

JEWISH FAMILY SERVICE CALGARY
FINANCIAL STATEMENTS

March 31, 2024

JEWISH FAMILY SERVICE CALGARY

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INDEPENDENT AUDITOR'S REPORT

To the members of
Jewish Family Service Calgary

Report on the Audit of the Financial Statements

Qualified Opinion

We have audited the financial statements of Jewish Family Service Calgary (the Society), which comprise the statement of financial position as at March 31, 2024, and the statements of operations and changes in net assets and cash flows for the year then ended, and notes to the financial statements, including material accounting policy information.

In our opinion, except for the effects of the matter described in the Basis for Qualified Opinion section of our report, the accompanying financial statements present fairly, in all material respects, the financial position of the Society as at March 31, 2024, and the results of its operations and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations (ASNPO).

Basis for Qualified Opinion

In common with many not-for-profit organizations, the Society derives some of its revenue from cash receipts which, by their nature, are not susceptible to complete audit verification. Accordingly, our verification of these revenues was limited to the amounts recorded in the records of the Society. Therefore, we were not able to determine whether any adjustments might be necessary to revenue, excess of revenues over expenses, current assets and net assets for the year ended March 31, 2024.

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Society in accordance with the ethical requirements that are relevant to our audit of the financial statements in Canada, and we have fulfilled our ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with ASNPO, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Society's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Society or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Society's financial reporting process.

INDEPENDENT AUDITOR'S REPORT (Continued)

Auditors' 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 a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- ◆ Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. 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.
- ◆ 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 Society's internal control.
- ◆ Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- ◆ Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Society's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Society to cease to continue as a going concern.
- ◆ Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Calgary, Alberta
June 11, 2024

Geib & Company
Professional Corporation

Chartered Professional Accountants



JEWISH FAMILY SERVICE CALGARY**STATEMENT OF FINANCIAL POSITION**

March 31,

2024

2023

ASSETS**CURRENT**

Cash and short-term investments (Note 2)	\$ 2,248,218	\$ 1,983,214
Accounts receivable	400,486	373,794
Prepaid expenses	41,185	39,560

	2,689,889	2,396,568
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INVESTMENTS (Note 3)

	109	98
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PROPERTY AND EQUIPMENT (Note 4)

	34,249	25,328
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	<u>\$ 2,724,247</u>	<u>\$ 2,421,994</u>
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LIABILITIES**CURRENT**

Accounts payable and accrued liabilities (Note 6)	\$ 253,024	\$ 213,026
Deferred contributions (Note 7)	660,635	543,987

	913,659	757,013
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NET ASSETS**UNRESTRICTED**

	1,810,588	1,664,981
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	<u>\$ 2,724,247</u>	<u>\$ 2,421,994</u>
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Commitments (Note 9)

APPROVED ON BEHALF OF THE BOARD:Dennis Lewandowsky

Director

Sean O'Connell

Director

See Accompanying Notes

JEWISH FAMILY SERVICE CALGARY
STATEMENT OF OPERATIONS AND CHANGES IN NET ASSETS
For the year ended March 31,

	2024	2023
REVENUES		
Calgary Jewish Federation	\$ 232,200	\$ 229,953
Family & Community Support Services	267,089	264,882
Claims Conference (Note 8)	3,123,546	3,008,083
Donations	340,225	349,098
Other income, Schedule 1	<u>1,576,391</u>	<u>1,388,282</u>
	5,539,451	5,240,298
EXPENDITURES		
Administrative staff, Schedule 2	526,931	549,075
Agency programs, Schedule 2	4,297,159	3,986,105
Office, Schedule 2	417,623	412,486
Professional, Schedule 2	138,742	177,378
Amortization	<u>13,389</u>	<u>13,106</u>
	<u>5,393,844</u>	<u>5,138,150</u>
EXCESS OF REVENUES OVER EXPENDITURES FOR THE YEAR	145,607	102,148
UNRESTRICTED, BEGINNING OF YEAR	<u>1,664,981</u>	<u>1,562,833</u>
UNRESTRICTED, END OF YEAR	<u><u>\$ 1,810,588</u></u>	<u><u>\$ 1,664,981</u></u>

See Accompanying Notes

JEWISH FAMILY SERVICE CALGARY**STATEMENT OF CASH FLOWS**

For the year ended March 31,

2024

2023

CASH FLOWS FROM OPERATING ACTIVITIES

Cash receipts from supporters	\$ 5,629,408	\$ 5,158,198
Cash paid to suppliers and employees	<u>(5,341,718)</u>	<u>(5,107,262)</u>
	<u>287,690</u>	<u>50,936</u>

CASH FLOWS FROM INVESTING ACTIVITIES

(Increase) decrease in investments	(11)	25,970
Purchase of property and equipment	<u>(22,675)</u>	<u>(5,903)</u>
	<u>(22,686)</u>	<u>20,067</u>

NET INCREASE IN CASH AND SHORT-TERM INVESTMENTS 265,004 71,003**CASH AND SHORT-TERM INVESTMENTS, BEGINNING OF YEAR** 1,983,214 1,912,211**CASH AND SHORT-TERM INVESTMENTS, END OF YEAR** \$ 2,248,218 \$ 1,983,214

See Accompanying Notes

JEWISH FAMILY SERVICE CALGARY

NOTES TO FINANCIAL STATEMENTS

For the year ended March 31, 2024

PURPOSE OF THE SOCIETY

Since 1961, Jewish Family Service Calgary (JFSC) has been committed to providing services to the community from all faiths and cultures. Our Mission is to enrich lives and strengthen communities by providing social services to individuals, children, youth, and families based on the values of compassion, social justice and improving the world. JFSC is a registered charity and non-denominational accredited organization.

Our Guiding Principles:

- ◆ We treat each individual with dignity and respect
- ◆ We are accessible to people of all faiths and cultures
- ◆ We work together to strengthen all communities recognizing the value of participation and collaboration
- ◆ We are accountable to our clients and stakeholders
- ◆ We empower individuals and families by promoting self-sufficiency
- ◆ We respond to new ideas and emerging needs

We are committed to responding to emerging needs in the community. We listen to our stakeholders and evolve our programs and supports to ensure that we are offering the right service at the right time to our clients.

JFSC provides supports to Calgarians with a specific focus in:

- ◆ Basic Needs - supporting vulnerable Calgarians with food security and support;
- ◆ Senior and Older Adult Support - support for isolated seniors and post war survivors including navigating complex family dynamics, mental and physical health, connection to community, home support and housekeeping;
- ◆ Memory Care - designed to offer support and engagement for those experiencing memory loss, Dementia or Alzheimer's while also providing opportunity for self-care and respite for the caregiver;
- ◆ Mental Health and Addictions Response Team - this program bridges the gap for seniors accessing mental health or addiction services and advocates for the needs and specialized resources required to best support this population;
- ◆ Resettlement and Integration Services - support for newcomers to Canada including access to system navigation, information, ESL programs and community connections;
- ◆ Domestic Violence - counselling, assessment, safety planning and support with navigating legal and child protection systems;
- ◆ Education - training in the community in the areas of child abuse, bullying, conflict resolution, healthy relationships and embracing diversity.

JFSC focuses on providing these services based on best and promising practices using a trauma informed lens through a team of collaboration of committed staff, volunteers, and community partners.

JEWISH FAMILY SERVICE CALGARY

NOTES TO FINANCIAL STATEMENTS

For the year ended March 31, 2024

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The financial statements are prepared by management in accordance with Canadian accounting standards for not-for-profit organizations.

The significant accounting policies used are as follows:

(a) Cash and short-term investments

Cash and short-term investments consist of balances with financial institutions. These balances include unrestricted cash balances and short-term investments with maturity of no more than 365 days. Also included in cash and short-term investments is the cash surrender value of a life insurance policy that jointly insures two individuals.

(b) Revenue recognition

The Society follows the deferral method of accounting for contributions. Externally restricted contributions are recognized as revenue in the year in which the related expenses are incurred. Unrestricted contributions are recognized as revenue when received or receivable if the amount to be received can be reasonably estimated and collection is reasonably assured.

Endowment contributions are recognized as direct increases in net assets in the current year. Net investment income earned on endowments are included in net assets until the related expenses are incurred.

Unrestricted investment income is recognized as revenue when earned.

Fees for services are recognized as revenue when the services are provided.

(c) Property and equipment

Property and equipment are recorded at cost. Contributed property and equipment are recorded at fair value at the date of contribution. Amortization is calculated using the declining balance method at the following annual rate:

Furniture and equipment	20%
Website and phone system	30%
Computer	45%

(d) Income tax

The Society is a registered charity and while registered, the Society is exempt from income tax and may issue tax deductible receipts to donors. Accordingly, no income tax provision has been made in the accounts.

JEWISH FAMILY SERVICE CALGARY

NOTES TO FINANCIAL STATEMENTS

For the year ended March 31, 2024

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

(e) Contributed services and goods

Volunteers contribute many hours per year to assist the Society in carrying out its service delivery activities. Due to the difficulty of determining their fair market value, contributed services are not recognized in the financial statements. Contributed goods that would not have been purchased by the Society are not recognized in the financial statements.

(f) Use of estimates

The preparation of financial statements in conformity with Canadian accounting standards for not-for-profit organization requires management to make estimates and assumptions that affect the reported amount of assets and liabilities, disclosure of contingent assets and liabilities at the date of the financial statements and the reported amount of revenues and expenses during the reported period. These estimates are reviewed annually and are reported in earnings in the year in which they become known. Actual results could differ from these estimates.

(g) Measurement uncertainty

The preparation of financial statements in accordance with Canadian accounting standards for not-for-profit organizations requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities at the date of the financial statements, and the reported amounts of revenues and expenses during the period. Significant areas requiring the use of estimates include: accounts receivable, estimated useful lives of property and equipment, accounts payable and accrued liabilities and deferred revenue. Actual results may differ from management's best estimates as additional information becomes available in the future.

(h) Financial instruments

The Society follows the Canadian Institute of Chartered Accountants' accounting standards for private enterprises - Section 3856, Financial Instruments - to account for its financial instruments.

Measurement of financial instruments

The Society initially measures its financial assets and liabilities at fair value, except for certain non-arm's length transactions.

The Society subsequently measures all its financial assets and financial liabilities at amortized cost, except for investments in equity instruments that are quoted in an active market, which are measured at fair value. Changes in fair value are recognized in net income.

Financial assets measured at amortized cost include cash and short-term investments and accounts receivable.

JEWISH FAMILY SERVICE CALGARY

NOTES TO FINANCIAL STATEMENTS

For the year ended March 31, 2024

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

(h) Financial instruments (Continued)

Financial liabilities measured at amortized cost include accounts payable and accrued liabilities.

The entity designated no financial assets or financial liabilities to be measured at fair value.

Impairment

Financial assets measured at cost are tested for impairment when there are indicators of impairment. The amount of the write-down is recognized in net income. The previously recognized impairment loss may be reversed to the extent of the improvement, directly or by adjusting the allowance account, provided it is no greater than the amount that would have been reported at the date of the reversal had the impairment not been recognized previously. The amount of the reversal is recognized in net income.

Transaction costs

The Society recognizes its transaction costs in net income in the period incurred. However, financial instruments that will not be subsequently measured at fair value are adjusted by the transaction costs that are directly attributable to their origination, issuance, or assumption.

2. CASH AND SHORT-TERM INVESTMENTS

The Society's cash and short-term investments are as follows:

	<u>2024</u>	<u>2023</u>
Cash	\$ 711,577	\$ 482,963
Guaranteed investment certificates	1,535,167	1,473,703
State of Israel Bond	-	25,278
Sun Life insurance cash surrender value	<u>1,474</u>	<u>1,270</u>
	<u>\$ 2,248,218</u>	<u>\$ 1,983,214</u>

The guaranteed investment certificates mature in January 2025, and bear interest at the rates of 4%.

The State of Israel bonds have matured during the year.

The Society is currently the 100% beneficiary on a Sun Life permanent universal policy on a joint last to pass basis for two life insured who continue to fund the majority of the annual premiums through donations to the Society. The guaranteed death benefit amount is \$350,000.

JEWISH FAMILY SERVICE CALGARY**NOTES TO FINANCIAL STATEMENTS**For the year ended March 31, 2024

3. INVESTMENTS

The State of Israel bond with a maturity date of May 1, 2025, bears interest at the rate of 2.21%.

4. PROPERTY AND EQUIPMENT

	<u>Cost</u>	<u>Accumulated amortization</u>	<u>2024 Net</u>	<u>2023 Net</u>
Furniture and equipment	\$ 15,405	\$ 8,224	\$ 7,181	\$ 5,592
Website and phone system	26,511	18,424	8,087	5,196
Computer	<u>54,869</u>	<u>35,888</u>	<u>18,981</u>	<u>14,540</u>
	<u>\$ 96,785</u>	<u>\$ 62,536</u>	<u>\$ 34,249</u>	<u>\$ 25,328</u>

5. BANK INDEBTEDNESS

The Society has a credit agreement to a maximum amount of \$100,000 at 2.80% above prime and is renegotiable on an annual basis. No amounts have been drawn under the credit facility as of March 31, 2024.

6. ACCOUNTS PAYABLE AND ACCRUED LIABILITIES

	<u>2024</u>	<u>2023</u>
Trade payables and accrued liabilities	\$ 211,573	\$ 165,395
Government remittances	<u>41,451</u>	<u>47,631</u>
	<u>\$ 253,024</u>	<u>\$ 213,026</u>

JEWISH FAMILY SERVICE CALGARY

NOTES TO FINANCIAL STATEMENTS

For the year ended March 31, 2024

7. DEFERRED CONTRIBUTIONS

Deferred contributions represent the unused portion of funding received from donors.

The Brodsky Fund represents the unused portion of funds designated for the development of new programs.

The Casino Fund represents the unused portion of funds designated to support various administrative and program expenses as governed by the agreement with the Alberta Gaming and Liquor Commission.

The children initiatives are funded by individual donors and governed by agreements which define the purpose and annual spending limit. As of March 31, 2024, the Society is in compliance with the requirements.

The families and community initiatives are funded by individual donors and governed by agreements which define the purpose and annual spending limit. As of March 31, 2024, the Society is in compliance with the requirements.

Deferred contributions also include the unused portion of general funding received from organizations and individual donors to fund various initiatives undertaken by the Society to support the community.

Changes in the deferred contribution balances are as follows:

	Balance, beginning of year	Contributions deferred	Revenue recognized	Balance, end of year 2024	2023
Brodsky Fund	\$ 83,392	\$ 1,872	\$ -	\$ 85,264	\$ 83,392
Casino	<u>108,282</u>	<u>90,999</u>	<u>18,818</u>	<u>180,463</u>	<u>108,282</u>
	<u>191,674</u>	<u>92,871</u>	<u>18,818</u>	<u>265,727</u>	<u>191,674</u>
Designated to children initiatives	17,293	-	-	17,293	17,293
Designated to families and community initiatives	73,093	1,288	-	74,381	73,093
General	<u>261,927</u>	<u>522,760</u>	<u>481,453</u>	<u>303,234</u>	<u>261,927</u>
	<u>352,313</u>	<u>524,048</u>	<u>481,453</u>	<u>394,908</u>	<u>352,313</u>
	<u>\$ 543,987</u>	<u>\$ 616,919</u>	<u>\$ 500,271</u>	<u>\$ 660,635</u>	<u>\$ 543,987</u>

JEWISH FAMILY SERVICE CALGARY

NOTES TO FINANCIAL STATEMENTS

For the year ended March 31, 2024

8. ECONOMIC DEPENDENCE

The Society derives 56% (2023 - 57%) of its revenue through a funding agreement for homecare services with Cummings Jewish Centre for Seniors. The agreement is expected to be reviewed and renewed on an annual basis. Management is of the opinion that continued operations is not a concern as the Society makes financial management a priority and always reviews and plans the extent of its programs and services provided based on the funding available.

9. COMMITMENTS

The Society entered into two lease agreements to rent office space each for a five-year term maturing September 30, 2025. The Society is required to make annual rent and common cost payments as follows for the twelve month period ended March 31:

2025	\$	161,022
2026		<u>77,539</u>
	\$	<u><u>238,561</u></u>

10. COST ALLOCATIONS

Any cost allocation to agency programs does not include expenses incurred relative to office, professional fees, or amortization.

Administrative staff as indicated on Schedule 2 is directly related to general agency operations.

11. CAPITAL MANAGEMENT

In managing capital, the Society focuses on liquid resources available for operations. The Society's objective is to have sufficient liquid resources to continue operating despite adverse events with financial consequences and to provide it with flexibility to take advantage of opportunities that will advance its purposes. The need for sufficient liquid resources is considered in the preparation of an annual budget and in the monitoring of cash flows and actual operating results compared to the budget. The Society has an available line of credit of \$100,000 that could be used when sufficient cash flow is not available from operations to cover operating and capital expenditures. At year end, the Society has met its objective of having sufficient liquid resources to meet its current obligations.

Furthermore, the Society has implemented an operating reserve policy that would sustain a minimum of three months of operating costs. At March 31, 2024, the Society met its minimum three-month operating reserve goal.

JEWISH FAMILY SERVICE CALGARY

NOTES TO FINANCIAL STATEMENTS

For the year ended March 31, 2024

12. FINANCIAL INSTRUMENTS

The Society manages its exposure to the risks associated with financial instruments that have the potential to affect its operating and financial performance in accordance with its annual budget. The board of directors monitor compliance with the budget on an on-going basis.

The Society is exposed to various risks through its financial instruments without being exposed to concentrations of risk. The following analysis provides a measure of the Society's risk exposure at year end:

(a) Market risk

Market risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices. Market risk comprises three types of risk: currency risk, interest rate risk and other price risk. The Society is mainly exposed to interest rate risk.

(i) Currency risk

Currency risk is the risk that the fair value of future cash flows of a financial instrument will fluctuate because of changes in foreign exchange rates. The Society is not exposed to currency risk.

(ii) Interest rate risk

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates. The Society is exposed to interest rate risk on its cash and short-term investments. The Society manages its exposure to interest rate risk through closely monitoring prevailing interest rates available on investments similar to its holdings. It is the directors' opinion that the exposure to the interest rate risk is immaterial.

(iii) Other price risk

Other price risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices (other than those arising from currency risk or interest rate risk), whether those changes are caused by factors specific to the individual financial instrument or its issuer, or factors affecting all similar financial instruments traded in the market. The Society is exposed to other price risk through its holding of State of Israel bonds which are traded on the open market. It is the directors' opinion that the exposure to the other price risk is immaterial.

JEWISH FAMILY SERVICE CALGARY

NOTES TO FINANCIAL STATEMENTS

For the year ended March 31, 2024

12. FINANCIAL INSTRUMENTS (Continued)

(b) Credit risk

Credit risk is the risk that one party to a financial instrument will cause a financial loss for the other party by failing to discharge an obligation. The Society is exposed to credit risk with its accounts receivable. There is a concentration of credit risk where one major service funder comprises 73% (2023 - 76%) of the total receivables at year end. The Society manages its exposure to credit risk by maintaining additional cash and other short-term investments.

Significantly all of the Society's cash and short-term investments are held at two recognized Canadian financial institutions. As a result, the Society is exposed to all of the risks associated with these two institutions. It is the directors' opinion that the exposure to credit risk is immaterial.

(c) Liquidity risk

Liquidity risk is the risk that an entity will encounter difficulty in meeting obligations associated with financial liabilities. The Society is exposed to this risk mainly in respect of its accounts payable. The Society manages its exposure to liquidity risk by holding additional cash and other short-term investments. In addition, the Society has available the credit facility of \$100,000 as disclosed in Note 5. It is the directors' opinion that the exposure to the liquidity risk is immaterial.

JEWISH FAMILY SERVICE CALGARY**SCHEDULE 1 - OTHER INCOME**

For the year ended March 31,

2024

2023

Casino	\$	18,818	\$	10,208
Fees for services		726,798		438,378
Grants		622,020		587,304
Interest		50,937		22,874
Other income		270		198
Special events		157,548		329,320
		<hr/>		<hr/>
	\$	1,576,391	\$	1,388,282
		<hr/>		<hr/>

JEWISH FAMILY SERVICE CALGARY**SCHEDULE 2 - EXPENDITURES**

For the year ended March 31,

2024

2023

ADMINISTRATIVE STAFF

Salaries and benefits

\$ 526,931 \$ 549,075**AGENCY PROGRAMS**

Program expenses

\$ 444,403 \$ 500,067

Salaries and benefits

3,852,756 3,486,038\$ 4,297,159 \$ 3,986,105**OFFICE**

IT support

\$ 47,408 \$ 41,214

Insurance

21,988 20,664

Interest and bank charges

10,961 11,820

Office expenses

111,628 129,036

Rent

193,815 177,947

Telephone

31,823 31,805\$ 417,623 \$ 412,486**PROFESSIONAL**

Professional fees

\$ 120,955 \$ 142,838

Professional development

17,787 34,540\$ 138,742 \$ 177,378