

**Financial Statements**

**JEWISH FAMILY SERVICES OF  
GREATER ORLANDO, INC.**

**December 31, 2018**

**JEWISH FAMILY SERVICES OF GREATER ORLANDO, INC.**

**Financial Statements**

**December 31, 2018**

**(With Independent Auditor's Report Thereon)**

JEWISH FAMILY SERVICES OF GREATER ORLANDO, INC.

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## **Independent Auditor's Report**

The Board of Directors  
Jewish Family Services of Greater Orlando, Inc.

### **Report on the Financial Statements**

We have audited the accompanying financial statements of Jewish Family Services of Greater Orlando, Inc. (the Organization) which comprise the statement of financial position as of December 31, 2018, and the related statements of activities, functional expenses, and cash flows for the year then ended, and the related notes to the financial statements.

### **Management's Responsibility for the Financial Statements**

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

### **Auditor's Responsibility**

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also

includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

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

### **Opinion**

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Jewish Family Services of Greater Orlando, Inc. as of December 31, 2018, and the changes in its net assets and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

### **Prior Period Adjustment**

As more fully discussed in Note 6 to the financial statements, management determined that certain funds administered by a third party are not held for the benefit of the Organization as previously reported. Accordingly, an adjustment has been made to net assets as of December 31, 2017 to correct this error.

*Schatz, Tschagg, Whitcomb, Mitchell & Shuilen, LLP*

August 9, 2019  
Maitland, Florida

JEWISH FAMILY SERVICES OF GREATER ORLANDO, INC

**Statement of Financial Position**

December 31, 2018

**Assets**

Cash and cash equivalents	\$ 504,920
Accounts receivable	66,727
Investments held by T.O.P. (note 3)	1,015,450
Food pantry inventory	<u>39,934</u>
Total current assets	1,627,031
Property and equipment (note 4)	1,069,247
Other	<u>3,208</u>
Total assets	<u><u>\$ 2,699,486</u></u>

**Liabilities and Net Assets**

Liabilities:

Accounts payable and accrued expenses	<u>\$ 50,008</u>
Total current liabilities	<u>50,008</u>

Net assets:

Without donor restrictions	1,456,602
With donor restrictions (note 5)	<u>1,192,876</u>
Total net assets	<u>2,649,478</u>
Total liabilities and net assets	<u><u>\$ 2,699,486</u></u>

See accompanying notes to financial statements.

JEWISH FAMILY SERVICES OF GREATER ORLANDO, INC.

Statement of Activities

Year ended December 31, 2018

	Without Donor Restrictions	With Donor Restrictions	Total
Public support and revenue:			
Public support:			
Government contracts	\$ 194,019	-	194,019
Contributions:			
United Way	159,645	16,809	176,454
Individuals and others	251,984	618	252,602
Private sourced grants	82,181	106,177	188,358
In-kind contributions	121,224	-	121,224
Special events (less benefit to donor costs of \$24,484)	24,644	-	24,644
Total public support	<u>833,697</u>	<u>123,604</u>	<u>957,301</u>
Revenue:			
Program fees	157,002	-	157,002
Other	3,772	-	3,772
Rental income, net	9,473	-	9,473
Investment loss from T.O.P. funds (note 3)	(40,555)	(17,318)	(57,873)
Total revenue	<u>129,692</u>	<u>(17,318)</u>	<u>112,374</u>
Net assets released from restrictions	<u>456,230</u>	<u>(456,230)</u>	<u>-</u>
Total public support and revenue	<u>1,419,619</u>	<u>(349,944)</u>	<u>1,069,675</u>
Program Expenses:			
Counseling	246,477	-	246,477
Emergency Services	219,325	-	219,325
Pantry	268,456	-	268,456
Family stabilization program	217,018	-	217,018
Chaplaincy	78,472	-	78,472
RIDE and Volunteers	66,218	-	66,218
Total program expenses	<u>1,095,966</u>	<u>-</u>	<u>1,095,966</u>
Support services:			
Management and general	156,730	-	156,730
Fund raising	168,868	-	168,868
Total support services	<u>325,598</u>	<u>-</u>	<u>325,598</u>
Total expenses	<u>1,421,564</u>	<u>-</u>	<u>1,421,564</u>
Changes in net assets	(1,945)	(349,944)	(351,889)
Net assets at beginning of year, as restated	<u>1,458,547</u>	<u>1,542,820</u>	<u>3,001,367</u>
Net assets at end of year	<u>\$ 1,456,602</u>	<u>1,192,876</u>	<u>2,649,478</u>

See accompanying notes to financial statements.

JEWISH FAMILY SERVICES OF GREATER ORLANDO, INC.

Statement of Functional Expenses

Year ended December 31, 2018

	Program Services							Supporting Services			
	Counseling	Emergency Services	Pantry	Family Stabilization Program	Chaplaincy	RIDE and Volunteers	Total Programs	Management and General	Fund Raising	Total	Total Expenses
Salaries and related expenses	\$ 98,169	86,969	86,494	132,290	66,734	31,063	501,719	59,839	131,544	191,383	693,102
Specific assistance to individuals	-	92	120,967	165	-	-	121,224	-	-	-	121,224
Contract services	97,371	-	314	32,848	-	-	130,533.00	69,669	1,000	70,669	201,202
Service and supplies	533	-	-	-	-	-	533	-	21	21	554
Travel	6	-	6,008	96	1,198	-	7,308	-	67	67	7,375
Food purchases	-	-	40,886	-	-	-	40,886	-	-	-	40,886
Conferences and meetings	-	48	-	-	-	-	48	244	198	442	490
Facilities/Occupancy	4,825	2,146	2,134	4,075	1,647	767	15,594	3,196	3,270	6,466	22,060
Assistance and grants	2,194	118,332	-	25,325	-	29,589	175,440	-	-	-	175,440
Depreciation	11,544	5,134	5,106	9,749	3,940	1,834	37,307	7,646	7,824	15,470	52,777
Insurance	7,716	3,432	3,413	6,516	2,633	1,225	24,935	5,904	5,233	11,137	36,072
Office expenses	7,860	2,379	2,438	4,606	1,798	894	19,975	4,076	9,971	14,047	34,022
Information technology	1,953	793	676	1,348	522	299	5,591	1,012	2,755	3,767	9,358
Other expenses	14,306	-	20	-	-	547	14,873	5,144	6,985	12,129	27,002
<b>Total expenses</b>	<b>\$ 246,477</b>	<b>219,325</b>	<b>268,456</b>	<b>217,018</b>	<b>78,472</b>	<b>66,218</b>	<b>1,095,966</b>	<b>156,730</b>	<b>168,868</b>	<b>325,598</b>	<b>1,421,564</b>

See accompanying notes to financial statements.



JEWISH FAMILY SERVICES OF GREATER ORLANDO, INC.

**Statement of Cash Flows**

Year ended December 31, 2018

Cash flows from operating activities:	
Change in net assets	\$ (351,889)
Adjustments to reconcile change in net assets to net cash from operating activities:	
Depreciation	52,777
Loss (gain) from T.O.P. investments	57,873
Net increase (decrease) in cash flows from changes in:	
Accounts receivable	8,519
Inventory - pantry	(11,830)
Other assets	(1,242)
Accounts payable and accrued expenses	17,249
Net cash used in operating activities	<u>(228,543)</u>
Cash flows from investing activities:	
Purchase of property and equipment	<u>(87,969)</u>
Net cash used in investing activities	<u>(87,969)</u>
Cash flows from financing activities:	
Investment in T.O.P. managed fund	(250,000)
Proceeds from T.O.P. grants	<u>22,460</u>
Net cash used in financing activities	<u>(227,540)</u>
Net decrease in cash	(544,052)
Cash and cash equivalents, beginning of year	<u>1,048,972</u>
Cash and cash equivalents, ending of year	<u><u>\$ 504,920</u></u>
Cash paid for interest	<u><u>\$ -</u></u>

See accompanying notes to financial statements.

JEWISH FAMILY SERVICES OF GREATER ORLANDO, INC.

**Notes to Financial Statements**

December 31, 2018

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

**(a) General**

Jewish Family Services of Greater Orlando, Inc. (the “Organization” or “Jewish Family Services”) is a not-for-profit services organization, located in Winter Park, Florida, which provides crisis, individual, marital and family counseling; emergency assistance (food, rent, utilities); family stabilization program, volunteer services, KidsKonnnect (in school group counseling for children affected by divorce) and Chaplaincy services.

**(b) Use of Estimates**

The preparation of 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 financial statements and reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

**(c) Basis of Presentation**

The accompanying financial statements are presented on the accrual basis and represent the financial position and results of operations of the Organization.

The Organization prepares its financial statements on an entity wide basis, focusing on the organization as a whole. Net assets and revenue, expenses, gains and losses are classified based on the existence or absence of donor-imposed restrictions. Accordingly, net assets of the Organization and changes therein are classified and reported as follows:

- Net assets without donor restrictions---Net assets that are not subject to donor-imposed stipulations and, therefore, available for use in general operations.
- Net assets with donor restrictions---Some donors impose restrictions that are temporary in nature, for example, stipulating that resources be used after a specified date, for particular programs or services, or to acquire buildings or equipment. Other donor-imposed restrictions that are perpetual in nature, for example, stipulating that resources be maintained in perpetuity. Laws may extend those limits to investment returns from those resources and to other enhancements (diminishments) of those resources. Thus, those laws extend donor-imposed restrictions.

JEWISH FAMILY SERVICES OF GREATER ORLANDO, INC.

**Notes to Financial Statements**

December 31, 2018

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

**(c) Basis of Presentation (Continued)**

Contributions received with donor imposed restrictions that are met in the same year as they are received are reported as unrestricted support. In addition, absent explicit donor stipulations about how long fixed assets must be maintained, the Organization reports expirations of donor restrictions on cash or cash equivalents that must be used to acquire fixed assets when the fixed assets begin construction and/or are acquired.

The Organization displays revenue in the following two natural classifications:

Revenue---Fees earned for the performance of Organization services.

Public Support---Unconditional gifts to the Organization of cash or other assets in a voluntary nonreciprocal transfer by another entity.

Revenue and public support are reported as increases in unrestricted net assets unless use of the related assets is limited by donor-imposed restrictions. Expenses are reported as decreases in unrestricted net assets unless their use is limited by donor-imposed restrictions. Expirations of restrictions on net assets (i.e., the donor-stipulated purpose has been fulfilled and/or the stipulated time period has elapsed) are reported as reclassifications between the applicable classes of net assets.

Contributions, including unconditional promises to give, are recognized as revenue in the period made or received. Conditional promises to give are not recognized until they become unconditional, that is, when the conditions on which they depend are substantially met. Contributions of assets other than cash are recorded at their estimated fair value at the date of gift.

**(d) Cash and Cash Equivalents**

Cash and cash equivalents includes all highly liquid investments purchased with a maturity of three months or less.

JEWISH FAMILY SERVICES OF GREATER ORLANDO, INC.

**Notes to Financial Statements**

December 31, 2018

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

**(e) Investments**

Investments are generally recorded at fair value based upon quoted market prices, when available, or estimates of fair value. Donated assets are recorded at fair value at the date of donation, or, if sold immediately after receipt, at the amount of sales proceeds received (which is considered a fair measure of the value at the date of donation).

**(f) Inventory**

Inventory of the food pantry is stated at estimated fair market value for donated food and lower of cost or market for purchased food.

**(g) Property and Equipment**

Purchased property and equipment is capitalized at cost. Donations of property and equipment are recorded as contributions at their estimated fair value. Such donations are reported as unrestricted contributions unless the donor has restricted the donated asset to a specific purpose. Assets donated with explicit restrictions regarding their use and contributions of cash that must be used to acquire property and equipment are reported as restricted contributions. Absent donor stipulations regarding how long those donated assets must be maintained, the Organization reports expirations of donor restrictions when the donated or acquired assets are placed in service as instructed by the donor. The Organization reclassifies restricted net assets to unrestricted net assets at that time.

Depreciation is provided on the straight-line method over the estimated useful lives of the assets which range from 3 to 39 years. All property expenditures in excess of \$1,000 are capitalized; maintenance and renewals are charged to expense as incurred.

**(h) Financial Instruments Fair Value and Concentration of Business and Credit Risk**

The carrying amount reported in the statement of financial position for cash and cash equivalents, accounts receivable, accounts payable and accrued expenses, approximates fair value because of the immediate or short-term maturity of these financial statements.

JEWISH FAMILY SERVICES OF GREATER ORLANDO, INC.

**Notes to Financial Statements**

December 31, 2018

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

**(h) Financial Instruments Fair Value and Concentration of Business and Credit Risk (Continued)**

Financial instruments, which potentially subject the Organization to concentrations of credit risk, consist principally of accounts and grant/contracts receivable which amount to approximately \$67,000. The Organization provides various types of services to qualified individuals and generally does not require collateral. Grants and contracts receivable, as applicable, arise as a result of the agreements with third parties to provide specified services. The grants and contracts are monitored on a monthly basis and are not collateralized. The Organization maintains its cash balances at certain financial institutions in which balances are insured by the Federal Deposit Insurance Corporation up to \$250,000.

**(i) Donated Goods and Services**

Donated materials and equipment are reflected as gifts-in-kind in the accompanying financial statements at their estimated values at date of receipt. For the years ended December 31, 2018, in-kind contributions, substantially consisting of food, were valued at approximately \$121,000. No amounts have been reflected in the statements for donated services because no objective basis is available to measure the value of such services; however, a substantial number of volunteers have donated significant amounts of their time in the Organization's program services and in its fund-raising campaigns.

**(j) Income Taxes**

Jewish Family Services is exempt from payment of federal and state income taxes under Internal Revenue Code Section 501(c)(3). In addition, the Organization has been determined by the Internal Revenue Service not to be a private foundation within the meaning of Section 509(a) of the Code. Consequently, no provision for income taxes has been included in the accompanying financial statements.

JEWISH FAMILY SERVICES OF GREATER ORLANDO, INC.

**Notes to Financial Statements**

December 31, 2018

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

**(j) Income Taxes (Continued)**

The Organization has adopted the provisions of FASB ASC SubTopic 740-10, (FASB Interpretation No. 48, *Accounting for Uncertainty in Income Taxes*). These provisions clarify the accounting for uncertainty in tax positions and prescribe guidance related to the financial statement recognition and measurement of a tax position taken or expected to be taken in a tax return. The tax benefit from an uncertain tax position is only recognized in the statement of financial position if the tax position is more likely than not to be sustained upon an examination, based on the technical merits of the position. Interest and penalties, if any, are included in expenses in the statement of activities. As of December 31, 2018, the Organization had no uncertain tax positions that qualify for recognition or disclosure in the financial statements.

The Organization's income tax returns are subject to review and examination by federal authorities. The Organization is not aware of any activities that would jeopardize its tax-exempt status. The Organization is not aware of any activities that are subject to tax on unrelated business income, excise or other taxes. The tax returns for the fiscal years ended from 2015 to 2017 are open to examination by federal authorities.

**(k) Subsequent Events**

In preparing these financial statements, the Organization has evaluated subsequent events and transactions for potential recognition and disclosure through August 9, 2019, which is the date the financial statements were available to be issued.

**(l) Long-Lived Assets**

Long-lived assets, as applicable, are reviewed for impairment whenever events or changes in circumstances indicate that the related carrying amount may not be recoverable. When required, impairment losses on assets to be held and used are recognized based on the excess of the asset's carrying amount and fair value of the asset and long-lived assets to be disposed of are reported at the lower of carrying amount or fair value less cost to sell.

JEWISH FAMILY SERVICES OF GREATER ORLANDO, INC.

Notes to Financial Statements

December 31, 2018

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

(m) **Functional Allocation of Expenses**

The costs of providing Organization programs and the administration of the Organization have been summarized on a functional basis in the statements of functional expenses. Accordingly, certain costs have been allocated among the programs and supporting services benefited.

(n) **Change in Accounting Principle**

On August 18, 2016, FASB issued Accounting Standards Update (ASU) 2016-14, Not-for-Profit Entities (Topic 958) – *Presentation of Financial Statements of Not-for-Profit Entities*. The update addresses the complexity and understandability of net asset classification, deficiencies in information about liquidity and availability of resources, and the lack of consistency in the type of information provided about expenses and investment return. We have implemented ASU 2016-14 and have adjusted the presentation in these financial statements accordingly.

(2) **Liquidity and Availability**

As of December 31, 2018, the Organization has approximately \$400,000 of financial assets available within one year of the balance sheet date to meet cash needs for general expenditure. The Organization has a policy to structure its financial assets to be available as its general expenditures, liabilities, and other obligations come due.

The following table reflects the Organization's financial assets as of December 31, 2018 reduced by amounts that are not available to meet general expenditures within one year of the statement of financial position date.

Cash and cash equivalents	\$ 504,920
Accounts receivable	66,727
Investments held by T.O.P.	1,015,450
Subtotal of financial assets	<u>1,587,097</u>
Amounts not available for general expenditure within one year:	
Net assets with donor restrictions	<u>(1,192,876)</u>
Financial assets available to meet cash needs for general expenditures within one year	<u>\$ 394,221</u>

JEWISH FAMILY SERVICES OF GREATER ORLANDO, INC.

**Notes to Financial Statements**

December 31, 2018

**(3) Investments held by T.O.P.**

Investments held by the Tampa-Orlando-Pinellas Jewish Foundation (T.O.P.) consist primarily of endowment funds and are recorded at their fair market value. T.O.P. invests funds it holds for the benefit of others in marketable securities on a pooled or segregated basis as appropriate to the fund (all Jewish Family Services' funds are pooled).

Generally accepted accounting principles defines fair value, establishes a framework for measuring fair value and expands disclosures about fair value measurements which currently applies to all financial assets and liabilities, as well as for any other assets and liabilities that are carried at fair value on a recurring basis.

Fair value is defined as the exchange price that would be received for an asset or paid to transfer a liability (an exit price) in the principal or most advantageous market for the asset or liability in an orderly transaction between market participants on the measurement date. These principles also establish a fair value hierarchy, which requires an entity to maximize the use of observable inputs and minimize the use of unobservable inputs when measuring fair value using three levels of inputs as follows:

- Level 1: quoted prices in active markets for identical assets or liabilities
- Level 2: quoted prices for similar assets and liabilities in active markets or inputs that are observable
- Level 3: inputs that are unobservable (for example, cash flow modeling based on assumptions)

The Organization did not change its valuation techniques during the year and continues to use Level 1 inputs to measure the fair value of its investments.

**(4) Property and Equipment**

Major classifications of property and equipment at December 31, 2018 are summarized below:

Land	\$ 412,680
Building and improvements	1,023,164
Furniture and fixtures	80,725
Office equipment	7,866
Automobile	14,883
	<hr/>
	1,539,318
Accumulated depreciation and amortization	(470,071)
	<hr/>
	\$ 1,069,247



JEWISH FAMILY SERVICES OF GREATER ORLANDO, INC.

**Notes to Financial Statements**

December 31, 2018

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

At December 31, 2018, net assets with donor restrictions are summarized as follows:

Purpose restricted:	
Program grants	\$ 95,296
Specific financial assistance/gifts	50,392
Goodman bequest	678,554
	824,242
Time restricted:	
Third party contribution funds	292,948
Restricted in perpetuity:	
Third party endowment funds	75,686
Total net assets with donor restrictions	\$ 1,192,876

**(6) Prior Period Adjustment**

During the year ended December 31, 2018, management determined that certain funds administered by T.O.P. were in fact not held for the benefit of Jewish Family Services as previously reported. In addition, it was discovered that certain other donated funds previously classified as unrestricted should be characterized as net assets with donor restrictions. Accordingly, the effect of this adjustment on beginning net assets is as follows as of December 31, 2017.

	<b>Without Donor Restrictions</b>	<b>With Donor Restrictions</b>	<b>Total</b>
Net assets as previously reported	\$ 2,819,665	624,069	3,443,734
Prior period adjustment	(442,367)	-	(442,367)
Reclassifications	(918,751)	918,751	-
Net assets as restated	\$ 1,458,547	1,542,820	3,001,367

JEWISH FAMILY SERVICES OF GREATER ORLANDO, INC.

**Notes to Financial Statements**

December 31, 2018

**(7) Endowments**

The Board of Directors of the Organization has interpreted the Florida Uniform Prudent Management of Institutional Funds Act (FUPMIFA) as requiring the preservation of the fair value of the original gift as of the gift date of the donor-restricted endowment funds absent explicit donor stipulations to the contrary. As a result of this interpretation, the Organization classifies as permanently restricted net assets (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 in permanently restricted net assets is classified as temporarily restricted net assets until those amounts are appropriated for expenditure by the Organization in a manner consistent with the standard of prudence prescribed by FUPMIFA. Any amount not appropriated for expenditure will be reclassified, subject to the original endowment restrictions imposed by the donor. In accordance with FUPMIFA, the Organization considers the following factors in making a determination to appropriate or accumulate donor-restricted endowment funds:

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

The externally controlled endowment interest held by a third party is invested according to third party decisions; the Organization has no control over the investment policy.

Endowment net asset composition by type of fund:

<b><u>December 31, 2018</u></b>	<b><u>Unrestricted</u></b>	<b><u>Time/Purpose Restricted</u></b>	<b><u>Perpetually Restricted</u></b>	<b><u>Total</u></b>
Donor restricted endowment funds:				
Externally controlled, TOP	<u>\$ 646,816</u>	<u>292,948</u>	<u>75,686</u>	<u>1,015,450</u>
	<u><u>\$ 646,816</u></u>	<u><u>292,948</u></u>	<u><u>75,686</u></u>	<u><u>1,015,450</u></u>

JEWISH FAMILY SERVICES OF GREATER ORLANDO, INC.

**Notes to Financial Statements**

December 31, 2018

**(7) Endowments (Continued)**

Changes in endowment net assets:

<u>December 31, 2018</u>	<u>Unrestricted</u>	<u>Time/Purpose Restricted</u>	<u>Perpetually Restricted</u>	<u>Total</u>
<b>Endowments, beginning of year. as restated</b>	\$ 437,371	324,192	84,220	845,783
Investment return:				
Donations	-	-	-	-
Transfer	250,000	(18,250)	(4,210)	227,540
Net depreciation (realized and unrealized)	<u>(40,555)</u>	<u>(12,994)</u>	<u>(4,324)</u>	<u>(57,873)</u>
<b>Endowments, end of year</b>	<u>\$ 646,816</u>	<u>292,948</u>	<u>75,686</u>	<u>1,015,450</u>