with *Government Auditing Standards*, we have also issued our report dated December 22, 2022, except for finding 2022-001 as reported in the schedule of findings and questioned costs for which the date is March 1, 2023, on our consideration of the Organization's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts and agreements, and other matters. The purpose of that report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the Organization's internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Organization's internal control over financial reporting and compliance.

*RSM US LLP*

St. Petersburg, Florida

December 22, 2022, except for the Schedule of State Earnings and the Schedule of Substance Abuse and Mental Health Services Program/Cost Center Actual Expenses and Revenues Part I: Actual Funding Sources, for which the date is March 1, 2023.

**Gulf Coast Jewish Family and Community Services, Inc. and Affiliates**

**Consolidated Statements of Financial Position  
June 30, 2022 and 2021**

	2022	2021
<b>Assets</b>		
Current assets:		
Cash and cash equivalents	\$ 4,663,264	\$ 7,628,991
Restricted cash	338,290	312,777
	<b>5,001,554</b>	<b>7,941,768</b>
Accounts receivable, net	843,003	465,808
Grants receivable	7,362,244	5,470,550
Contributions receivable	114,185	183,200
Short-term investments	242,212	244,484
Prepaid expenses	492,148	766,653
<b>Total current assets</b>	<b>14,055,346</b>	<b>15,072,463</b>
Property and equipment, net	6,781,419	7,246,580
Long-term investments	5,671,229	6,760,131
Beneficial interest in assets held by foundations	1,184,466	1,196,861
Other assets	108,828	155,858
<b>Total assets</b>	<b>\$ 27,801,288</b>	<b>\$ 30,431,893</b>
<b>Liabilities and Net Assets</b>		
Current liabilities:		
Current maturities of long-term debt	\$ 170,582	\$ 2,071,420
Accounts payable	606,499	624,660
Accrued expenses	2,005,000	1,703,414
Estimated provision for third-party payor liabilities	50,000	50,000
Refundable advances	2,168,240	3,427,571
<b>Total current liabilities</b>	<b>5,000,321</b>	<b>7,877,065</b>
Tenant deposits held in trust	31,101	26,173
Long-term debt, net of current maturities	8,371,906	6,890,294
<b>Total liabilities</b>	<b>13,403,328</b>	<b>14,793,532</b>
Contingencies and commitments (Notes 8 and 9)		
Net assets:		
Without donor restrictions:		
Undesignated	6,581,557	6,955,513
Board designated	2,134,856	2,273,868
	<b>8,716,413</b>	<b>9,229,381</b>
With donor restrictions	5,681,547	6,408,980
<b>Total net assets</b>	<b>14,397,960</b>	<b>15,638,361</b>
<b>Total liabilities and net assets</b>	<b>\$ 27,801,288</b>	<b>\$ 30,431,893</b>

See notes to consolidated financial statements.

**Gulf Coast Jewish Family and Community Services, Inc. and Affiliates**

**Consolidated Statement of Activities  
Year Ended June 30, 2022  
(With Comparative Totals for 2021)**

	2022			2021
	Without Donor Restrictions	With Donor Restrictions	Total	Total
Revenues and support:				
Grants and contracts:				
Governmental and other agencies	\$ 34,746,940	\$ -	\$ 34,746,940	\$ 29,486,065
Medicaid and Medicare	362,709	-	362,709	663,935
Local grants	5,982,978	-	5,982,978	5,466,060
Contributions	545,296	245,984	791,280	567,104
Special events revenue, net of \$110,469 of expenses	326,702	-	326,702	498,804
United Way and Jewish Federation allocations	310,407	-	310,407	317,263
In-kind contributions	317,270	-	317,270	368,120
Investment return designated for current operations	225,000	-	225,000	450,000
Program service fees	357,234	-	357,234	266,508
Rental income	961,482	-	961,482	924,809
Other income	345,037	-	345,037	123,510
Net assets released from restrictions:				
Expiration of time restrictions on capital assets	7,860	(7,860)	-	-
Expiration of other time restrictions	1,000	(1,000)	-	-
	8,860	(8,860)	-	-
<b>Total revenues and support</b>	<b>44,489,915</b>	<b>237,124</b>	<b>44,727,039</b>	<b>39,132,178</b>
Expenses:				
Program services	39,636,309	-	39,636,309	33,880,604
Supporting services	5,500,208	-	5,500,208	4,980,495
<b>Total expenses</b>	<b>45,136,517</b>	<b>-</b>	<b>45,136,517</b>	<b>38,861,099</b>
<b>Changes in net assets before other changes</b>	<b>(646,602)</b>	<b>237,124</b>	<b>(409,478)</b>	<b>271,079</b>
Other changes:				
Acquisition of TampaBay-Job-Links	438,951	-	438,951	-
Investment return, net	(279,080)	(619,363)	(898,443)	1,244,760
Less investment return appropriated under the endowment spending rate	(2,388)	(222,612)	(225,000)	(450,000)
Change in the value of beneficial interest in assets held by foundations	(23,849)	(122,582)	(146,431)	193,158
	133,634	(964,557)	(830,923)	987,918
<b>Changes in net assets</b>	<b>(512,968)</b>	<b>(727,433)</b>	<b>(1,240,401)</b>	<b>1,258,997</b>
Net assets:				
Beginning	9,229,381	6,408,980	15,638,361	14,379,364
Ending	\$ 8,716,413	\$ 5,681,547	\$ 14,397,960	\$ 15,638,361

See notes to consolidated financial statements.

**Gulf Coast Jewish Family and Community Services, Inc. and Affiliates**

**Consolidated Statement of Activities  
Year Ended June 30, 2021**

	Without Donor Restrictions	With Donor Restrictions	Total
Revenues and support:			
Grants and contracts:			
Governmental and other agencies	\$ 29,486,065	\$ -	\$ 29,486,065
Medicaid and Medicare	663,935	-	663,935
Local grants	5,466,060	-	5,466,060
Contributions	385,711	181,393	567,104
Special events revenue, net of \$62,453 of expenses	498,804	-	498,804
United Way and Jewish Federation allocations	317,263	-	317,263
In-kind contributions	368,120	-	368,120
Investment return designated for current operations	450,000	-	450,000
Program service fees	266,508	-	266,508
Rental income	924,809	-	924,809
Other income	123,510	-	123,510
Net assets released from restrictions:			
Expiration of time restrictions on capital assets	13,748	(13,748)	-
Expiration of other time restrictions	31,883	(31,883)	-
	45,631	(45,631)	-
<b>Total revenues and support</b>	<b>38,996,416</b>	<b>135,762</b>	<b>39,132,178</b>
Expenses:			
Program services	33,880,604	-	33,880,604
Supporting services	4,980,495	-	4,980,495
<b>Total expenses</b>	<b>38,861,099</b>	<b>-</b>	<b>38,861,099</b>
<b>Changes in net assets before other changes</b>	<b>135,317</b>	<b>135,762</b>	<b>271,079</b>
Other changes:			
Investment return, net	525,182	719,578	1,244,760
Less investment return appropriated under the endowment pending rate	(106,896)	(343,104)	(450,000)
Change in the value of beneficial interest in assets held by foundations	8,445	184,713	193,158
	426,731	561,187	987,918
<b>Changes in net assets</b>	<b>562,048</b>	<b>696,949</b>	<b>1,258,997</b>
Net assets:			
Beginning	8,667,333	5,712,031	14,379,364
Ending	\$ 9,229,381	\$ 6,408,980	\$ 15,638,361

See notes to consolidated financial statements.



Gulf Coast Jewish Family and Community Services, Inc. and Affiliates

Consolidated Statement of Functional Expenses  
Year Ended June 30, 2022

	Program Services								Supporting Services				Total
	Children and Family Services	Elder and Disabled Services	Employment Services	Jewish Family Services	Mental Health Services	Refugee Programs	Program Maintenance	Housing	Total Program Services	Management and General	Fundraising	Total Supporting Services	
Salaries	\$ 12,195,809	\$ 1,345,246	\$ 1,165,942	\$ 417,875	\$ 2,700,568	\$ 2,689,742	\$ 82,110	\$ 198,936	\$ 20,796,228	\$ 2,723,772	\$ 375,746	\$ 3,099,518	\$ 23,895,746
Payroll taxes	958,590	105,334	94,161	33,160	212,955	213,254	6,224	12,683	1,636,361	208,923	30,155	239,078	1,875,439
Employee benefits	1,402,313	180,325	123,274	41,343	324,851	261,077	19,438	5,786	2,358,407	378,048	25,814	403,862	2,762,269
<b>Total salaries and related expenses</b>	<b>14,556,712</b>	<b>1,630,905</b>	<b>1,383,377</b>	<b>492,378</b>	<b>3,238,374</b>	<b>3,164,073</b>	<b>107,772</b>	<b>217,405</b>	<b>24,790,996</b>	<b>3,310,743</b>	<b>431,715</b>	<b>3,742,458</b>	<b>28,533,454</b>
Occupancy	576,271	32,715	128,915	21,444	243,487	803,886	(144,484)	67,047	1,729,281	158,401	4,937	163,338	1,892,619
Professional services	199,514	18,449	58,887	3,679,960	230,552	142,232	437	91,693	4,421,724	499,494	38,243	537,737	4,959,461
Travel	941,890	32,980	24,008	8,962	59,747	148,160	-	-	1,215,747	39,293	498	39,791	1,255,538
Equipment costs	147,731	25,632	24,390	8,765	102,811	124,788	6,821	-	440,938	485,799	16,883	502,682	943,620
Food	1,893	-	88	55,381	127,541	126,455	-	-	311,358	2,437	39	2,476	313,834
Medical and pharmacy	1,533	-	-	-	17,494	25,697	-	-	44,724	-	-	-	44,724
Subcontractors	279,620	-	-	-	-	-	-	-	279,620	-	-	-	279,620
Insurance	123,852	16,280	12,533	8,377	167,038	48,278	29,357	215,202	620,917	97,709	1,417	99,126	720,043
Interest	-	-	-	-	15,234	-	-	-	15,234	39,384	-	39,384	54,618
Adult family stipends	-	-	-	-	1,227,029	-	-	-	1,227,029	(144,134)	-	(144,134)	1,082,895
Operating supplies and expenses	716,062	68,809	200,726	515,043	341,611	1,533,496	2,215	66,026	3,443,988	255,864	88,154	344,018	3,788,006
In-kind expenses	290,456	11,540	-	8,540	5,590	760	-	-	316,886	-	384	384	317,270
Other	16,658	787	3,535	341	730	548	58	295,393	318,050	43,852	393	44,245	362,295
<b>Total expenses before depreciation and amortization</b>	<b>17,852,192</b>	<b>1,838,097</b>	<b>1,836,459</b>	<b>4,799,191</b>	<b>5,777,238</b>	<b>6,118,373</b>	<b>2,176</b>	<b>952,766</b>	<b>39,176,492</b>	<b>4,788,842</b>	<b>582,663</b>	<b>5,371,505</b>	<b>44,547,997</b>
Depreciation and amortization	31,548	18,761	1,348	17,096	191,446	21,378	2,919	175,321	459,817	124,770	3,933	128,703	588,520
<b>Total expenses</b>	<b>\$ 17,883,740</b>	<b>\$ 1,856,858</b>	<b>\$ 1,837,807</b>	<b>\$ 4,816,287</b>	<b>\$ 5,968,684</b>	<b>\$ 6,139,751</b>	<b>\$ 5,095</b>	<b>\$ 1,128,087</b>	<b>\$ 39,636,309</b>	<b>\$ 4,913,612</b>	<b>\$ 586,596</b>	<b>\$ 5,500,208</b>	<b>\$ 45,136,517</b>

See notes to consolidated financial statements.

**Gulf Coast Jewish Family and Community Services, Inc. and Affiliates**

**Consolidated Statement of Functional Expenses  
Year Ended June 30, 2021**

	Program Services								Supporting Services				Total
	Children and Family Services	Elder and Disabled Services	Employment Services	Jewish Family Services	Mental Health Services	Refugee Programs	Program Maintenance	Housing	Total Program Services	Management and General	Fundraising	Total Supporting Services	
Salaries	\$ 11,765,951	\$ 1,428,968	\$ 965,652	\$ 387,338	\$ 2,621,902	\$ 1,532,955	\$ 88,911	\$ 96,477	\$ 18,888,154	\$ 2,672,943	\$ 304,510	\$ 2,977,453	\$ 21,865,607
Payroll taxes	891,960	109,884	71,439	29,823	197,514	118,396	6,391	8,220	1,433,627	197,729	24,366	222,095	1,655,722
Employee benefits	1,477,870	192,384	134,399	42,511	332,655	143,101	26,733	8,539	2,358,192	316,947	30,594	347,541	2,705,733
<b>Total salaries and related expenses</b>	<b>14,135,781</b>	<b>1,731,236</b>	<b>1,171,490</b>	<b>459,672</b>	<b>3,152,071</b>	<b>1,794,452</b>	<b>122,035</b>	<b>113,236</b>	<b>22,679,973</b>	<b>3,187,619</b>	<b>359,470</b>	<b>3,547,089</b>	<b>26,227,062</b>
Occupancy	578,507	23,193	113,793	21,196	248,573	563,216	(160,307)	184,159	1,572,330	226,126	5,651	231,777	1,804,107
Professional services	131,943	14,376	43,909	2,724,622	148,838	69,022	1,681	-	3,134,391	296,696	14,559	311,255	3,445,646
Travel	610,247	28,584	24,057	2,509	49,006	84,795	-	-	799,198	9,261	477	9,738	808,936
Equipment costs	185,305	25,696	33,036	17,096	88,655	261,059	3,806	-	614,653	357,256	19,896	377,152	991,805
Food	592	-	-	9,737	113,895	60,882	-	-	185,106	-	80	80	185,186
Medical and pharmacy	68	-	-	-	19,320	32,042	-	-	51,430	-	-	-	51,430
Subcontractors	328,692	-	-	-	-	-	-	-	328,692	-	-	-	328,692
Insurance	85,068	12,546	7,455	6,332	123,682	26,173	19,942	163,696	444,894	90,956	976	91,932	536,826
Interest	-	-	-	-	24,472	-	-	-	24,472	8,409	-	8,409	32,881
Adult family stipends	-	-	-	-	1,026,873	-	-	-	1,026,873	-	-	-	1,026,873
Operating supplies and expenses	672,319	92,044	205,631	264,183	337,144	431,879	2,127	1,248	2,006,575	154,028	77,265	231,293	2,237,868
In-kind expenses	325,451	-	-	23,440	-	8,393	-	-	357,284	10,836	-	10,836	368,120
Other	7,307	619	268	359	896	385	116	190,458	200,408	7,250	1,501	8,751	209,159
<b>Total expenses before depreciation and amortization</b>	<b>17,061,280</b>	<b>1,928,294</b>	<b>1,599,639</b>	<b>3,529,146</b>	<b>5,333,425</b>	<b>3,332,298</b>	<b>(10,600)</b>	<b>652,797</b>	<b>33,426,279</b>	<b>4,348,437</b>	<b>479,875</b>	<b>4,828,312</b>	<b>38,254,591</b>
Depreciation and amortization	26,794	19,049	349	17,403	194,133	16,049	10,876	169,672	454,325	148,141	4,042	152,183	606,508
<b>Total expenses</b>	<b>\$ 17,088,074</b>	<b>\$ 1,947,343</b>	<b>\$ 1,599,988</b>	<b>\$ 3,546,549</b>	<b>\$ 5,527,558</b>	<b>\$ 3,348,347</b>	<b>\$ 276</b>	<b>\$ 822,469</b>	<b>\$ 33,880,604</b>	<b>\$ 4,496,578</b>	<b>\$ 483,917</b>	<b>\$ 4,980,495</b>	<b>\$ 38,861,099</b>

See notes to consolidated financial statements.

**Gulf Coast Jewish Family and Community Services, Inc. and Affiliates**

**Consolidated Statements of Cash Flows  
Years Ended June 30, 2022 and 2021**

	2022	2021
Cash flows from operating activities:		
Change in net assets	\$ (1,240,401)	\$ 1,258,997
Adjustments to reconcile change in net assets to net cash (used in) provided by operating activities:		
Depreciation and amortization	588,520	606,508
Acquisition of TampaBay-Job-Links, Inc. (noncash portion)	(214,812)	-
Realized and unrealized (losses) gains on investments	1,038,254	(1,119,866)
Change in value of beneficial interest in assets held by foundations	146,431	(193,158)
(Increase) decrease in operating assets		
Accounts receivable, net	(372,025)	(4,321)
Grants receivable	(1,891,694)	(1,294,639)
Contributions receivable	69,015	18,800
Prepaid expenses	277,026	(441,574)
Other assets	51,151	(96,550)
Increase (decrease) in operating liabilities		
Accounts payable	(17,111)	(299,353)
Accrued expenses	301,586	292,783
Refundable advances	(1,260,381)	2,517,642
Tenant deposits held in trust	4,928	2,297
<b>Net cash (used in) provided by operating activities</b>	<b>(2,519,513)</b>	<b>1,247,566</b>
Cash flows from investing activities:		
Purchases of property and equipment	(86,450)	(158,998)
Purchases of investments	(194,106)	(3,343,307)
Proceeds from sale of investments	247,026	3,668,363
Transfers of assets to community foundations	(4,548)	-
Distributions from assets held by others	36,603	-
<b>Net cash (used in) provided by investing activities</b>	<b>(1,475)</b>	<b>166,058</b>
Cash flows from financing activities:		
Principal payments on long-term debt	(419,226)	(154,600)
<b>Net cash used in financing activities</b>	<b>(419,226)</b>	<b>(154,600)</b>
<b>Net change in cash and cash equivalents and restricted cash</b>	<b>(2,940,214)</b>	<b>1,259,024</b>
Cash and cash equivalents and restricted cash:		
Beginning	7,941,768	6,682,744
Ending	<b>\$ 5,001,554</b>	<b>\$ 7,941,768</b>
Supplemental disclosure of cash flow information:		
Cash paid for interest	<b>\$ 54,488</b>	<b>\$ 33,171</b>
Supplemental disclosure of noncash investing activities:		
Property, plant and equipment acquired from TampaBay-Job-Links	<b>\$ 36,909</b>	<b>\$ -</b>

See notes to consolidated financial statements.

## Gulf Coast Jewish Family and Community Services, Inc. and Affiliates

### Notes to Consolidated Financial Statements

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#### Note 1. Nature of Activities and Significant Accounting Policies

**Nature of activities:** Gulf Coast Jewish Family and Community Services, Inc. (or Gulf Coast JFCS or the Agency) 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. Today, Gulf Coast JFCS has more than 500 employees and annually supports more than 37,000 people in 40 Florida Counties. The agency interacts with virtually every area of social services to provide a wide range of family support.

An affiliated organization, Gulf Coast Cares, Inc. (GCC) was formed in 2016 for the purpose of managing investments and providing financial support to Gulf Coast JFCS through annual distributions.

Additionally, Gulf Coast JFCS sponsors Gulf Coast Heron Housing, Inc. (Heron) and Gulf Coast Egret Housing, Inc. (Egret) (collectively, the Projects), which provide housing for low income seniors and low income individuals with disabilities under Section 202 of the National Housing Act. The projects are regulated by the U.S. Department of HUD with respect to rental charges and operating methods. The projects are also subject to either Project Rental Assistance Agreements with HUD or Section 8 Housing Assistance Payments agreements with HUD, and a significant portion of the project's rental income is received from HUD.

The following are the significant policies used in the preparation of the accompanying consolidated financial statements:

**Principles of consolidation:** The accompanying consolidated financial statements include the accounts for Gulf Coast JFCS, GCC and the Projects (collectively, the Organization), which are nonprofit corporations. The entities comprising the Organization are related through a controlling financial interest and Gulf Coast JFCS's direct and indirect ability to determine the direction of management. All significant intercompany accounts and transactions have been eliminated in consolidation.

**Basis of presentation:** A nonprofit organization is required to report information regarding its financial position and activities in accordance to two classes of net assets: without donor restrictions and with donor restrictions. Accordingly, net assets of the Organization and changes therein are classified and reported as follows:

**Net assets without donor restrictions:** Contributions and other inflows of assets that are not subject to donor-imposed stipulations but may be designated for specific purposes by action of the Board of Directors (Board). Net assets without donor restrictions include expendable funds available to support operations as well as net assets invested in property and equipment.

**Net assets with donor restrictions:** Contributions and other inflows of assets subject to donor imposed stipulations that may or will be met by actions of the Organization or the passage of time or are permanently maintained by the Organization. When a donor restriction expires, that is, when a stipulated time restriction ends or purpose restriction is accomplished, net assets with donor restrictions are released to net assets without donor restrictions and reported in the accompanying consolidated statements of activities as net assets released from restrictions.

## Gulf Coast Jewish Family and Community Services, Inc. and Affiliates

### Notes to Consolidated Financial Statements

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#### Note 1. Nature of Activities and Significant Accounting Policies (Continued)

**Use of estimates:** The preparation of consolidated financial statements in conformity with generally accepted accounting principles 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 consolidated financial statements and the reported amounts of revenue and expenses during the reporting period. Actual results could differ from those estimates.

**Cash and cash equivalents:** The Organization considers all highly liquid investments with an original maturity of three months or less to be cash equivalents.

The Organization maintains its cash balances at several financial institutions which, at times, may exceed federally insured limits. The Organization monitors its exposure associated with cash and cash equivalents and has not experienced any losses in such accounts.

**Restricted cash:** Restricted cash includes security deposits held, replacement reserves and residual receipt accounts required by HUD. Restricted cash is included in cash when reconciling the beginning-of-period and end-of-period total amounts shown on the consolidated statements of cash flows.

**Accounts receivable:** Accounts receivable are stated at cost, less an allowance for doubtful accounts. Management's determination of an allowance is based on historical experience, third-party contracts and other circumstances which may affect the ability of payors to meet their obligations. It is the Organization's policy to write-off uncollectible accounts receivable when management determines the receivable will not be collected. Management has set an allowance for approximately \$20,000 as of June 30, 2022 and 2021.

**Contributions receivable:** Contributions receivable due in one year or less are reported at net realizable value. Amounts due under contributions receivable over a period of more than one year at the date of donation are reported at net present value using the market discount rate in effect at the date of the unconditional promise to give. Receivables are stated less an allowance for doubtful accounts. Management's determination of an allowance is based on historical experience, knowledge of donor and other circumstances. Management believes contributions receivable to be fully collectible as of June 30, 2022 and 2021. All contribution receivables as of June 30, 2022 and 2021 are due within one year.

**Investments:** Investment purchases are recorded at cost, or if donated, at fair value on the date of donation. Thereafter, investments are reported at their estimated fair values in the consolidated statements of financial position. Investment income is reported in the consolidated statements of activities and consists of interest and dividend income and realized and unrealized gains and losses, less external investment expenses.

**Fair value measurements:** The Organization measures investments and beneficial interests in assets held by others at fair value on a recurring basis. The Organization follows accounting guidance which defines fair value and specifies a hierarchy of valuation techniques used to measure fair value. The disclosure of fair value estimates is based on whether the significant inputs into the valuation are observable. In determining the level of hierarchy in which the estimate is disclosed, the highest priority is given to unadjusted quoted prices in active markets and the lowest priority to unobservable inputs.

The following is a brief description of the type of valuation information (inputs) that qualifies a financial asset for each level:

**Level 1:** Unadjusted quoted market prices for identical assets or liabilities in active markets which are accessible by the Organization.

## Gulf Coast Jewish Family and Community Services, Inc. and Affiliates

### Notes to Consolidated Financial Statements

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#### Note 1. Nature of Activities and Significant Accounting Policies (Continued)

**Level 2:** Observable prices in active markets for similar assets or liabilities. Prices for identical or similar assets or liabilities in markets that are not active. Market inputs that are not directly observable but are derived from or corroborated by observable market data.

**Level 3:** Unobservable inputs based on the Organization's own judgement as to assumptions a market participant would use, including inputs derived from extrapolation and interpolation that are not corroborated by observable market data.

The Organization evaluates the various types of financial assets and liabilities to determine the appropriate fair value hierarchy based upon trading activity and the observability of market inputs. The Organization employs control processes to validate the reasonableness of the fair value estimates of its assets and liabilities, including those estimates based on prices and quotes obtained from independent third-party sources.

While the Organization believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies and assumptions to determine the fair value of certain financial instruments could result in a different estimate of fair value at the report date.

During the years ended June 30, 2022 and 2021, there were no changes in the Organization's valuation techniques that had, or are expected to have, a material impact on its consolidated statements of financial position or activities.

**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.

Expenditure for renewals and improvements that significantly add to the productive capacity to extend the useful life of the asset are capitalized. Expenditures for normal repairs and maintenance are expensed as incurred. Upon retirement, sale or other disposition of property and equipment, the costs and accumulated depreciation are eliminated from the accounts and any resulting gain or loss is included within the consolidated statements of activities.

**Impairment of long-lived assets:** The Organization evaluates the recoverability of its property and equipment whenever adverse events and changes in the business climate indicate that the expected undiscounted future cash flows from the related asset may be less than previously anticipated. If the net book value of the related asset exceeds the undiscounted future cash flows of the asset, the carrying amount would be reduced to the present value of its expected future cash flows and an impairment loss would be recognized. Management believes no indication of impairment existed at June 30, 2022 and 2021.

## Gulf Coast Jewish Family and Community Services, Inc. and Affiliates

### Notes to Consolidated Financial Statements

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#### Note 1. Nature of Activities and Significant Accounting Policies (Continued)

**Revenue recognition:** The Organization first determines if a transaction represents an exchange transaction and, if so, accounts for the transaction in accordance with Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) 606, *Revenue from Contracts with Customers (Topic 606)*, which provides a five-step model for recognizing revenue from contracts with customer as follows:

- Identify the contact with a customer
- Identify the performance obligations in the contract
- Determine the transaction price
- Allocate the transaction price to the performance obligations in the contract
- Recognize revenue when or as performance obligations are satisfied

The Organization's revenue from contracts with customers consists of providing Medicaid and Medicare eligible services and other program service fees. The Organization's contracts have a single performance obligation. The transaction price is the amount of consideration to which the Organization expects to be entitled in exchange for transferring goods to the customer. Revenue is recorded based on transaction price, which is a fixed consideration. Performance obligations are satisfied at a point in time, at which point revenue is recognized. Revenue recognized at a point in time from reimbursements of direct and indirect costs of providing services by Medicaid and Medicare totaled \$362,709 and \$663,935 for the years ended June 30, 2022 and 2021, respectively, while revenue recognized at a point in time for program service fees totaled \$357,234 and \$266,508 for the years ended June 30, 2022 and 2021, respectively.

There were no receivables or deferred revenues for program service fees as of June 30, 2022, June 30, 2021 and July 1, 2020. Medicaid and Medicare receivable balances were \$662,202, \$458,184, and \$454,561 as of June 30, 2022, June 30, 2021 and July 1, 2020, respectively. These balances are included in accounts receivable, net on the consolidated statements of financial position. There were no deferred revenue balances for Medicaid and Medicare as of June 30, 2022, June 30, 2021 and July 1, 2020.

The Organization performs an evaluation at contract inception focused on whether a performance obligation is satisfied over time or at a point in time. If a performance obligation meets certain specific criteria, the related revenue is recognized over time as the customer consumes and receives the benefit of the Organization's services as they are performed. If certain criteria is not met, the revenue is recognized at a point in time.

The revenue streams noted above do not include significant financing components as the performance obligations are typically satisfied within a year of receipt of payment. Economic downturns can affect the level of revenue for all the revenue streams or can have a positive impact on cash flows in good economic times.

## Gulf Coast Jewish Family and Community Services, Inc. and Affiliates

### Notes to Consolidated Financial Statements

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#### Note 1. Nature of Activities and Significant Accounting Policies (Continued)

**Public support:** The Organization recognizes unconditional contributions when cash, securities, promises to give or other assets; or notification of a beneficial interest is received. Unconditional 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 a 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 those contributions that certain donor-imposed rights of refund/return and barriers (performance obligations and/or controlling stipulations). Conditional contributions are recorded as revenue when conditions are satisfied. Conditional contributions received in advance of satisfying conditions are recorded as refundable advances. If a conditional contribution with donor restrictions becomes unconditional in the same period that the donor restrictions are satisfied, it is reported as an increase in net assets without donor restrictions.

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 \$1,932,352 and \$3,427,571 at June 30, 2022 and 2021, respectively.

**Donated materials and services:** Donated materials are reflected in the accompanying consolidated 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. The Organization estimates the fair value on the basis of estimates of wholesale values that would be received from selling similar products, renting similar spaces, or acquiring similar services in the United States in line with FASB Topic 820, *Fair Value Measurement*. The Organization utilizes donated materials for their mission and does not monetize or sell the goods.

**Rental income:** Rent charges are based on a HUD-approved rate schedule. The Projects are eligible to receive a monthly rental supplement in an amount equal to the difference between the fair rental value of its project units (as determined by HUD) and the amount charged to its tenants. The total amount of tenant assistance payments from HUD included in rental income in the accompanying consolidated statements of activities totaled approximately \$624,000 and \$639,000 for the years ended June 30, 2022 and 2021, respectively. Rental revenue is recognized in income monthly as earned under the terms of the lease agreement. Rental payments received in advance are deferred and classified as a liability until earned.



## Gulf Coast Jewish Family and Community Services, Inc. and Affiliates

### Notes to Consolidated Financial Statements

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#### Note 1. Nature of Activities and Significant Accounting Policies (Continued)

**Functional expense allocations:** The costs of providing the Organization's various programs and other activities have been summarized on a functional basis in the consolidated statements of activities and functional expenses. The consolidated statements of functional expenses presents the natural classification detail of expenses by function. Expenses that can be identified with a specific program or support service are charged directly to the function. Certain other costs have been allocated among program and supporting services benefited. Such allocations are determined by management on an equitable basis that is consistently applied. 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.

**Advertising expenses:** Advertising costs are expensed as incurred. Total advertising costs approximated \$14,200 and \$51,000 for the years ended June 30, 2022 and 2021, respectively.

**Income taxes:** Gulf Coast JFCS, GCC, Heron and Egret are recognized by the Internal Revenue Service (IRS) as tax-exempt organizations under Section 501(c)(3) of the Internal Revenue Code. Income earned in furtherance of these entities' tax-exempt purposes is exempt from federal and state income taxes. As such, no provision for income tax expense has been made in the accompanying consolidated financial statements.

The Organization has adopted the accounting standard on accounting for uncertainty in income taxes. Management assessed whether there were any uncertain tax positions which may give rise to income tax liabilities and determined that there were no such matters requiring recognition in the accompanying consolidated financial statements. Generally, the Organization is no longer subject to U.S. federal or state income tax examinations by tax authorities for years before June 30, 2019.

**Recently adopted accounting pronouncement:** In September 2020, the FASB issued Accounting Standards Update (ASU) 2020-07, *Not-for-Profit Entities (Topic 958): Presentation and Disclosure by Not-for-Profit Entities for Contributed Nonfinancial Assets*. This ASU is intended to improve transparency in the reporting of contributed nonfinancial assets, also known as gifts-in-kind, for not-for-profit entities. The ASU requires a not-for-profit organization to present contributed nonfinancial assets as a separate line item in the statements of activities apart from contributions of cash or other financial assets. The ASU also requires enhanced disclosure, including disaggregation of nonfinancial assets recognized by category and qualitative information about each category. The Organization adopted ASU 2020-07 during the year ended June 30, 2022, which resulted in enhanced disclosures in the consolidated financial statements.

**Pending accounting pronouncements:** In February 2016, the FASB issued ASU 2016-02, *Leases (Topic 842)*, which sets out the principles for the recognition, measurement, presentation and disclosure of leases for both parties to a contract (i.e., lessees and lessors). The new standard requires lessees to apply a dual approach, classifying leases as either finance or operating leases based on the principle of whether or not the lease is effectively a financed purchase by the lessee. This classification will determine whether lease expense is recognized based on an effective interest method or on a straight-line basis over the term of the lease, respectively. A lessee is also required to record a right-of-use asset and a lease liability for all leases with a term of greater than 12 months regardless of their classification. Leases with a term of 12 months or less will be accounted for similar to existing guidance for operating leases today. The new standard requires lessors to account for leases using an approach that is substantially equivalent to existing guidance for sales type leases, direct financing leases and operating leases. The standard is effective for annual periods beginning after December 15, 2021, with early adoption permitted. The Organization plans to adopt the standard utilizing the modified retrospective method and believes the adoption of the standard will have a material impact on the consolidated financial statements.

## Gulf Coast Jewish Family and Community Services, Inc. and Affiliates

### Notes to Consolidated Financial Statements

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#### Note 1. Nature of Activities and Significant Accounting Policies (Continued)

In June 2016, the FASB issued ASU 2016-13, *Financial Instruments—Credit Losses (Topic 326): Measurement of Credit Losses on Financial Instruments*. ASU 2016-13 amends guidance on reporting credit losses for assets held at amortized cost basis and available for sale debt securities. For assets held at amortized cost basis, ASU 2016-13 eliminates the probable initial recognition threshold in current U.S. GAAP and, instead, requires an entity to reflect its current estimate of all expected credit losses. The allowance for credit losses is a valuation account that is deducted from the amortized cost basis of the financial assets to present the net amount expected to be collected. This ASU affects entities holding financial assets and net investment in leases that are not accounted for at fair value through changes in net assets. The amendments affect loans, debt securities, trade receivables, net investments in leases, off balance sheet credit exposures, reinsurance receivables and any other financial assets not excluded from the scope that have the contractual right to receive cash. The amendments in ASU 2016-13 are effective for the Organization's fiscal year 2024. The Organization is currently evaluating the impact this ASU will have on its consolidated financial statements.

**Reclassifications:** Certain amounts in the 2021 consolidated financial statements have been reclassified to conform to the 2022 presentation. Net assets and changes in net assets were unchanged due to these reclassifications.

**Subsequent events:** The Organization has evaluated subsequent events through December 22, 2022, the date on which the consolidated financial statements were available to be issued.

#### Note 2. Business Acquisition

On July 1, 2021, the Organization entered into an Asset Purchase Agreement (the Agreement) with TampaBay-Job-Links, Inc. (TBJL), a nonprofit organization that provides individuals with career guidance and job-search coaching along with providing employers with qualified pre-screened candidates. The programs operated by TBJL directly aligned to the Organization's mission and allowed the Organization to expand its impact within Tampa Bay.

Effective July 1, 2021, the Organization acquired substantially all of the assets used in connection with the operations of TBJL. No liabilities were assumed with the exception of future commitments relating to a pre-established lease agreement.

The acquisition was deemed an inherent contribution, as TBJL voluntarily transferred its assets to the Organization. No consideration was transferred by the Organization in the acquisition of TBJL. The Organization has accounted for the acquisition by recording the assets acquired at fair value, which approximated \$439,000.

Acquired property and equipment was recorded at estimated fair value using unobservable inputs. Management valued these assets based on replacement cost of comparable assets which approximates fair value. Acquired beneficial interests in assets held by foundations were valued utilizing the valuation techniques discussed in Note 1 and Note 13. All other assets acquired were recorded at their net realizable value at the date of acquisition with approximates fair value.

## Gulf Coast Jewish Family and Community Services, Inc. and Affiliates

### Notes to Consolidated Financial Statements

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#### Note 2. Business Acquisition (Continued)

The following table summarizes the estimated fair values of assets as of July 1, 2021 (acquisition date):

Cash and cash equivalents	\$	224,141
Beneficial interest in assets held by foundations		166,091
Accounts receivable		5,170
Prepaid expenses		2,521
Other assets		4,121
Property and equipment		36,909
	\$	<u>438,953</u>

#### Note 3. Investments

Short-term investments consist of certificates of deposits with an original maturity date greater than three months. The certificates of deposit are recorded at cost and were \$242,212 and \$244,484 at June 30, 2022 and 2021, respectively.

Long-term investments consist of the following at June 30, 2022 and 2021:

	<u>2022</u>	<u>2021</u>
Money market fund	\$ 1,463	\$ 3,116
Real estate investment trusts	273,225	362,147
Fixed income securities	2,329,831	2,552,391
Equity securities	3,066,710	3,842,477
	<u>\$ 5,671,229</u>	<u>\$ 6,760,131</u>

The Organization's investments in money market funds, real estate investment trusts, fixed income securities and equity securities are not concentrated in a single entity or in a few entities, nor are there any specific industry concentrations. Annually, the Board approves an annual appropriation from its donor restricted endowment and board designated endowment in accordance with the Organization's spending policy to support current operations.

#### Note 4. Beneficial Interest in Assets Held by Foundations

In 2002, the Organization established a fund with the use of net assets with donor restrictions with Tampa-Orlando-Pinellas Jewish Foundation, Inc. (the Foundation) in the amount of \$500,000 and named the Organization as beneficiary of the Fund. In 2015, the Organization established an additional fund with the use of net assets without donor restrictions in the amount of \$25,000 with the Foundation and also named the Organization 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.

During the year ended June 30, 2022, the Organization acquired TBJL (see Note 2), which included transferring beneficiary rights of \$116,327 from the Community Foundation and \$49,764 from the Foundation to the Organization. The use of these funds are donor restricted.

## Gulf Coast Jewish Family and Community Services, Inc. and Affiliates

### Notes to Consolidated Financial Statements

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#### Note 4. Beneficial Interest in Assets Held by Foundations (Continued)

The terms of the fund agreements are considered reciprocal in nature and, therefore, the assets are recorded in the consolidated statements of financial position of the Organization.

For the years ended June 30, 2022 and 2021, the change in the value of assets held by others was a decrease of \$146,431 and an increase of \$193,158, respectively. As of June 30, 2022 and 2021, the Organization's investment in beneficial interest in assets held by foundations totaled \$1,184,466 and \$1,196,861, respectively.

#### Note 5. Property and Equipment

Property and equipment consist of the following at June 30, 2022 and 2021:

	2022	2021	Estimated Useful Lives (in Years)
Land	\$ 1,592,537	\$ 1,592,537	
Buildings and improvements	13,216,871	13,127,624	10-30
Leasehold improvements	57,637	32,705	5-7
Vehicles	222,803	222,803	5-7
Furniture and fixtures	333,973	333,973	5-7
Computer hardware and software	1,528,884	1,517,614	5-7
	<u>16,952,705</u>	<u>16,827,256</u>	
Less accumulated depreciation and amortization	<u>(10,171,286)</u>	<u>(9,580,676)</u>	
	<u>\$ 6,781,419</u>	<u>\$ 7,246,580</u>	

Depreciation and amortization expense for the years ended June 30, 2022 and 2021, was approximately \$589,000 and \$606,000, respectively.

#### Note 6. Line of Credit

The Organization has a 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%, (5% and 3.75% at June 30, 2022 and 2021, respectively), and is secured by substantially all assets of the Organization. Amounts drawn on the line of credit are due on demand and, the agreement expires in December 2045. There was no balance outstanding under the line of credit at June 30, 2022 and 2021.

## Gulf Coast Jewish Family and Community Services, Inc. and Affiliates

### Notes to Consolidated Financial Statements

#### Note 7. Long-Term Debt

Long-term debt consists of the following at June 30, 2022 and 2021:

	2022	2021
2.64% mortgage note payable due in monthly installments of \$15,105, including interest through May 2025; secured by substantially all assets.	\$ 480,347	\$ 646,322
Interest free deferred mortgage in the form of a capital advance provided by HUD. The capital advance bears no interest and is not required to be repaid as long as the housing remains available to eligible low-income elderly individuals for a period of 40 years in accordance with Section 202. The capital advance is secured by a mortgage on the property and matures on June 1, 2038.	5,693,300	5,693,300
Interest free loan with no principal payments required as long as Heron continues to comply with various affordability and other requirements through 2031, at which point the note will be forgiven. The loan is secured by a second mortgage on the property.	139,092	139,092
Interest free deferred mortgage in the form of a capital advance provided by HUD. The capital advance bears no interest and is not required to be repaid as long as the housing remains available to eligible low-income individuals with disabilities for a period of 40 years in accordance with Section 202. The capital advance is secured by a mortgage on the property and matures on May 1, 2036.	583,000	583,000
Paycheck Protection Program loan with a fixed interest rate of 1% payable in monthly installments, including interest, beginning October 2021 through May 2022. Loan and accrued interest fully forgiven in September 2022.	1,646,749	1,900,000
Total long-term debt	8,542,488	8,961,714
Less current maturities	170,582	2,071,420
Long-term debt, excluding current maturities	\$ 8,371,906	\$ 6,890,294

The 2.64% mortgage note payable agreement includes affirmative and negative covenants. The Organization was in compliance with affirmative and negative covenants at June 30, 2022 and 2021.

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 (CARES) 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 October 2021. The Organization received notice subsequent to year end that the entire balance, plus accrued interest, had been forgiven. The Organization has elected to account for this loan as debt under ASU 470, *Debt*.

## Gulf Coast Jewish Family and Community Services, Inc. and Affiliates

### Notes to Consolidated Financial Statements

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

The Small Business Administration has the ability to review the original Paycheck Protection Program loan application and forgiveness application for six years to assess compliance with the CARES Act. Management believes the Organization is in compliance with the CARES Act and does not anticipate repayment of any amounts forgiven.

The aggregate maturities of long-term debt for each of the five years subsequent to June 30, 2022, and thereafter are as follows:

	Principal	Expected Forgiveness	Total
Years ending June 30:			
2023	\$ 170,582	\$ -	\$ 170,582
2024	175,165	-	175,165
2025	134,600	-	134,600
2026	-	-	-
2027	-	-	-
Thereafter	-	6,415,392	6,415,392
Total debt excluding PPP loan	<u>\$ 480,347</u>	<u>\$ 6,415,392</u>	<u>6,895,739</u>
Subsequent forgiveness of PPP loan			<u>1,646,749</u>
Total debt			<u>\$ 8,542,488</u>

#### Note 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 consolidated financial statements cannot be determined at this time, and no provision has been made for any such adjustment in the accompanying consolidated financial statements.

The Organization is also subject to Medicare and Medicaid audits. As of June 30, 2022 and 2021, 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 consolidated financial statements.

Various lawsuits and claims arising in the ordinary course of the Organization's operations are pending. While the ultimate effect of such litigation cannot be ascertained at this time, management intends to vigorously defend these claims.

During 2014, the Organization was acting as the primary community-based case management agency while other, authorized case management agencies shared assigned cases. While the Organization believes it was operating within its program and state guidelines, the Organization is a defendant in a lawsuit wherein substantial amounts are claimed in excess of insured limits. Outside counsel for the Organization has advised that at this stage in the proceedings, actual damages are unknown. While an estimate of possible loss cannot be made at this time, management intends to vigorously defend its position and is of the opinion that the Organization is adequately insured, and the ultimate disposition of such proceeding is not expected to have a material effect on the Organization's consolidated financial position, results of operations, or cash flows.

## Gulf Coast Jewish Family and Community Services, Inc. and Affiliates

### Notes to Consolidated Financial Statements

#### Note 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 \$1,183,000 and \$1,094,000 for the years ended June 30, 2022 and 2021, respectively.

Future minimum lease payments for real estate, equipment and as of June 30, 2022, are as follows:

Years ending June 30:

2023	\$ 1,159,098
2024	394,473
2025	129,370
2026	72,775
	<u>\$ 1,755,716</u>

#### Note 10. Net Assets With Donor Restrictions

Net assets with donor restrictions were as follows as of June 30, 2022 and 2021:

	2022	2021
Subject to the passage of time:		
Facilities	\$ 34,147	\$ 42,007
Other time restrictions	114,185	26,200
	<u>148,332</u>	<u>68,207</u>
Subject to expenditure for specific purpose:		
Programmatic purposes	72,377	72,378
Trokey loan fund	15,476	15,476
Jewish Federation	482,311	325,311
	<u>570,164</u>	<u>413,165</u>
Subject to the Organization's spending policy and appropriation:		
Investments in perpetuity (including original corpus totaling \$3,979,420 as of June 30, 2022 and 2021) and the net investment return from which is expendable to support:		
General operations:		
Weinberg endowment	836,846	1,002,462
Ohlhausen endowment	3,098,317	3,739,432
Yad b Yad endowment	50,000	50,000
	<u>3,985,163</u>	<u>4,791,894</u>
Beneficial interest in assets held by foundations (including original corpus totaling \$500,000 as of June 30, 2022 and 2021)—Weinberg endowment	977,888	1,135,714
	<u>4,963,051</u>	<u>5,927,608</u>
	<u>\$ 5,681,547</u>	<u>\$ 6,408,980</u>

## Gulf Coast Jewish Family and Community Services, Inc. and Affiliates

### Notes to Consolidated Financial Statements

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#### Note 11. Endowment Funds

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

Effective July 1, 2012, the State of Florida adopted the Uniform Prudent Management of Institutional Funds Act (FUPMIFA). Absent explicit donor restrictions to the contrary, the Board has interpreted FUPMIFA as requiring the preservation of the fair value of the original gift as of the gift date of the donor-restricted endowment funds. 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 that is not classified as net assets with donor restriction related to the endowment to be held in perpetuity is classified as net assets with donor restriction until those amounts are appropriated for expenditure by the Organization in a manner consistent with the standard of prudence prescribed by that standard.

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

- The duration and preservation of the endowment fund
- The purpose of the institution and the endowment fund
- General economic conditions
- The possible effect of inflation or deflation
- Historical and expected total return from income and the appreciation of investments
- Other resources of the Organization
- The investment policy of the Organization

**Return objectives and risk parameters:** The Board has adopted an investment policy approved by the Board. 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 and how the investment objectives relate to spending policy:** The Organization's spending policy is based on actual investment returns and is annually determined and approved by the Board. Currently, the Board has determined that the Organization's annual appropriations from endowment shall not exceed 5% without specific recommendation from the Organization's Investment Committee and without the affirmative vote of 75% of the Board.



## Gulf Coast Jewish Family and Community Services, Inc. and Affiliates

### Notes to Consolidated Financial Statements

#### Note 11. Endowment Funds (Continued)

From time to time, certain donor-restricted endowment funds may have fair values less than the amount required to be maintained by donors or by law (underwater endowments). The Organization has interpreted FUPMIFA to permit spending from underwater endowments in accordance with prudent measures required by law. The Organization's policy is to allow spending from underwater endowments.

Donor endowment funds with deficiencies were reported in net assets with donor restrictions at June 30 as follows:

	2022	2021
Fair value of underwater endowment funds	\$ 3,098,317	\$ -
Original endowment gift amount	3,319,178	-
Underwater endowment	<u>\$ (220,861)</u>	<u>\$ -</u>

Approximately \$159,000 was spent from underwater endowment funds during the fiscal year ended June 30, 2022. There were no underwater endowment funds as of June 30, 2021.

The board designated endowment fund was established by the Board to benefit the Organization by providing regular, predictable operating income that will help fill gaps caused by increasing costs, demands and the possibility of diminishing government support. Management expects the principal to be preserved; however, the principal and earnings are available to provide support to the Organization's programs and facilities.

Endowment net assets by type of fund consist of the following at June 30, 2022 and 2021:

	2022		
	Without Donor Restrictions	With Donor Restrictions	Total Endowment Net Assets
Board-designated endowment funds	\$ 2,134,856	\$ -	\$ 2,134,856
Donor-restricted endowment funds	-	4,963,051	4,963,051
	<u>\$ 2,134,856</u>	<u>\$ 4,963,051</u>	<u>\$ 7,097,907</u>
	2021		
	Without Donor Restrictions	With Donor Restrictions	Total Endowment Net Assets
Board-designated endowment funds	\$ 2,273,868	\$ -	\$ 2,273,868
Donor-restricted endowment funds	-	5,927,608	5,927,608
	<u>\$ 2,273,868</u>	<u>\$ 5,927,608</u>	<u>\$ 8,201,476</u>

## Gulf Coast Jewish Family and Community Services, Inc. and Affiliates

### Notes to Consolidated Financial Statements

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#### Note 11. Endowment Funds (Continued)

Changes in endowment net assets for the years ended June 30, 2022 and 2021, are as follows:

	Without Donor Restrictions	With Donor Restrictions	Total
Balance at June 30, 2020	\$ 1,847,137	\$ 5,366,421	\$ 7,213,558
Investment return, net	525,182	719,578	1,244,760
Change in value beneficial interest of assets held by foundation	8,445	184,713	193,158
Appropriation of endowment assets for expenditure	(106,896)	(343,104)	(450,000)
Balance at June 30, 2021	2,273,868	5,927,608	8,201,476
Contributions	166,305	-	166,305
Investment loss, net	(279,080)	(619,363)	(898,443)
Change in value beneficial interest of assets held by foundation	(23,849)	(122,582)	(146,431)
Appropriation of endowment assets for expenditure	(2,388)	(222,612)	(225,000)
Balance at June 30, 2022	<u>\$ 2,134,856</u>	<u>\$ 4,963,051</u>	<u>\$ 7,097,907</u>

#### Note 12. 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, 2022 and 2021, the Organization's receivables from these funding sources were approximately \$4,370,000 and \$2,839,000, respectively.

## Gulf Coast Jewish Family and Community Services, Inc. and Affiliates

### Notes to Consolidated Financial Statements

#### Note 13. Fair Value Measurements

The following table summarizes major categories of the Organization's assets measured at fair value on a recurring basis at June 30, 2022 and 2021:

	2022			
	Fair Value	Level 1	Level 2	Level 3
Assets:				
Money market funds	\$ 1,463	\$ 1,463	\$ -	\$ -
Real estate investment trusts	273,225	-	273,225	-
Fixed income securities:				
Long-term	213,422	-	213,422	-
Intermediate-term	215,088	-	215,088	-
Short-term	531,028	-	531,028	-
International taxable	455,617	-	455,617	-
U.S. government bonds	914,676	-	914,676	-
Equity securities:				
Domestic funds	1,823,077	1,823,077	-	-
International funds	1,243,633	1,243,633	-	-
Total investments	5,671,229	3,068,173	2,603,056	-
Beneficial interest in assets held by foundations	1,184,466	-	-	1,184,466
Total assets	<u>\$ 6,855,695</u>	<u>\$ 3,068,173</u>	<u>\$ 2,603,056</u>	<u>\$ 1,184,466</u>
	2021			
	Fair Value	Level 1	Level 2	Level 3
Assets:				
Money market funds	\$ 3,116	\$ 3,116	\$ -	\$ -
Real estate investment trusts	362,147	-	362,147	-
Fixed income securities:				
Long-term	247,902	-	247,902	-
Intermediate-term	234,614	-	234,614	-
Short-term	529,061	-	529,061	-
International taxable	499,128	-	499,128	-
U.S. government bonds	1,041,686	-	1,041,686	-
Equity securities:				
Domestic funds	2,351,081	2,351,081	-	-
International funds	1,491,396	1,491,396	-	-
Total investments	6,760,131	3,845,593	2,914,538	-
Beneficial interest in assets held by foundations	1,196,861	-	-	1,196,861
Total assets	<u>\$ 7,956,992</u>	<u>\$ 3,845,593</u>	<u>\$ 2,914,538</u>	<u>\$ 1,196,861</u>

There were no liabilities measured at fair value on a recurring basis at June 30, 2022 and 2021.

Level 1 investments are classified as such due to their closeness to cash or being valued based on quoted market prices. Investments classified as Level 2 in the fair value hierarchy include fixed income bonds which are measured at fair value based on market prices provided by recognized broker dealers which are based on observable prices in active markets for similar assets, when available.

## Gulf Coast Jewish Family and Community Services, Inc. and Affiliates

### Notes to Consolidated Financial Statements

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#### Note 13. Fair Value Measurements (Continued)

The beneficial interest in assets held by foundations are managed by an independent third-party trustee, and the Organization has no authority over investment decisions. Thus, the assets are classified as Level 3 within the fair value hierarchy level.

There were no transfers into or out of Level 3 investments and no issues of Level 3 investments for the years ending June 30, 2022 and 2021. Purchases of Level 3 investments totaled \$166,305 for the year ended June 30, 2022. There were no purchases of Level 3 investments for the year ended June 30, 2021.

#### Note 14. 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 18 and complete 1 year of service. The Organization matches contributions equal to the lesser of 25% of participant contributions or 2% of participant earnings. For the years ended June 30, 2022 and 2021, total contributions were approximately \$93,000 and \$88,000, respectively. Participants' rights to employer contributions fully vest after five years of service, as defined in the Plan.

#### Note 15. In-Kind Contributions

The values of in-kind contributions (i.e., donated materials and services) included in the consolidated financial statements, and the corresponding expenses for the years ended June 30, 2022 and 2021, is as follows:

	2022	2021
Clothes and household items	\$ 58,073	\$ 60,581
Office space	147,441	96,525
Food	10,896	40,320
Supplies and other	100,860	170,694
	<u>\$ 317,270</u>	<u>\$ 368,120</u>

No donated materials received during the years ended June 30, 2022 and 2021 were restricted for use.

In addition, donated services for the years ended June 30, 2022 and 2021, with an estimated value of approximately \$353,000 and \$319,000, respectively, were not recognized in the consolidated financial statements because they did not meet the criteria for recognition.

#### Note 16. 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 Affiliates

### Notes to Consolidated Financial Statements

#### Note 16. Liquidity and Availability of Resources (Continued)

The following represents the Organization's financial assets as of June 30, 2022 and 2021, reduced by amounts not available for general use because of contractual, donor imposed or board reserve designations within one year of the consolidated statements of financial position date. Those amounts not available include amounts set aside for longer-term investing in the endowments.

	2022	2021
Financial assets:		
Cash	\$ 4,663,264	\$ 7,628,991
Restricted cash	338,290	312,777
Accounts receivable, net	843,003	465,808
Grants receivable	7,362,244	5,470,550
Contributions receivable	114,185	183,200
Short-term investments	242,212	244,484
Long-term investments	5,671,229	6,760,131
Beneficial interest in assets held by foundations	1,184,466	1,196,861
Total financial assets	20,418,893	22,262,802
Less amounts unavailable for general expenditure within one year due to:		
Restricted cash	(338,290)	(312,777)
Board-imposed restrictions:		
Board-designated endowment	(2,134,856)	(2,273,868)
Contractual or donor-imposed restrictions:		
Donor-restricted endowments	(4,963,051)	(5,927,608)
Less budgeted endowment appropriation for next fiscal year 2022	196,000	225,000
Restricted for specific purpose or time	(570,164)	(413,165)
Financial assets available to meet cash needs for general expenditures within one year	\$ 12,608,532	\$ 13,560,384

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).

#### Note 17. Related Party

During the years ended June 30, 2022 and 2021, the Board provided the Organization with approximately \$0 and \$50,000 in contributions, respectively.

During 2022 and 2021, certain board members were employed by companies providing services to the Organization including insurance and investment management services for assets held at community foundations. In accordance with the Organization's bylaws and policies, board members do not have voting rights on any matters related to the board members' respective companies.

**Gulf Coast Jewish Family and Community Services, Inc. and Affiliates**

**Notes to Consolidated Financial Statements**

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**Note 18. Conditional Promises to Give From Donors and Grantors**

The Organization has conditional promises to give from donors and grantors of approximately \$8,644,000 and \$5,588,000 as of June 30, 2022 and 2021, respectively. Future payments or recognition of conditional promises to give are contingent upon the Organization carrying out certain stipulations of the grant or contract.

## Gulf Coast Jewish Family and Community Services, Inc. and Affiliates

### Consolidating Statement of Financial Position June 30, 2022

	Gulf Coast Jewish Family and Community Services, Inc.	Gulf Coast Cares, Inc.	Gulf Coast Heron Housing, Inc.	Gulf Coast Egret Housing, Inc.	Eliminations	Total
<b>Assets</b>						
Current assets:						
Cash and cash equivalents	\$ 4,617,560	\$ -	\$ 36,432	\$ 9,272	\$ -	\$ 4,663,264
Restricted cash	11,529	-	266,002	60,759	-	338,290
	<u>4,629,089</u>	<u>-</u>	<u>302,434</u>	<u>70,031</u>	<u>-</u>	<u>5,001,554</u>
Accounts receivable, net	2,278,516	-	1,694	189	(1,437,396)	843,003
Grants receivable	7,362,244	-	-	-	-	7,362,244
Contributions receivable	114,185	-	-	-	-	114,185
Short-term investments	242,212	-	-	-	-	242,212
Prepaid expenses	486,863	-	5,285	-	-	492,148
<b>Total current assets</b>	<u>15,113,109</u>	<u>-</u>	<u>309,413</u>	<u>70,220</u>	<u>(1,437,396)</u>	<u>14,055,346</u>
Property and equipment, net	3,776,667	-	2,727,224	277,528	-	6,781,419
Long-term investments	127,833	5,543,396	-	-	-	5,671,229
Beneficial interest in assets held by foundations	206,578	977,888	-	-	-	1,184,466
Other assets	101,496	-	-	7,332	-	108,828
<b>Total assets</b>	<u>\$ 19,325,683</u>	<u>\$ 6,521,284</u>	<u>\$ 3,036,637</u>	<u>\$ 355,080</u>	<u>\$ (1,437,396)</u>	<u>\$ 27,801,288</u>
<b>Liabilities and Net Assets</b>						
Current liabilities:						
Current maturities of long-term debt	\$ 170,582	\$ -	\$ -	\$ -	\$ -	\$ 170,582
Accounts payable	592,378	1,312,166	47,394	59,808	(1,405,247)	606,499
Accrued expenses	1,996,133	-	14,630	26,386	(32,149)	2,005,000
Estimated provision for third-party payor liabilities	50,000	-	-	-	-	50,000
Refundable advances	2,129,605	-	38,635	-	-	2,168,240
<b>Total current liabilities</b>	<u>4,938,698</u>	<u>1,312,166</u>	<u>100,659</u>	<u>86,194</u>	<u>(1,437,396)</u>	<u>5,000,321</u>
Tenant deposits held in trust	-	-	31,101	-	-	31,101
Long-term debt, net of current maturities	1,956,514	-	5,832,392	583,000	-	8,371,906
<b>Total liabilities</b>	<u>6,895,212</u>	<u>1,312,166</u>	<u>5,964,152</u>	<u>669,194</u>	<u>(1,437,396)</u>	<u>13,403,328</u>
Net assets (deficit):						
Without donor restrictions	11,581,291	376,751	(2,927,515)	(314,114)	-	8,716,413
With donor restrictions	849,180	4,832,367	-	-	-	5,681,547
<b>Total net assets (deficit)</b>	<u>12,430,471</u>	<u>5,209,118</u>	<u>(2,927,515)</u>	<u>(314,114)</u>	<u>-</u>	<u>14,397,960</u>
<b>Total liabilities and net assets</b>	<u>\$ 19,325,683</u>	<u>\$ 6,521,284</u>	<u>\$ 3,036,637</u>	<u>\$ 355,080</u>	<u>\$ (1,437,396)</u>	<u>\$ 27,801,288</u>

## Gulf Coast Jewish Family and Community Services, Inc. and Affiliates

### Consolidating Statement of Financial Position June 30, 2021

	Gulf Coast Jewish Family and Community Services, Inc.	Gulf Coast Cares, Inc.	Gulf Coast Heron Housing, Inc.	Gulf Coast Egret Housing, Inc.	Eliminations	Total
<b>Assets</b>						
Current assets:						
Cash and cash equivalents	\$ 7,259,849	\$ -	\$ 359,493	\$ 9,649	\$ -	\$ 7,628,991
Restricted cash	11,404	-	290,482	10,891	-	312,777
	<u>7,271,253</u>	<u>-</u>	<u>649,975</u>	<u>20,540</u>	<u>-</u>	<u>7,941,768</u>
Accounts receivable, net	2,170,870	-	945	189	(1,706,196)	465,808
Grants receivable	5,470,550	-	-	-	-	5,470,550
Contributions receivable	183,200	-	-	-	-	183,200
Short-term investments	244,484	-	-	-	-	244,484
Prepaid expenses	718,336	-	48,317	-	-	766,653
<b>Total current assets</b>	<u>16,058,693</u>	<u>-</u>	<u>699,237</u>	<u>20,729</u>	<u>(1,706,196)</u>	<u>15,072,463</u>
Property and equipment, net	4,101,007	-	2,854,930	290,643	-	7,246,580
Long-term investments	141,126	6,619,005	-	-	-	6,760,131
Beneficial interest in assets held by foundations	61,147	1,135,714	-	-	-	1,196,861
Other assets	101,512	-	34,500	19,846	-	155,858
<b>Total assets</b>	<u>\$ 20,463,485</u>	<u>\$ 7,754,719</u>	<u>\$ 3,588,667</u>	<u>\$ 331,218</u>	<u>\$ (1,706,196)</u>	<u>\$ 30,431,893</u>
<b>Liabilities and Net Assets</b>						
Current liabilities:						
Current maturities of long-term debt	\$ 2,071,420	\$ -	\$ -	\$ -	\$ -	\$ 2,071,420
Accounts payable	569,651	1,310,231	318,058	78,557	(1,651,837)	624,660
Accrued expenses	1,694,547	-	36,840	26,386	(54,359)	1,703,414
Estimated provision for third-party payor liabilities	50,000	-	-	-	-	50,000
Refundable advances	3,427,571	-	-	-	-	3,427,571
<b>Total current liabilities</b>	<u>7,813,189</u>	<u>1,310,231</u>	<u>354,898</u>	<u>104,943</u>	<u>(1,706,196)</u>	<u>7,877,065</u>
Tenant deposits held in trust	-	-	26,173	-	-	26,173
Long-term debt, net of current maturities	474,902	-	5,832,392	583,000	-	6,890,294
<b>Total liabilities</b>	<u>8,288,091</u>	<u>1,310,231</u>	<u>6,213,463</u>	<u>687,943</u>	<u>(1,706,196)</u>	<u>14,793,532</u>
Net assets (deficit):						
Without donor restrictions	11,513,338	697,564	(2,624,796)	(356,725)	-	9,229,381
With donor restrictions	662,056	5,746,924	-	-	-	6,408,980
<b>Total net assets (deficit)</b>	<u>12,175,394</u>	<u>6,444,488</u>	<u>(2,624,796)</u>	<u>(356,725)</u>	<u>-</u>	<u>15,638,361</u>
<b>Total liabilities and net assets</b>	<u>\$ 20,463,485</u>	<u>\$ 7,754,719</u>	<u>\$ 3,588,667</u>	<u>\$ 331,218</u>	<u>\$ (1,706,196)</u>	<u>\$ 30,431,893</u>



## Gulf Coast Jewish Family and Community Services, Inc. and Affiliates

### Consolidating Statement of Activities Year Ended June 30, 2022

	Gulf Coast Jewish Family and Community Services, Inc.	Gulf Coast Cares, Inc.	Gulf Coast Heron Housing, Inc.	Gulf Coast Egret Housing, Inc.	Eliminations	Total
Revenues and support:						
Grants and contracts:						
Governmental and other agencies	\$ 34,746,940	\$ -	\$ -	\$ -	\$ -	\$ 34,746,940
Medicaid and Medicare	362,709	-	-	-	-	362,709
Local grants	5,982,978	-	-	-	-	5,982,978
Contributions	1,016,280	-	-	-	(225,000)	791,280
Special events revenue, net of \$110,469 of expenses	326,702	-	-	-	-	326,702
United Way and Jewish Federation allocations	310,407	-	-	-	-	310,407
In-kind contributions	317,270	-	-	-	-	317,270
Investment return designated for current operations	-	225,000	-	-	-	225,000
Program service fees	357,234	-	-	-	-	357,234
Management fees	102,040	-	-	-	(102,040)	-
Rental income	-	-	835,282	126,200	-	961,482
Other income	337,266	-	8,536	-	(765)	345,037
<b>Total revenues and support</b>	<b>43,859,826</b>	<b>225,000</b>	<b>843,818</b>	<b>126,200</b>	<b>(327,805)</b>	<b>44,727,039</b>
Expenses:						
Program services	38,815,854	-	860,873	62,387	(102,805)	39,636,309
Supporting services	5,191,406	226,936	285,664	21,202	(225,000)	5,500,208
<b>Total expenses</b>	<b>44,007,260</b>	<b>226,936</b>	<b>1,146,537</b>	<b>83,589</b>	<b>(327,805)</b>	<b>45,136,517</b>
<b>Changes in net assets before other changes</b>	<b>(147,434)</b>	<b>(1,936)</b>	<b>(302,719)</b>	<b>42,611</b>	<b>-</b>	<b>(409,478)</b>
Other changes:						
Acquisition of TampaBay-Job-Links	438,951	-	-	-	-	438,951
Investment return, net	(12,591)	(885,852)	-	-	-	(898,443)
Less investment return appropriated under the endowment spending rate	-	(225,000)	-	-	-	(225,000)
Change in the value beneficial interest in assets held by foundations	(23,849)	(122,582)	-	-	-	(146,431)
	<b>402,511</b>	<b>(1,233,434)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(830,923)</b>
<b>Changes in net assets</b>	<b>255,077</b>	<b>(1,235,370)</b>	<b>(302,719)</b>	<b>42,611</b>	<b>-</b>	<b>(1,240,401)</b>
Net assets (deficit):						
Beginning	12,175,394	6,444,488	(2,624,796)	(356,725)	-	15,638,361
Ending	\$ 12,430,471	\$ 5,209,118	\$ (2,927,515)	\$ (314,114)	\$ -	\$ 14,397,960

## Gulf Coast Jewish Family and Community Services, Inc. and Affiliates

### Consolidating Statement of Activities Year Ended June 30, 2021

	Gulf Coast Jewish Family and Community Services, Inc.	Gulf Coast Cares, Inc.	Gulf Coast Heron Housing, Inc.	Gulf Coast Egret Housing, Inc.	Eliminations	Total
<b>Revenues and support:</b>						
Grants and contracts:						
Governmental and other agencies	\$ 29,486,065	\$ -	\$ -	\$ -	\$ -	\$ 29,486,065
Medicaid and Medicare	663,935	-	-	-	-	663,935
Local grants	5,466,060	-	-	-	-	5,466,060
Contributions	1,017,104	-	-	-	(450,000)	567,104
Special events revenue, net of \$62,453 of expenses	498,804	-	-	-	-	498,804
United Way and Jewish Federation allocations	317,263	-	-	-	-	317,263
In-kind contributions	368,120	-	-	-	-	368,120
Investment return designated for current operations	-	450,000	-	-	-	450,000
Program service fees	266,508	-	-	-	-	266,508
Management fees	102,040	-	-	-	(102,040)	-
Rental income	-	-	848,993	75,816	-	924,809
Other income	137,712	-	867	-	(15,069)	123,510
<b>Total revenues and support</b>	<b>38,323,611</b>	<b>450,000</b>	<b>849,860</b>	<b>75,816</b>	<b>(567,109)</b>	<b>39,132,178</b>
<b>Expenses:</b>						
Program services	33,193,330	-	757,742	46,641	(117,109)	33,880,604
Supporting services	4,649,975	459,289	266,594	54,637	(450,000)	4,980,495
<b>Total expenses</b>	<b>37,843,305</b>	<b>459,289</b>	<b>1,024,336</b>	<b>101,278</b>	<b>(567,109)</b>	<b>38,861,099</b>
<b>Changes in net assets before other changes</b>	<b>480,306</b>	<b>(9,289)</b>	<b>(174,476)</b>	<b>(25,462)</b>	<b>-</b>	<b>271,079</b>
<b>Other changes:</b>						
Investment return, net	19,436	1,225,324	-	-	-	1,244,760
Less investment return appropriated under the endowment spending rate	-	(450,000)	-	-	-	(450,000)
Change in the value beneficial interest in assets held by foundations	8,445	184,713	-	-	-	193,158
	27,881	960,037	-	-	-	987,918
<b>Changes in net assets</b>	<b>508,187</b>	<b>950,748</b>	<b>(174,476)</b>	<b>(25,462)</b>	<b>-</b>	<b>1,258,997</b>
<b>Net assets (deficit):</b>						
Beginning	11,667,207	5,493,740	(2,450,320)	(331,263)	-	14,379,364
Ending	\$ 12,175,394	\$ 6,444,488	\$ (2,624,796)	\$ (356,725)	\$ -	\$ 15,638,361

## Gulf Coast Jewish Family and Community Services, Inc. and Affiliates

### Consolidating Statement of Cash Flows Year Ended June 30, 2022

	Gulf Coast Jewish Family and Community Services, Inc.	Gulf Coast Cares, Inc.	Gulf Coast Heron Housing, Inc.	Gulf Coast Egret Housing, Inc.	Eliminations	Total
Cash flows from operating activities:						
Change in net assets	\$ 255,077	\$ (1,235,370)	\$ (302,719)	\$ 42,611	\$ -	\$ (1,240,401)
Adjustments to reconcile change in net assets to net cash provided by (used in) operating activities:						
Depreciation and amortization	413,199	-	162,206	13,115	-	588,520
Acquisition of TampaBay-Job-Links, Inc. (noncash portion)	(214,812)	-	-	-	-	(214,812)
Realized and unrealized losses on investments	13,763	1,024,491	-	-	-	1,038,254
Change in value of beneficial assets held by foundations	23,849	122,582	-	-	-	146,431
(Increase) decrease in operating assets:						
Accounts receivable, net	(102,476)	-	(749)	-	(268,800)	(372,025)
Grants receivable	(1,891,694)	-	-	-	-	(1,891,694)
Contributions receivable	69,015	-	-	-	-	69,015
Prepaid expenses	233,994	-	43,032	-	-	277,026
Other assets	4,137	-	34,500	12,514	-	51,151
Increase (decrease) in operating liabilities:						
Accounts payable	22,727	1,935	(269,614)	(18,749)	246,590	(17,111)
Accrued expenses	301,586	-	(22,210)	-	22,210	301,586
Refundable advances	(1,297,966)	-	37,585	-	-	(1,260,381)
Tenant deposits held in trust	-	-	4,928	-	-	4,928
<b>Net cash (used in) provided by operating activities</b>	<b>(2,169,601)</b>	<b>(86,362)</b>	<b>(313,041)</b>	<b>49,491</b>	<b>-</b>	<b>(2,519,513)</b>
Cash flows from investing activities:						
Purchases of property and equipment	(51,950)	-	(34,500)	-	-	(86,450)
Purchases of investments	(470)	(193,636)	-	-	-	(194,106)
Proceeds from sale of investments	2,272	244,754	-	-	-	247,026
Purchases of assets held by others	(4,548)	-	-	-	-	(4,548)
Distributions from assets held by others	1,359	35,244	-	-	-	36,603
<b>Net cash (used in) provided by investing activities</b>	<b>(53,337)</b>	<b>86,362</b>	<b>(34,500)</b>	<b>-</b>	<b>-</b>	<b>(1,475)</b>
Cash flows from financing activities:						
Principal payments on long-term debt	(419,226)	-	-	-	-	(419,226)
<b>Net cash used in financing activities</b>	<b>(419,226)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(419,226)</b>
<b>Net change in cash and cash equivalents and restricted cash</b>	<b>(2,642,164)</b>	<b>-</b>	<b>(347,541)</b>	<b>49,491</b>	<b>-</b>	<b>(2,940,214)</b>
Cash and cash equivalents and restricted cash:						
Beginning	7,271,253	-	649,975	20,540	-	7,941,768
Ending	\$ 4,629,089	\$ -	\$ 302,434	\$ 70,031	\$ -	\$ 5,001,554
Supplemental disclosure of cash flow information:						
Cash paid for interest	\$ 54,488	\$ -	\$ -	\$ -	\$ -	\$ 54,488
Supplemental disclosure of noncash investing activities:						
Property, plant and equipment acquired from TampaBay-Job-Links	\$ 36,909	\$ -	\$ -	\$ -	\$ -	\$ 36,909

## Gulf Coast Jewish Family and Community Services, Inc. and Affiliates

### Consolidating Statement of Cash Flows Year Ended June 30, 2021

	Gulf Coast Jewish Family and Community Services, Inc.	Gulf Coast Cares, Inc.	Gulf Coast Heron Housing, Inc.	Gulf Coast Egret Housing, Inc.	Eliminations	Total
Cash flows from operating activities:						
Change in net assets	\$ 508,187	\$ 950,748	\$ (174,476)	\$ (25,462)	\$ -	\$ 1,258,997
Adjustments to reconcile change in net assets to net cash provided by (used in) operating activities:						
Depreciation and amortization	436,835	-	156,819	12,854	-	606,508
Realized and unrealized gains on investments	(15,181)	(1,104,685)	-	-	-	(1,119,866)
Change in value of beneficial assets held by foundations	(8,445)	(184,713)	-	-	-	(193,158)
(Increase) decrease in operating assets:						
Accounts receivable, net	(322,307)	-	324	(8)	317,670	(4,321)
Grants receivable	(1,294,639)	-	-	-	-	(1,294,639)
Contributions receivable	18,800	-	-	-	-	18,800
Prepaid expenses	(393,901)	-	(47,673)	-	-	(441,574)
Other assets	(58,376)	-	(34,500)	(3,674)	-	(96,550)
Increase (decrease) in operating liabilities:						
Accounts payable	(314,326)	9,289	266,205	2,790	(263,311)	(299,353)
Accrued expenses	336,760	-	10,210	172	(54,359)	292,783
Refundable advances	2,517,642	-	-	-	-	2,517,642
Tenant deposits held in trust	-	-	2,297	-	-	2,297
<b>Net cash provided by (used in) operating activities</b>	<b>1,411,049</b>	<b>(329,361)</b>	<b>179,206</b>	<b>(13,328)</b>	<b>-</b>	<b>1,247,566</b>
Cash flows from investing activities:						
Purchases of property and equipment	(158,279)	-	-	(719)	-	(158,998)
Purchases of investments	(5,990)	(3,337,317)	-	-	-	(3,343,307)
Proceeds from sale of investments	1,685	3,666,678	-	-	-	3,668,363
<b>Net cash provided by (used in) investing activities</b>	<b>(162,584)</b>	<b>329,361</b>	<b>-</b>	<b>(719)</b>	<b>-</b>	<b>166,058</b>
Cash flows from financing activities:						
Principal payments on long-term debt	(154,600)	-	-	-	-	(154,600)
<b>Net cash used in financing activities</b>	<b>(154,600)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(154,600)</b>
<b>Net change in cash and cash equivalents and restricted cash</b>	<b>1,093,865</b>	<b>-</b>	<b>179,206</b>	<b>(14,047)</b>	<b>-</b>	<b>1,259,024</b>
Cash and cash equivalents and restricted cash:						
Beginning (as restated)	6,177,388	-	470,769	34,587	-	6,682,744
Ending	\$ 7,271,253	\$ -	\$ 649,975	\$ 20,540	\$ -	\$ 7,941,768
Supplemental disclosure of cash flow information:						
Cash paid for interest	\$ 33,171	\$ -	\$ -	\$ -	\$ -	\$ 33,171

**Gulf Coast Jewish Family and Community Services, Inc. and Affiliates**

**Schedule of Support and Revenue and Expenses for Programs  
Funded by Juvenile Welfare Board of Pinellas County  
Year Ended June 30, 2022**

	Violence Prevention	Family Services Initiative	Total
Operating support and revenue:			
Juvenile Welfare Board	\$ 807,890	\$ 469,452	\$ 1,277,342
	<u>807,890</u>	<u>469,452</u>	<u>1,277,342</u>
Operating expenses:			
Salaries	498,502	370,758	869,260
Payroll taxes and employee benefits	125,669	77,527	203,196
Occupancy	10,264	12,971	23,235
Travel	474	3,184	3,658
Equipment costs	14,652	2,729	17,381
Insurance	4,996	3,879	8,875
Operating supplies and expenses	23,744	3,881	27,625
Other	12,450	281	12,731
Administrative cost allocations	88,241	60,656	148,897
	<u>778,992</u>	<u>535,866</u>	<u>1,314,858</u>
<b>Program gain (loss)</b>	<u>\$ 28,898</u>	<u>\$ (66,414)</u>	<u>\$ (37,516)</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 Affiliates**

**Substance Abuse and Mental Health Services  
Program/Cost Center Actual Expenses and Revenues  
Part I: Actual Funding Sources (Revised)**

**Year Ended June 30, 2022**

Funding Sources and Revenue	State-Designated SAMH Cost Centers										
	State SAMH-Funded Cost Centers										
	Audit Mental Health										
	Assessment	Case Management	Fixed Amount	Incidental	Information & Referral	Intervention	Medical Services	Outpatient Group	Outpatient Individual	Outreach	Recovery Support Individual
IA. State SAMH funding:											
(1) Contract # QB014-17	\$ 3,922	\$ 1,618	\$ -	\$ 61,424	\$ 107,005	\$ -	\$ 7,351	\$ 85,595	\$ 26,162	\$ -	\$ 278,497
(2) Contract # 34356-20	-	-	-	36,469	-	64,621	-	-	-	25,086	96,808
(3) Contract # LS018	-	-	135,575	-	-	-	-	-	-	-	-
(4) Contract # GCJ20	-	-	-	-	-	-	-	-	-	-	-
(5) Contract # V5114	-	-	-	-	-	-	-	-	-	-	-
<b>Total state SAMH funding</b>	<b>3,922</b>	<b>1,618</b>	<b>135,575</b>	<b>97,893</b>	<b>107,005</b>	<b>64,621</b>	<b>7,351</b>	<b>85,595</b>	<b>26,162</b>	<b>25,086</b>	<b>375,305</b>
IB. Other government funding:											
(1) Other state agency funding	-	-	-	-	-	-	-	-	-	-	-
(2) Medicaid	-	14,993	-	-	-	-	3,585	168,786	54,169	-	-
(3) Local governments	-	-	-	-	-	-	-	-	-	-	-
(4) Federal contracts	-	-	-	-	-	-	-	-	-	-	-
<b>Total other government funding</b>	<b>-</b>	<b>14,993</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,585</b>	<b>168,786</b>	<b>54,169</b>	<b>-</b>	<b>-</b>
IC. All other revenues:											
(1) 1st & 2nd party payments	-	-	-	-	-	-	-	-	-	-	12,930
(2) Medicare	-	-	-	-	-	-	-	-	-	-	-
(3) Contributions	-	-	-	-	-	87	-	-	-	44	-
(4) Other	-	-	-	-	-	-	-	-	-	-	-
(5) In-kind	-	-	-	-	-	-	-	-	-	-	-
<b>Total for all other revenues</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>87</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>44</b>	<b>12,930</b>
<b>Total funding</b>	<b>\$ 3,922</b>	<b>\$ 16,611</b>	<b>\$ 135,575</b>	<b>\$ 97,893</b>	<b>\$ 107,005</b>	<b>\$ 64,708</b>	<b>\$ 10,936</b>	<b>\$ 254,381</b>	<b>\$ 80,331</b>	<b>\$ 25,130</b>	<b>\$ 388,235</b>

(Continued)

Gulf Coast Jewish Family and Community Services, Inc. and Affiliates

Substance Abuse and Mental Health Services  
 Program/Cost Center Actual Expenses and Revenues  
 Part I: Actual Funding Sources - (Revised) (Continued)

Year Ended June 30, 2022

Funding Sources and Revenue	State-Designated SAMH Cost Center													
	State SAMH Funded Cost Center													
	Adult Mental Health				Child Mental Health				Adult Substance Abuse					
Residential Level I	Residential Level IV	Room & Board/ Supervision Level I	Room & Board/ Supervision Level II	Total Adult Mental Health	Recovery Support Individual	Total Child Mental Health	Clinical Supervision	Incidental	Intervention	Outreach	Prevention	Recovery Support Individual	Total Adult Substance Abuse	
IA. State SAMH funding:														
(1) Contract # QB014-17	\$ -	\$ 2,156,497	\$ -	\$ 1,402,357	\$ 4,130,428	\$ -	\$ -	\$ -	\$ 39,401	\$ 90,644	\$ 34,437	\$ 52,749	\$ 239,366	\$ 456,597
(2) Contract # 34356-17	750,602	401,612	157,772	-	1,532,970	8,599	8,599	1,223	2,292	-	-	-	26,991	30,506
(3) Contract # LS018	-	314,677	-	-	450,252	-	-	-	-	-	-	-	-	-
(4) Contract # GCJ20	-	94,767	-	-	94,767	-	-	-	-	-	-	-	-	-
(5) Contract # V5114	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total state SAMH funding</b>	<b>750,602</b>	<b>2,967,553</b>	<b>157,772</b>	<b>1,402,357</b>	<b>6,208,417</b>	<b>8,599</b>	<b>8,599</b>	<b>1,223</b>	<b>41,693</b>	<b>90,644</b>	<b>34,437</b>	<b>52,749</b>	<b>266,357</b>	<b>487,103</b>
IB. Other government funding:														
(1) Other state agency funding	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(2) Medicaid	29,505	-	-	-	271,038	-	-	-	-	-	-	-	-	-
(3) Local governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(4) Federal contracts	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total other government funding</b>	<b>29,505</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>271,038</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
IC. All other revenues:														
(1) 1st and 2nd party payments	-	-	1,124	77,838	91,892	-	-	-	-	-	-	-	-	-
(2) Medicare	24,354	-	-	-	24,354	-	-	-	-	-	-	-	-	-
(3) Contributions	-	86	1,640	-	1,857	-	-	-	-	-	-	-	-	-
(4) Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(5) In-kind	-	-	-	5,590	5,590	-	-	-	-	-	-	-	-	-
<b>Total for all other revenues</b>	<b>24,354</b>	<b>86</b>	<b>2,764</b>	<b>83,428</b>	<b>123,693</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total funding</b>	<b>\$ 804,461</b>	<b>\$ 2,967,639</b>	<b>\$ 160,536</b>	<b>\$ 1,485,785</b>	<b>\$ 6,603,148</b>	<b>\$ 8,599</b>	<b>\$ 8,599</b>	<b>\$ 1,223</b>	<b>\$ 41,693</b>	<b>\$ 90,644</b>	<b>\$ 34,437</b>	<b>\$ 52,749</b>	<b>\$ 266,357</b>	<b>\$ 487,103</b>

(Continued)

**Gulf Coast Jewish Family and Community Services, Inc. and Affiliates**

**Substance Abuse and Mental Health Services  
Program/Cost Center Actual Expenses and Revenues  
Part I: Actual Funding Sources (Revised) (Continued)**

**Year Ended June 30, 2022**

Funding Sources and Revenue	State-Designated SAMH Cost Center							
	State SAMH-Funded Coast Centers							
	Child Substance Abuse		State-Designated SAMH Cost Centers					
	Recovery Support Individual	Total 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	Non SAMH Cost Centers - Other	Administrative	Total Funding
IA. State SAMH funding:								
(1) Contract # QB014-17	\$ -	\$ -	\$ 4,587,025	\$ -	\$ 4,587,025	\$ -	\$ -	\$ 4,587,025
(2) Contract # 34356-17	12,469	12,469	1,584,544	-	1,584,544	-	-	1,584,544
(3) Contract # LS018	-	-	450,252	-	450,252	-	-	450,252
(4) Contract # GCJ20	-	-	94,767	-	94,767	-	-	94,767
(5) Contract # V5114	-	-	-	-	-	50,269	-	50,269
<b>Total state SAMH funding</b>	<b>12,469</b>	<b>12,469</b>	<b>6,716,588</b>	<b>-</b>	<b>6,716,588</b>	<b>50,269</b>	<b>-</b>	<b>6,766,857</b>
IB. Other government funding:								
(1) Other state agency funding	-	-	-	-	-	16,028,689	-	16,028,689
(2) Medicaid	-	-	271,038	-	271,038	91,672	-	362,710
(3) Local governments	-	-	-	432,208	432,208	5,534,820	15,950	5,982,978
(4) Federal contracts	-	-	-	-	-	5,073,822	-	5,073,822
<b>Total other government funding</b>	<b>-</b>	<b>-</b>	<b>271,038</b>	<b>432,208</b>	<b>703,246</b>	<b>26,729,003</b>	<b>15,950</b>	<b>27,448,199</b>
IC. All other revenues:								
(1) 1st and 2nd party payments	-	-	91,892	-	91,892	242,199	-	334,091
(2) Medicare	-	-	24,354	-	24,354	-	-	24,354
(3) Contributions	-	-	1,857	951	2,808	1,651,458	(2,000)	1,652,266
(4) Other	-	-	-	-	-	7,583,783	263,130	7,846,913
(5) In-kind	-	-	5,590	-	5,590	311,679	-	317,269
<b>Total for all other revenues</b>	<b>-</b>	<b>-</b>	<b>123,693</b>	<b>951</b>	<b>124,644</b>	<b>9,789,119</b>	<b>261,130</b>	<b>10,174,893</b>
<b>Total funding</b>	<b>\$ 12,469</b>	<b>\$ 12,469</b>	<b>\$ 7,111,319</b>	<b>\$ 433,159</b>	<b>\$ 7,544,478</b>	<b>\$ 36,568,391</b>	<b>\$ 277,080</b>	<b>\$ 44,389,949</b>

**Notes to the Substance Abuse and Mental health Services Program/Cost Center Actual Expenses and Revenues Part I: Actual Funding Sources Schedule**

**Note 1**

Subsequent to the issuance of the consolidated financial statements and supplementary information, dated December 22, 2022, management identified classification errors in the Substance Abuse and Mental health Services Program/Cost Center Actual Expenses and Revenues Part I: Actual Funding Sources Schedule. These errors have been corrected.



Gulf Coast Jewish Family and Community Services, Inc. and Affiliates

Substance Abuse and Mental Health Services  
 Program/Cost Center Actual Expenses and Revenues  
 Part II: Actual Expenses

Year Ended June 30, 2022

Expense Categories	State-Designated SAMH Cost Center													
	State SAMH-Funded Cost Center													
	Adult Mental Health													
	Assessment	Case Management	CFARS	Fixed Amount	Incidental	Information and Referral	Intervention	Medical Services	Outpatient Group	Outpatient Individual	Outreach	Recovery Support Individual	Recovery Support Individual	Residential Level I
Contract Number	QB014-20	QB014-20	V5114	LS018	QB014-20	QB014-20	34356-20	QB014-19	QB014-20	QB014-20	34356-20	34356-20	QB014-20	34356-20
IIA. Personnel expenses:														
Salaries	\$ 1,556	\$ 9,344	\$ 90,786	\$ 45,331	\$ -	\$ 45,609	\$ 40,900	\$ 5,446	\$ 116,256	\$ 36,305	\$ 20,574	\$ 76,723	\$ 290,350	\$ 437,504
Payroll taxes and benefits	328	2,013	14,412	7,369	-	8,894	8,761	1,165	24,741	7,721	4,407	9,421	49,318	72,555
<b>Total personnel costs</b>	<b>1,884</b>	<b>11,357</b>	<b>105,198</b>	<b>52,700</b>	<b>-</b>	<b>54,503</b>	<b>49,661</b>	<b>6,611</b>	<b>140,997</b>	<b>44,026</b>	<b>24,981</b>	<b>86,144</b>	<b>339,668</b>	<b>510,059</b>
IIB. Other expenses:														
Building occupancy	519	3,136	-	358	-	9,822	2,014	1,825	38,904	12,147	1,013	5,153	3,799	88,023
Professional services	83	633	991	284	-	1,586	199	345	6,951	2,153	100	811	2,378	120,584
Travel	13	26	2,049	3,078	-	951	381	24	676	218	192	3,761	11,747	1,027
Equipment	104	531	2,559	290	-	2,391	636	326	7,245	2,274	320	10,231	7,049	9,185
Food services	133	935	-	-	-	2,364	-	520	10,679	3,317	-	23	-	36,765
Indigent drug program	19	192	-	-	-	301	-	98	1,848	567	-	-	-	-
Medical and pharmacy	4	43	-	-	-	52	-	21	385	118	-	-	-	1,140
Subcontracted services	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance	175	1,183	733	403	-	3,311	357	665	13,804	4,294	180	3,434	2,754	35,864
Interest	4	116	-	-	-	9	-	51	799	237	-	-	-	7,403
Adult family stipends	-	-	-	47,484	-	-	-	-	-	-	-	-	-	-
Operating supplies and expenses	109	860	877	39,942	-	2,308	564	464	9,267	2,867	284	3,501	7,478	31,407
Other	1	3	-	-	-	15	-	2	40	13	-	106	87	101
In-kind	67	318	-	-	-	1,286	-	200	4,524	1,423	-	-	-	-
<b>Total other expenses</b>	<b>1,231</b>	<b>7,976</b>	<b>7,209</b>	<b>91,839</b>	<b>-</b>	<b>24,396</b>	<b>4,151</b>	<b>4,541</b>	<b>95,122</b>	<b>29,628</b>	<b>2,089</b>	<b>27,020</b>	<b>35,292</b>	<b>331,499</b>
<b>Total personnel and other expenses</b>	<b>3,115</b>	<b>19,333</b>	<b>112,407</b>	<b>144,539</b>	<b>-</b>	<b>78,899</b>	<b>53,812</b>	<b>11,152</b>	<b>236,119</b>	<b>73,654</b>	<b>27,070</b>	<b>113,164</b>	<b>374,960</b>	<b>841,558</b>
IIC. Distributed indirect costs:														
Administrative	14,700	18,605	14,418	18,540	40,221	62,443	6,872	24,394	80,082	35,354	3,457	18,607	60,218	107,492
<b>Total actual operating expenses</b>	<b>17,815</b>	<b>37,938</b>	<b>126,825</b>	<b>163,079</b>	<b>40,221</b>	<b>141,342</b>	<b>60,684</b>	<b>35,546</b>	<b>316,201</b>	<b>109,008</b>	<b>30,527</b>	<b>131,771</b>	<b>435,178</b>	<b>949,050</b>
IID. Unallowable costs:														
Unallowable costs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>\$ 17,815</b>	<b>\$ 37,938</b>	<b>\$ 126,825</b>	<b>\$ 163,079</b>	<b>\$ 40,221</b>	<b>\$ 141,342</b>	<b>\$ 60,684</b>	<b>\$ 35,546</b>	<b>\$ 316,201</b>	<b>\$ 109,008</b>	<b>\$ 30,527</b>	<b>\$ 131,771</b>	<b>\$ 435,178</b>	<b>\$ 949,050</b>
IIE. Capital expenditures:														
Capital expenditures	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

(Continued)

Gulf Coast Jewish Family and Community Services, Inc. and Affiliates

Substance Abuse and Mental Health Services  
 Program/Cost Center Actual Expenses and Revenues  
 Part II: Actual Expenses (Continued)

Year Ended June 30, 2022

Expense Categories	State-Designated SAMH Cost Center														
	State SAMH-Funded Cost Center														
	Adult Mental Health				Child Mental Health				Adult Substance Abuse						
	Residential Level IV	Residential Level IV	Residential Level IV	Residential Level IV	Room & Board Supervision Level I	Room & Board Supervision Level II	Total Adult Mental Health	Recovery Support Individual	Total Child Mental Health	Clinical Supervision	Intervention	Outreach	Prevention	Recovery Support Individual	Total Adult Substance Abuse
Contract Number	34356-20	G CJ20	LS018	QB014-20	34356-20	QB014-20		34356-20		34356-20	QB014-20	QB014-20	QB014-20	34356-20	
IA. Personnel expenses:															
Salaries	\$ 53,629	\$ 23,169	\$ 59,450	\$ 406,196	\$ 145,835	\$ 664,792	\$ 2,569,755	\$ 6,012	\$ 6,012	\$ 855	\$ 6,452	\$ 76,790	\$ 43,786	\$ 18,871	\$ 146,754
Payroll taxes and benefits	12,039	5,982	11,473	98,685	24,185	141,278	504,747	738	738	105	1,664	18,212	11,043	2,317	33,341
<b>Total personnel costs</b>	<b>65,668</b>	<b>29,151</b>	<b>70,923</b>	<b>504,881</b>	<b>170,020</b>	<b>806,070</b>	<b>3,074,502</b>	<b>6,750</b>	<b>6,750</b>	<b>960</b>	<b>8,116</b>	<b>95,002</b>	<b>54,829</b>	<b>21,188</b>	<b>180,095</b>
IB. Other expenses:															
Building occupancy	1,860	7	13	7,523	29,341	222,394	427,851	404	404	57	23	448	2,809	1,267	4,604
Professional services	372	64	647	3,492	40,195	39,142	221,010	64	64	9	33	448	359	199	1,048
Travel	419	1,728	6,981	15,306	342	4,093	53,012	295	295	42	240	2,918	3,578	925	7,703
Equipment	492	712	897	11,175	3,062	41,847	101,326	802	802	114	60	986	1,720	2,516	5,396
Food services	-	-	-	98	12,255	60,442	127,531	2	2	-	-	-	-	6	6
Indigent drug program	-	-	-	-	-	10,221	13,246	-	-	-	-	-	-	-	-
Medical and pharmacy	-	-	-	-	380	2,106	4,249	-	-	-	-	-	-	-	-
Subcontracted services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance	484	1,514	583	4,521	11,955	78,345	164,559	269	269	38	54	661	346	845	1,944
Interest	-	-	-	-	2,468	4,148	15,235	-	-	-	-	-	-	-	-
Adult family stipends	122,522	38,838	150,988	867,196	-	-	1,227,028	-	-	-	-	-	-	-	-
Operating supplies and expenses	739	1,290	1,344	12,800	10,469	52,059	178,629	274	274	39	96	1,340	1,083	861	3,419
Other	-	-	-	25	34	229	656	8	8	1	-	5	15	26	47
In-kind	-	-	-	-	-	26,239	34,057	-	-	-	-	-	-	-	-
<b>Total other expenses</b>	<b>126,888</b>	<b>44,153</b>	<b>161,453</b>	<b>922,136</b>	<b>110,501</b>	<b>541,265</b>	<b>2,568,389</b>	<b>2,118</b>	<b>2,118</b>	<b>300</b>	<b>506</b>	<b>6,806</b>	<b>9,910</b>	<b>6,645</b>	<b>24,167</b>
<b>Total personnel and other expenses</b>	<b>192,556</b>	<b>73,304</b>	<b>232,376</b>	<b>1,427,017</b>	<b>280,521</b>	<b>1,347,335</b>	<b>5,642,891</b>	<b>8,868</b>	<b>8,868</b>	<b>1,260</b>	<b>8,622</b>	<b>101,808</b>	<b>64,739</b>	<b>27,833</b>	<b>204,262</b>
IIC. Distributed indirect costs:															
Administrative	24,699	9,403	29,807	183,042	35,831	168,731	956,916	1,458	1,458	207	1,101	13,774	8,304	4,576	27,962
<b>Total expenses</b>	<b>217,255</b>	<b>82,707</b>	<b>262,183</b>	<b>1,610,059</b>	<b>316,352</b>	<b>1,516,066</b>	<b>6,599,807</b>	<b>10,326</b>	<b>10,326</b>	<b>1,467</b>	<b>9,723</b>	<b>115,582</b>	<b>73,043</b>	<b>32,409</b>	<b>232,224</b>
IID. Unallowable costs:															
Unallowable costs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>\$ 217,255</b>	<b>\$ 82,707</b>	<b>\$ 262,183</b>	<b>\$ 1,610,059</b>	<b>\$ 316,352</b>	<b>\$ 1,516,066</b>	<b>\$ 6,599,807</b>	<b>\$ 10,326</b>	<b>\$ 10,326</b>	<b>\$ 1,467</b>	<b>\$ 9,723</b>	<b>\$ 115,582</b>	<b>\$ 73,043</b>	<b>\$ 32,409</b>	<b>\$ 232,224</b>
IE. Capital expenditures:															
Capital expenditures	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

(Continued)

**Gulf Coast Jewish Family and Community Services, Inc. and Affiliates**

**Substance Abuse and Mental Health Services  
Program/Cost Center Actual Expenses and Revenues  
Part II: Actual Expenses (Continued)**

**Year Ended June 30, 2022**

Expense Categories	State-Designated SAMH Cost Center							
	State SAMH-Fund Cost Center							
	Child Substance Abuse		State-Designated ASMH Cost Center			Non SAMH		
Recovery Support Individual	Total Child Substance Abuse	Total for State SAMH- Funded Cost Centers	Total for Nonstate-SAMH Cost Centers	Total for All State Designated SAMH Cost Centers	Non SAMH Cost Centers	Administrative		
Contract Number	34356-20							
IIA. Personnel expenses:								
Salaries	\$ 8,718	\$ 8,718	\$ 2,731,239	\$ 357,168	\$ 3,088,407	\$ 17,792,943	\$ 2,815,462	\$ 23,696,812
Payroll taxes and benefits	1,070	1,070	539,896	69,391	609,287	3,409,024	560,190	4,578,501
<b>Total personnel costs</b>	<b>9,788</b>	<b>9,788</b>	<b>3,271,135</b>	<b>426,559</b>	<b>3,697,694</b>	<b>21,201,967</b>	<b>3,375,652</b>	<b>28,275,313</b>
IIB. Other expenses:								
Building occupancy	586	586	433,445	5,707	439,152	1,487,231	238,895	2,165,278
Professional services	92	92	222,214	1,763	223,977	4,134,363	509,792	4,868,132
Travel	427	427	61,437	6,867	68,304	1,150,775	39,379	1,258,458
Equipment	1,162	1,162	108,686	1,919	110,605	376,185	536,745	1,023,535
Food services	3	3	127,542	-	127,542	184,159	2,437	314,138
Indigent drug program	-	-	13,246	-	13,246	1,966	-	15,212
Medical and pharmacy	-	-	4,249	-	4,249	26,032	-	30,281
Subcontracted services	-	-	-	-	-	279,620	-	279,620
Insurance	390	390	167,162	4,616	171,778	234,896	98,168	504,842
Interest	-	-	15,235	-	15,235	-	39,385	54,620
Adult family stipends	-	-	1,227,028	-	1,227,028	-	-	1,227,028
Operating supplies and expenses	398	398	182,720	14,569	197,289	2,975,638	257,757	3,430,684
Other	12	12	723	-	723	22,504	24,193	47,420
In-kind	-	-	34,057	-	34,057	311,679	-	345,736
<b>Total other expenses</b>	<b>3,070</b>	<b>3,070</b>	<b>2,597,744</b>	<b>35,441</b>	<b>2,633,185</b>	<b>11,185,048</b>	<b>1,746,751</b>	<b>15,564,984</b>
<b>Total personnel and other expenses</b>	<b>12,858</b>	<b>12,858</b>	<b>5,868,879</b>	<b>462,000</b>	<b>6,330,879</b>	<b>32,387,015</b>	<b>5,122,403</b>	<b>43,840,297</b>
IIC. Distributed indirect costs:								
Administrative	2,114	2,114	988,450	59,260	1,047,710	4,154,241	(4,982,610)	219,341
<b>Total expenses</b>	<b>14,972</b>	<b>14,972</b>	<b>6,857,329</b>	<b>521,260</b>	<b>7,378,589</b>	<b>36,541,256</b>	<b>139,793</b>	<b>44,059,638</b>
IID. Unallowable costs:								
Unallowable costs	-	-	-	-	-	-	-	-
<b>\$ 14,972</b>	<b>\$ 14,972</b>	<b>\$ 6,857,329</b>	<b>\$ 521,260</b>	<b>\$ 7,378,589</b>	<b>\$ 36,541,256</b>	<b>\$ 139,793</b>	<b>\$ 44,059,638</b>	
IIE. Capital expenditures:								
Capital expenditures	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

**Gulf Coast Jewish Family and Community Services, Inc. and Affiliates**

**Schedule of State Earnings  
Year Ended June 30, 2022**

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1	Total expenditures	<b>\$ 44,059,638</b>
2	Less other state and federal funds	<b>(20,999,227)</b>
3	Less non-match SAMH funds	<b>(6,144,649)</b>
4	Less unallowable costs per 65E-14, F.A.C.	<u>-</u>
5	Total allowable expenditures	<b>16,915,762</b>
6	Maximum available earnings	<b>12,686,822</b>
7	Amount of state funds requiring match	<u><b>573,135</b></u>
8	Amount due to department	<u><u><b>\$ -</b></u></u>

**Notes to the Schedule of State Earnings**

**Note 1:**

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 year ended June 30, 2022.

**Note 2:**

Subsequent to the issuance of the consolidated financial statements and supplementary information, dated December 22, 2022, management identified errors in the Schedule of State Earnings. These errors have been corrected.

**Gulf Coast Jewish Family and Community Services, Inc. and Affiliates**

**Substance Abuse and Mental Health Services  
Schedule of Bed-Day Availability Payments\*  
Year Ended June 30, 2022**

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\*This schedule does not apply for the year ended June 30, 2022.

**Gulf Coast Jewish Family and Community Services, Inc. and Affiliates**

**Substance Abuse and Mental Health Services  
Schedule of Related Party Transaction Adjustments\*  
Year Ended June 30, 2022**

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\*This schedule does not apply for the year ended June 30, 2022.

Gulf Coast Jewish Family and Community Services, Inc. and Affiliates

Schedule of Functional Expenses as Required by Area Agency on Aging of Pasco-Pinellas, Inc.  
Year Ended June 30, 2022

	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	\$ 258,672	\$ 539,358	\$ 201,722	\$ 55,801	\$ 19,541,739	\$ 20,597,292	\$ 375,746	\$ -	\$ 2,723,772	\$ 3,099,518	\$ 23,696,810	
Payroll taxes and benefits	55,132	114,039	42,651	9,940	3,754,535	3,976,297	55,968	-	546,237	602,205	4,578,502	
<b>Total personnel costs</b>	<b>313,804</b>	<b>653,397</b>	<b>244,373</b>	<b>65,741</b>	<b>23,296,274</b>	<b>24,573,589</b>	<b>431,714</b>	<b>-</b>	<b>3,270,009</b>	<b>3,701,723</b>	<b>28,275,312</b>	
Travel	14,764	2,697	1,009	459	1,199,652	1,218,581	498	-	39,379	39,877	1,258,458	
Communications and postage	5,501	9,616	3,596	4,601	353,448	376,762	6,257	-	83,052	89,309	466,071	
Utilities	744	4,070	1,522	156	158,768	165,260	1,354	-	27,841	29,195	194,455	
Advertising	-	-	-	-	14,056	14,056	150	-	-	150	14,206	
Insurance	2,239	7,630	2,854	761	392,232	405,716	1,417	-	97,709	99,126	504,842	
Maintenance and repair	790	12,529	4,686	407	344,050	362,462	3,641	-	74,720	78,361	440,823	
Printing and supplies	307	4,365	1,632	2	197,346	203,652	17,103	-	29,732	46,835	250,487	
Building cost	-	-	-	-	1,158,470	1,158,470	-	-	24,488	24,488	1,182,958	
Equipment	3,923	8,929	3,339	4,343	407,706	428,240	16,883	-	485,432	502,315	930,555	
Professional fees	4,099	3,609	1,350	532	4,320,548	4,330,138	38,243	-	499,855	538,098	4,868,236	
Subcontractors	-	-	-	-	279,620	279,620	-	-	-	-	279,620	
Program supplies	-	-	-	-	45,491	45,491	-	-	-	-	45,491	
Depreciation	855	11,782	4,407	454	264,134	281,632	3,933	-	124,767	128,700	410,332	
Food and supplies	-	-	-	-	311,688	311,688	39	-	2,437	2,476	314,164	
Stipends	-	-	-	-	1,227,029	1,227,029	-	-	-	-	1,227,029	
Interest	-	-	-	-	15,234	15,234	-	-	39,385	39,385	54,619	
Other	6,077	1,391	520	9	2,962,462	2,970,459	65,380	14,293	199,697	279,370	3,249,829	
<b>Total direct expenses</b>	<b>353,103</b>	<b>720,015</b>	<b>269,288</b>	<b>77,465</b>	<b>36,948,208</b>	<b>38,368,079</b>	<b>586,612</b>	<b>14,293</b>	<b>4,998,503</b>	<b>5,599,408</b>	<b>43,967,487</b>	
Allocation of management and general	45,297	92,422	34,566	9,937	4,741,037	4,923,259	75,244	-	(4,998,503)	(4,923,259)	-	
<b>Total expenses</b>	<b>\$ 398,400</b>	<b>\$ 812,437</b>	<b>\$ 303,854</b>	<b>\$ 87,402</b>	<b>\$ 41,689,245</b>	<b>\$ 43,291,338</b>	<b>\$ 661,856</b>	<b>\$ 14,293</b>	<b>\$ -</b>	<b>\$ 676,149</b>	<b>\$ 43,967,487</b>	
Units served	<u>9,383</u>	<u>11,898</u>	<u>4,449</u>	<u>908</u>								

**Gulf Coast Jewish Family and Community Services, Inc. and Affiliates**

**Schedule of Program Revenue and Expenses for Conference on Jewish Material Claims  
Against Germany, Inc. In-Home Services Program  
Year Ended December 31, 2021\***

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Operating support and revenue:	
Grant revenue (GG23)	<u>\$ 3,659,589</u>
Operating expenses:	
Contract housekeeping services	2,405,522
Contracted personal care services	733,507
Client transportation services	259
Personnel	255,824
Socialization	1,712
Food, medical and dental	8,574
Administrative cost allocation	<u>254,191</u>
	<u>3,659,589</u>
<b>Program income</b>	<u><u>\$ -</u></u>

\*The grant period is the year ended December 31, 2021.

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



**Report on Internal Control over Financial Reporting and on  
Compliance and Other Matters Based on an Audit of Financial Statements Performed  
in Accordance With *Government Auditing Standards***

**Independent Auditor's Report**

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

We have audited, in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States (*Government Auditing Standards*), the consolidated financial statements of Gulf Coast Jewish Family and Community Services, Inc., and Affiliates (the Organization), which comprise the consolidated statements of financial position as of June 30, 2022, the related consolidated statements of activities, functional expenses and cash flows for the year then ended, and the related notes to the consolidated financial statements (collectively, the financial statements), and have issued our report thereon dated December 22, 2022, except for the Schedule of State Earnings and the Substance Abuse and Mental Health Services Program/Cost Center Actual Expenses and Revenues Part I: Actual Funding Sources Schedule, for which the date is March 1, 2023.

**Report on Internal Control Over Financial Reporting**

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

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

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies and therefore, material weaknesses or significant deficiencies may exist that were not identified. We identified a certain deficiency in internal control, described in the accompanying schedule of findings and questioned costs as item 2022-001, that we consider to be a material weakness.

**Report on Compliance and Other Matters**

As part of obtaining reasonable assurance about whether the Organization's financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the financial statements. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed an instance of noncompliance or other matters that are required to be reported under *Government Auditing Standards* and which are described in the accompanying schedule of findings and questioned costs as item 2022-001.

**Organization's Response to Findings**

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

**Purpose of This Report**

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the 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.

*RSM US LLP*

St. Petersburg, Florida

December 22, 2022, except for finding 2022-001 as reported in the schedule of findings and questioned costs for which the date is March 1, 2023.

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

**Independent Auditor's Report**

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

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

***Opinion on Each Major Federal Program and State Financial Assistance Project***

We have audited Gulf Coast Jewish Family and Community Services, Inc. and Affiliates (the Organization) compliance with the types of compliance requirements described in the *OMB Compliance Supplement* and in the State of Florida's *Department of Financial Services' State Projects Compliance Supplement* that could have a direct and material effect on each of the Organization's major federal programs and state financial assistance projects for the year ended June 30, 2022. The Organization's major federal programs and state financial assistance projects are identified in the summary of auditor's results section of the accompanying schedule of findings and questioned costs.

In our opinion, the Organization complied, in all material respects, with the types of compliance requirements referred to above that could have a direct and material effect on each of its major federal programs and state financial assistance projects for the year ended June 30, 2022.

***Basis for Opinion on Each Major Federal Program and State Financial Assistance Project***

We conducted our audit of compliance in accordance with auditing standards generally accepted in the United States of America (GAAS); the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States (*Government Auditing Standards*); 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 the State of Florida Chapter 10.650, *Rules of the Auditor General* (Chapter 10.650). Our responsibilities under those standards, the Uniform Guidance and Chapter 10.650 are further described in the Auditor's Responsibilities for the Audit of Compliance section of our report.

We are required to be independent of the Organization and to meet our other ethical responsibilities, in accordance with relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on compliance for each major federal program and state financial assistance project. Our audit does not provide a legal determination of the Organization's compliance with the compliance requirements referred to above.

***Other Matter – Federal Expenditures Not Included in the Compliance Audit***

The Organization's basic financial statements include the operations of the Gulf Coast Heron Housing, Inc., which expended \$6,253,491 in federal awards which is not included in the Organization's schedule of expenditures of federal awards during the year ended June 30, 2022. Our compliance audit, described in the "Opinion on Each Major Federal Program," does not include the operations Gulf Coast Heron Housing, Inc. because a standalone compliance audit is performed.

### **Responsibilities of Management for Compliance**

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

### **Auditor's Responsibilities for the Audit of Compliance**

Our objectives are to obtain reasonable assurance about whether material noncompliance with the compliance requirements referred to above occurred, whether due to fraud or error, and express an opinion on the Organization's compliance based on our audit. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS, *Government Auditing Standards*, the Uniform Guidance, and Chapter 10.650 will always detect material noncompliance when it exists. The risk of not detecting material noncompliance resulting from fraud is higher than for that resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal control. Noncompliance with the compliance requirements referred to above is considered material, if there is a substantial likelihood that, individually or in the aggregate, it would influence the judgment made by a reasonable user of the report on compliance about the Organization's compliance with the requirements of each major federal program and state financial assistance project as a whole.

In performing an audit in accordance with GAAS, *Government Auditing Standards*, the Uniform Guidance, and Chapter 10.650, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material noncompliance, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the Organization's compliance with the compliance requirements referred to above and performing such other procedures as we considered necessary in the circumstances.
- Obtain an understanding of the Organization's internal control over compliance relevant to the audit in order to design audit procedures that are appropriate in the circumstances and to test and report on internal control over compliance in accordance with the Uniform Guidance, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control over compliance. Accordingly, no such opinion is expressed.

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

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

A *deficiency in internal control over compliance* exists when the design or operation of a control over compliance does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, noncompliance with a type of compliance requirement of a federal program on a timely basis. A *material weakness in internal control over compliance* is a deficiency, or 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 will not be prevented, or detected and corrected, on a timely basis. A *significant deficiency in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance with a type of compliance requirement of a federal program that is less severe than a material weakness in internal control over compliance, yet important enough to merit attention by those charged with governance.

Our consideration of internal control over compliance was for the limited purpose described in the Auditor's Responsibilities for the Audit of Compliance section above and was not designed to identify all deficiencies in internal control over compliance that might be material weaknesses or significant deficiencies in internal control over compliance. Given these limitations, during our audit, we did not identify any deficiencies in internal control over compliance that we consider to be material weaknesses, as defined above. However, material weaknesses or significant deficiencies in internal control over compliance may exist that were not identified.

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

The purpose of this report on internal control over compliance is solely to describe the scope of our testing of internal control over compliance and the results of that testing based on the requirements of the Uniform Guidance and Chapter 10.650. Accordingly, this report is not suitable for any other purpose.

*RSM US LLP*

St. Petersburg, Florida  
December 22, 2022

Gulf Coast Jewish Family and Community Services, Inc. and Affiliates

Schedule of Expenditures of Federal Awards and State Financial Assistance  
Year Ended June 30, 2022

Federal Grantor/Pass-Through Grantor/Program Title	Federal ALN Number	Contract/Grant Number	Provided to Subrecipients	Total Federal Expenditures
<b>U.S. Department of Health and Human Services</b>				
Unaccompanied Alien Children Program	93.676	90ZU0322-01-02 90ZU0322-01-03	\$ - -	\$ 2,818,433 1,579,878 <u>4,398,311</u>
Assistance for Torture Victims	93.604	90ZT0190-03-00 90ZT0190-04-00	- -	122,216 275,062 <u>397,278</u>
Refugee and Entrant Assistance Discretionary Grant	93.576	90ZM0023-01-00	-	116,369
<i>Passed-through from Central Florida Behavioral Health Network, Inc.:</i>				
Block Grants for Community Mental Health Services	93.958	QG014-21	-	701,888
Block Grants for Prevention and Treatment of Substance Abuse	93.959	QG014-21	-	110,139
			-	<u>812,027</u>
<i>Passed-through from Area Agency on Aging:</i>				
Aging Cluster:				
Special Programs for the Aging – Title III, Part B				
Grants for Supportive Services and Senior Centers	93.044	EA021-GCJFCS EA022-GCJFCS	- -	246,122 77,466 <u>323,588</u>
<i>Passed-through from Eckerd Youth Alternatives, Inc.:</i>				
MaryLee Allen Promoting Safe and Stable Families	93.556	ECA-C13-CMO-GCJ-FY22 ECA-C13-FRS-GCJ-FY22 ECA-C13-KIN-GCJ-FY22 ECA-C6-SA-GCHGA-FY23 ECA-C6-DIV-GCJ-FY22 ECA-C13-IHS-GCJ-FY22	- - - - - 41,267	36,161 564,689 57,899 48,249 224,469 303,078 <u>41,267</u> 1,234,545
Temporary Assistance for Needy Families	93.558	ECA-C13-CMO-GCJ-FY22 ECA-C13-FRS-GCJ-FY22 ECA-C13-KIN-GCJ-FY22 ECA-C6-DIV-GCJ-FY22 ECA-C13-IHS-GCJ-FY22	- - - - 52,114	1,184,516 16,467 257 837,017 554,869 <u>52,114</u> 2,593,126
Community-Based Child Abuse Prevention Grants	93.590	ECA-C13-IHS-GCJ-FY22	6,755	6,755
Stephanie Tubbs Jones Child Welfare Services Program	93.645	ECA-C13-CMO-GCJ-FY22 ECA-C13-FRS-GCJ-FY22	- -	570,277 869 <u>571,146</u>
Foster Care Title IV-E	93.658	ECA-C13-CMO-GCJ-FY22 ECA-C13-FRS-GCJ-FY22 ECA-C13-KIN-GCJ-FY22 ECA-C6-DIV-GCJ-FY22 ECA-C13-IHS-GCJ-FY22	- - - - 47,972	2,661,272 36,568 579 250,293 481,970 <u>47,972</u> 3,430,682
Adoption Assistance	93.659	ECA-C13-CMO-GCJ-FY22 ECA-C13-FRS-GCJ-FY22 ECA-C13-KIN-GCJ-FY22	- - -	235,472 2,896 13 <u>238,381</u>
Social Services Block Grant	93.667	ECA-C13-CMO-GCJ-FY22 ECA-C13-FRS-GCJ-FY22	- -	24,445 329 <u>24,774</u>
Child Abuse and Neglect State Grants	93.669	ECA-C6-DIV-GCJ-FY22 ECA-C13-IHS-GCJ-FY22	- 2,169	57,894 27,326 <u>2,169</u> 85,220

(Continued)

Gulf Coast Jewish Family and Community Services, Inc. and Affiliates

Schedule of Expenditures of Federal Awards and State Financial Assistance (Continued)  
Year Ended June 30, 2022

Federal Grantor/Pass-Through Grantor/Program Title	Federal ALN Number	Contract/Grant Number	Provided to Subrecipients	Total Federal Expenditures
<i>Passed-through from Embrace Families:</i>				
MaryLee Allen Promoting Safe and Stable Families	93.556	OROS001-2023	\$ -	\$ 402,059
Temporary Assistance for Needy Families	93.558	OROS001-2023	-	619,417
Stephanie Tubbs Jones Child Welfare Services Program	93.645	OROS001-2023	-	203,948
Foster Care Title IV-E	93.658	OROS001-2023	-	1,396,606
Adoption Assistance	93.659	OROS001-2023	-	228,422
John H. Chafee Foster Care Independence Program for Successful Transition to Adulthood	93.674	OROS001-2023	-	96,226
			-	2,946,678
<i>Passed-through from Hebrew Immigrant Aid Society:</i>				
Refugee and Entrant Assistance Voluntary Agency Programs	93.567	1901MDRVMG 2001MDRVMG	-	9,843
			-	368,194
			-	378,037
Refugee and Entrant Assistance Discretionary Grants	93.576	90RP0116-03-00 90RP0116-04-00 PCFY2204 PCFY2213 PCFY2204-01 PCFY2213-01 90RG0204-01-00	-	19,261
			-	59,641
			-	104,475
			-	4,651
			-	231,185
			-	16,445
			-	63,486
			-	499,144
<i>Passed-through from Broward Behavioral Health Coalition:</i>				
Block Grants for Community Mental Health Services	93.958	34356-17	-	292,458
Block Grants for Prevention and Treatment of Substance Abuse	93.959	34356-17	-	25,202
			-	317,660
<i>Passed-through from Central Florida Cares Health System, Inc.:</i>				
Block Grants for Community Mental Health Services	93.958	GCJ23	-	59,483
<i>Passed-through from State of Florida Department of Children and Families:</i>				
Refugee and Entrant Assistance – State Administered Programs	93.566	LN204	-	100,000
<i>Passed-through Lutheran Services Florida, Inc.:</i>				
Refugee and Entrant Assistance – State Administered Programs	93.566	LK205	-	40,408
<i>Passed-through from Pasco Hernando Workforce Board, Inc.:</i>				
Temporary Assistance for Needy Families	93.558	N/A	-	1,062,000
<b>Subtotal – U.S. Department of Health and Human Services</b>			150,277	19,635,612
<b>U.S. Department of Housing and Urban Development</b>				
Section 8 Project-Based Cluster:				
Section 8 Housing Assistance Payment Program	14.195	N/A	-	63,733
<i>Passed-through Pasco County:</i>				
CDBG – Entitlement Grants Cluster				
Community Development Block Grants Section 108 Loan Guarantees	14.218	N/A	-	70,309
<i>Passed-through City of Largo:</i>				
CDBG – Entitlement Grants Cluster				
Community Development Block Grants Section 108 Loan Guarantees	14.218	N/A	-	8,027
<b>Subtotal – U.S. Department of Housing and Urban Development</b>			-	142,069
<b>U.S. Department of State</b>				
<i>Passed-through Hebrew Immigrant Aid Society:</i>				
U.S. Refugee Admissions Program	19.510	SPRMCO21CA3288 SPRMCO21CA3005	-	491,822
			-	100,871
<b>Subtotal – U. S. Department of State</b>			-	592,693
<b>Total Expenditures of Federal Awards</b>			\$ 150,277	\$ 20,370,374

(Continued)

Gulf Coast Jewish Family and Community Services, Inc. and Affiliates

Schedule of Expenditures of Federal Awards and State Financial Assistance (Continued)  
Year Ended June 30, 2022

Federal Grantor/Pass-Through Grantor/Program Title	State CSFA Number	Contract/Grant Number	Provided to Subrecipients	Total State Expenditures
<b>State of Florida Department of Children and Families</b>				
Community Care for Disabled Adults	60.008	QG501	\$ -	\$ 1,870
<i>Passed-through from Eckerd Youth Alternatives, Inc.:</i>				
Out-of-Home Supports	60.074	ECA-C13-KIN-GCJ-FY22	-	248,243
CBC – Purchase Therapeutic Services for Children	60.183	ECA-C13-IHS-GCJ-FY22	1,406	4,436
<i>Passed-through from Central Florida Behavioral Health Network, Inc.:</i>				
SAMH ME State Funded Federal Excluded Services	60.190	QB014-19	-	30,000
<i>Passed-through from Embrace Families:</i>				
Out-of-Home Supports	60.074	OROS001-2023	-	131,464
<b>Subtotal – Department of Children and Families</b>			<u>1,406</u>	<u>416,013</u>
<b>State of Florida Department of Economic Opportunity</b>				
<i>Passed-through from Pasco Hernando Workforce Board, Inc.:</i>				
Workforce Development Projects	40.037	N/A	-	176,250
<b>Subtotal – Department of Economic Opportunity</b>			<u>-</u>	<u>176,250</u>
Out-of-Home Supports				
<b>State of Florida Department of Elder Affairs</b>				
<i>Passed-through from Area Agency on Aging:</i>				
Home Care for the Elderly	65.001	EH021-GCJFCS	-	104,481
Local Services Programs	65.009	EL021-GCJFCS	-	58,238
Alzheimer's Respite Services	65.004	EZ021-GCJFCS	-	149,537
Community Care for the Elderly	65.010	EC021-GCJFCS	-	541,931
<b>Subtotal – Department of Elder Affairs</b>			<u>-</u>	<u>854,187</u>
<b>State of Florida Department of Financial Services</b>				
Holocaust Victims Assistance Act	43.003	CS094	-	40,624
<b>Subtotal – Department of Financial Services</b>			<u>-</u>	<u>40,624</u>
<b>Total Expenditures of State Financial Assistance</b>			<u>1,406</u>	<u>1,487,074</u>
<b>Total Expenditures of Federal Awards and State Financial Assistance</b>			<u>\$ 151,683</u>	<u>\$ 21,857,448</u>



**Gulf Coast Jewish Family and Community Services, Inc. and Affiliates**

**Schedule of Expenditures of Federal Awards and State Financial Assistance  
Totals by Federal Award Program and State Financial Assistance Project  
Year Ended June 30, 2022**

Federal Award Programs	ALN/ CSFA Number	Total Federal/State Expenditures
<b>U.S. Department of Health and Human Services</b>		
Temporary Assistance for Needy Families	93.558	\$ 4,274,543
Aging Cluster:		
Special Programs for the Aging – Title III, Part B		
Grants for Supportive Services and Senior Centers	93.044	323,588
Unaccompanied Alien Children Program	93.676	4,398,311
MaryLee Allen Promoting Safe and Stable Families	93.556	1,636,604
Refugee and Entrant Assistance – State Administered Programs	93.566	140,408
Refugee and Entrant Assistance Voluntary Agency Programs	93.567	378,037
Refugee and Entrant Assistance Discretionary Grants	93.576	615,513
Community-Based Child Abuse Prevention Grants	93.590	6,755
Assistance for Torture Victims	93.604	397,278
Stephanie Tubbs Jones Child Welfare Services Program	93.645	775,094
Foster Care Title IV-E	93.658	4,827,288
Adoption Assistance	93.659	466,803
Social Services Block Grant	93.667	24,774
Child Abuse and Neglect State Grants	93.669	85,220
John H. Chafee Foster Care Independence Program for Successful Transition to Adulthood	93.674	96,226
Block Grants for Community Mental Health Services	93.958	1,053,829
Block Grants for Prevention and Treatment of Substance Abuse	93.959	135,341
		<u>19,635,612</u>
<b>U.S. Department of State</b>		
U.S. Refugee Admissions Program	19.510	<u>592,693</u>
		<u>592,693</u>
<b>U.S. Department of Housing and Urban Development</b>		
Section 8 Project-Based Cluster:		
Section 8 Housing Assistance Payment Program	14.195	63,733
CDBG – Entitlement Grants Cluster:		
Community Development Block Grants Section 108 Loan Guarantees	14.218	78,336
		<u>142,069</u>
<b>Total Expenditures of Federal Awards</b>		<u>\$ 20,370,374</u>
<b>State Financial Assistance Projects</b>		
<b>State of Florida Department of Children and Families</b>		
Community Care for Disabled Adults	60.008	\$ 1,870
Out-of-Home Supports	60.074	379,707
CBC – Purchase Therapeutic Services for Children	60.183	4,436
SAMH ME State Funded Federal Excluded Services	60.190	30,000
		<u>416,013</u>
<b>State of Florida Department of Economic Opportunity</b>		
Workforce Development Projects	40.037	176,250
		<u>176,250</u>
<b>State of Florida Department of Elder Affairs</b>		
Home Care for the Elderly	65.001	104,481
Local Services Program	65.009	58,238
Alzheimer's Respite Services	65.004	149,537
Community Care for the Elderly	65.010	541,931
		<u>854,187</u>
<b>State of Florida Department of Financial Services</b>		
Holocaust Victims Assistance Act	43.003	40,624
		<u>40,624</u>
<b>Total Expenditures of State Financial Assistance</b>		<u>\$ 1,487,074</u>

## **Gulf Coast Jewish Family and Community Services, Inc. and Affiliates**

### **Notes to Schedule of Expenditures of Federal Awards and State Financial Assistance Year Ended June 30, 2022**

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#### **Note 1. Basis of Presentation**

The accompanying consolidated schedule of expenditures of federal awards and state financial assistance (the Schedule) includes the federal award and state financial assistance project activity of Gulf Coast Jewish Family and Community Services, Inc. and Affiliates, under programs of the federal government and the State of Florida for the year ended June 30, 2022. The information in this 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 the State of Florida Chapter 10.650, *Rules of the Auditor General*. Because the Schedule presents only a selected portion of the operations of Gulf Coast Jewish Family and Community Services, Inc. and Affiliates, it is not intended to and does not present the financial position, changes in net assets or cash flows of Gulf Coast Jewish Family and Community Services, Inc. and Affiliates.

#### **Note 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 the Uniform Guidance and cost principles established by the State of Florida Department of Financial Services, wherein certain types of expenditures are not allowable or are limited as to reimbursement.

#### **Note 3. Indirect Cost Rate**

Gulf Coast Jewish Family and Community Services, Inc. and Affiliates has elected not to use the 10% de minimis indirect cost rate as allowed under the Uniform Guidance.

#### **Note 4. Other**

The accompanying Schedule presents federal expenditures and state financial assistance bypass-through agency. Expenditures of certain federal programs and state financial assistance projects were awarded to Gulf Coast Jewish Family and Community Services, Inc. and Affiliates by more than one pass-through agency or under more than one contract. Total expenditures by federal award program and state financial assistance project are summarized on page 55.

**Gulf Coast Jewish Family and Community Services, Inc. and Affiliates**

**Schedule of Findings and Questioned Costs  
Year Ended June 30, 2022**

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**Section I - Summary of Auditor's Results**

**Financial Statements**

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

Unmodified

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Internal control over financial reporting:

- Material weakness(es) identified?
- Significant deficiency(ies) identified?

<u>  X  </u> Yes	<u>        </u> No
<u>        </u> Yes	<u>  X  </u> None Reported

Noncompliance material to the financial statements noted?

<u>  X  </u> Yes	<u>        </u> No
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**Federal Awards**

Internal control over major programs:

- Material weakness(es) identified?
- Significant deficiency(ies) identified?

<u>        </u> Yes	<u>  X  </u> No
<u>        </u> Yes	<u>  X  </u> None Reported

Type of auditor's report issued on compliance for major programs:

Unmodified

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Any audit findings disclosed that are required to be reported in accordance with Section 2 CFR 200.516(a)?

<u>        </u> Yes	<u>  X  </u> No
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Identification of major federal programs:

ALN Number(s):

93.645  
93.556  
93.558  
19.510  
93.658

Name of Federal Program or Cluster:

Stephanie Tubbs Jones Child Welfare Services Program  
MaryLee Allen Promoting Safe and Stable Families Program  
Temporary Assistance for Needy Families  
U.S. Refugee Admissions Program  
Foster Care Title IV-E

Dollar threshold used to distinguish between type A and type B programs:

\$750,000

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Auditee qualified as low-risk auditee?

<u>        </u> Yes	<u>  X  </u> No
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**State Financial Assistance Projects**

Internal control over major projects:

- Material weakness(es) identified?
- Significant deficiency(ies) identified?

<u>        </u> Yes	<u>  X  </u> No
<u>        </u> Yes	<u>  X  </u> None Reported

Type of auditor's report issued on compliance for major projects:

Unmodified

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Identification of major state projects:

CSFA Number(s)

65.004  
65.010

Name of State Financial Assistance Project

Alzheimers Respite Services  
Community Care for the Elderly

Any audit findings disclosed that are required to be reported in accordance with Chapter 10.650?

<u>        </u> Yes	<u>  X  </u> No
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Dollar threshold used to distinguish between type A and type B programs:

\$446,122

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## **Gulf Coast Jewish Family and Community Services, Inc. and Affiliates**

### **Schedule of Findings and Questioned Costs (Continued) Year Ended June 30, 2022**

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#### **Section II – Financial Statement Findings**

##### **Finding No. 2022-001 – Restated Supplementary Schedule**

###### ***Material Weakness and Non-Compliance***

Criteria: The Florida Administrative Code and Florida Administrative Register, Rule Chapter 65E-14, Community Substance Abuse and Mental Health Services – Financial Rules, Section 14.0003, Audits of SAMH-Funded Entities, indicates that if an Organization receives SAMH funding, the audit package shall contain schedule CF-MH 1034, Schedule of State Earnings.

Condition: Gulf Coast Jewish Family and Community Services, Inc. and Affiliates erroneously determined that the Schedule of State Earnings was not applicable for fiscal year 2022.

Context: This finding was limited to the supplementary information associated with the criteria established above.

Effect: Gulf Coast Jewish Family and Community Services, Inc. and Affiliates were not in compliance with the criteria indicated above and as a result, the financial statements were recalled and reissued with the completed schedule.

Cause: Gulf Coast did not have proper controls in place surrounding the compliance requirements associated with the SAMH funding.

Repeat Finding: This is a new finding for the fiscal year ended June 30, 2022.

Recommendation: We recommend Gulf Coast Jewish Family and Community Services identify additional controls or strengthen current controls to ensure all compliance requirements associated with state and federal funding are complied with.

Views of Responsible Officials and Planned Corrected Action: Management agrees with the finding. See Corrective Action Plan.

#### **Section III – Findings and Questioned Costs for Federal Awards and State Financial Assistance**

No matters to report.

**Gulf Coast Jewish Family and Community Services, Inc. and Affiliates**

**Summary Schedule of Prior Year Audit Findings  
Year Ended June 30, 2022**

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**Summary Schedule of Prior Audit Findings  
Year Ended June 30, 2022**

**2021-001:** Prior Year Restatement – Incorrect Application of Accounting Principles Generally Accepted in the United States of America (U.S. GAAP) – Reporting Entity

**Finding:** Based on principles and guidance contained within the 2013 Internal Control – Integrated Framework as published by the Committee of Sponsoring Organizations of the Treadway Commission (COSO), management is responsible for the design, implementation, and maintenance of internal controls over financial reporting with the objective that the consolidated financial statements are accurate under accounting principles generally accepted in the United States of America (U.S. GAAP). Gulf Coast Jewish Family and Community Services, Inc. and Affiliates (Gulf Coast JFCS) prior financial statements did not include the financial position and changes in net assets of Gulf Coast Heron Housing, Inc. (Heron), Housing and Urban Development (HUD) Project No. 067-EE052-WAH, and Gulf Coast Egret Housing, Inc. (Egret), HUD Project 067-HD017 (collectively, the HUD Projects). U.S. GAAP requires an entity to consolidate another not-for-profit organization if there is a controlling financial interest in the other not-for-profit organization. Based on accounting standards criteria and review of the HUD Projects By-Laws, management has determined that Gulf Coast JFCS has a controlling financial interest in the HUD Projects because of the requirement that members of each of the Projects' Board be on Gulf Coast JFCS's board or approved by Gulf Coast JFCS. The cumulative effect of the adjustment on beginning net assets without donor restrictions at July 1, 2020 was decreased by \$2,781,583 and no adjustment to net asset with donor restrictions at July 1, 2020. The effect on the change in net assets without donor restriction and with donor restriction as of June 30, 2020 is a decrease of \$156,296 and \$0, respectively.

**Corrective Action Taken:** Corrective action has been taken and completed. This finding is not repeated.

**Gulf Coast Jewish Family and Community Services, Inc. and Affiliates**

**Summary Schedule of Prior Year Audit Findings (Continued)**  
**Year Ended June 30, 2022**

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**Summary Schedule of Prior Audit Findings**  
**Year Ended June 30, 2022**

**2021-002: Pre-Audit Financial Statement Close Process**

**Finding:** Based on principles and guidance contained within the 2013 Internal Control – Integrated Framework as published by the Committee of Sponsoring Organizations of the Treadway Commission (COSO), management is responsible for the design, implementation, and maintenance of internal controls over financial reporting with the objective that the consolidated financial statements are accurate under accounting principles generally accepted in the United States of America (U.S. GAAP). During the course of our audit, we noted that the Organization had experienced turnover and therefore did not perform a timely close of the 2021 year end, resulting in several adjustments to the financial statements. Additionally, schedules received to support the general ledger transactions or general ledger account balances were either not accurate or incomplete which required multiple versions. The Organization did provide updated documentation upon request, but the lack of a formal review and timely close process led to significant adjustments of either the general ledger balances or supporting schedules. Schedules that were not prepared accurately resulted in entries to the general ledger. In the aggregate, material adjustments were made to the consolidated financial statements for the year ending June 30, 2021. Additionally, the completion of the 2021 audit was delayed due to lack of a full close being completed timely.

**Corrective Action Taken:** Corrective action has been taken and completed.  
This finding is not repeated.

**Gulf Coast Jewish Family and Community Services, Inc. and Affiliates**

**Summary Schedule of Prior Year Audit Findings (Continued)**  
**Year Ended June 30, 2022**

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**Summary Schedule of Prior Audit Findings**  
**Year Ended June 30, 2022**

**2021-003:** Prior Year Restatement – Incorrect Application of Accounting Principles Generally Accepted in the United States of America (U.S GAAP) – Endowment Net Asset Classification

**Finding:** As required by U.S. GAAP, 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. Additionally, effective July 1, 2012, the State of Florida adopted the Uniform Prudent Management of Institutional Funds Act (FUPMIFA). Absent explicit donor restrictions to the contrary, the Board has interpreted FUPMIFA as requiring the preservation of the fair value of the original gift as of the gift date of the donor-restricted endowment funds. 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. Condition: Per review of the historical treatment of the Organization's donor-restricted endowment funds, it was determined that the Organization did not properly make changes to comply with Florida UPMIFA to accumulate the earnings on its donor-restricted endowments within net assets with donor restrictions until such time as the funds were appropriated in accordance with the Organization's adopted spending policy. The cumulative effect of the restatement on beginning net assets with and without donor restrictions at July 1, 2020 was an increase of \$887,002 and decrease of \$887,002, respectively. The effect on the change in net assets with and without donor restriction as of June 30, 2020 is \$0.

**Corrective Action Taken:** Corrective action has been taken and completed. This finding is not repeated.



February 27, 2023

14041 Icot Blvd  
Clearwater, FL 33760

**CORRECTIVE ACTION PLAN: June 30, 2022**

**Identifying Number 2022-001: Restated Supplementary Schedule**

**Finding:** The Florida Administrative Code and Florida Administrative Register, Rule Chapter 65E-14, Community Substance Abuse and Mental Health Services – Financial Rules, Section 14.0003, Audits of SAMH-Funded Entities, indicates that if an Organization receives SAMH funding, the audit package shall contain schedule CF-MH 1034, Schedule of State Earnings. Gulf Coast Jewish Family and Community Services, Inc. and Affiliates erroneously determined that the Schedule of State Earnings was not applicable for fiscal year 2022. This finding was limited to the supplementary information associated with the criteria established above. Gulf Coast Jewish Family and Community Services, Inc. and Affiliates were not in compliance with the criteria indicated above and as a result, the financial statements were recalled and reissued with the completed schedule. The recommendation is for Gulf Coast Jewish Family and Community Services identify additional controls or strengthen current controls to ensure all compliance requirements associated with state and federal funding are complied with.

**Corrective Action Taken or Planned:** Management has reviewed current procedures over its controls regarding compliance requirements associated with state and federal funding. Additional review processes have been identified and will be implemented to ensure all compliance requirements are met in the future. The corrective action will be implemented no later than February 28, 2023.

The primary designated official is Paul Dennison, Chief Financial Officer.

With our best regards,

*Paul S Dennison*

Paul Dennison  
Chief Financial Officer