

# **COMMUNITY CARE OF WEST NIAGARA**

Financial Statements  
for the Year Ended June 30, 2024  
and Independent Auditor's Report

**COMMUNITY CARE OF WEST NIAGARA**  
FINANCIAL STATEMENTS  
JUNE 30, 2024

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**CONTENTS**

Independent Auditor's Report	1 - 2
Statement of Revenues and Expenses and Fund Balances	3
Balance Sheet	4
Statement of Cash Flows	5
Notes to the Financial Statements	6 - 12
Schedules of Expenses	13

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## INDEPENDENT AUDITOR'S REPORT

To the Board of Directors and Members of  
Community Care of West Niagara:

### Qualified Opinion

We have audited the accompanying financial statements of Community Care of West Niagara (the Organization), which comprise the balance sheet as at June 30, 2024 and the statement of revenues and expenses and fund balances and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, except for the possible effects of the matter described in the Basis for Qualified Opinion section of our report, the financial statements present fairly, in all material respects, the financial position of the Organization as at June 30, 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.

### Basis for Qualified Opinion

In common with many not-for-profit organizations, the Organization derives revenue from donations and fundraising the completeness of which is not susceptible to satisfactory audit verification. Accordingly, verification of these revenues was limited to the amounts recorded in the records of the Organization. Therefore, we were not able to determine whether any adjustments might be necessary to revenues, excess of revenues over expenses, and cash flows from operations for the years ended June 30, 2024 and 2023, current assets as at June 30, 2024 and 2023, and fund balances as at July 1 and June 30 for both the 2024 and 2023 year ends. Our audit opinion on the financial statements for the year ended June 30, 2023 was modified accordingly because of the possible effects of this limitation in scope.

We conducted our audit in accordance with Canadian generally accepted 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 independent of the Organization in accordance with the ethical requirements that are relevant to our audit of the financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained in our audit 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 these financial statements in accordance with Canadian accounting standards for not-for-profit organizations 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 Organization'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 Organization or to cease operations, or has no realistic alternative but to do so.

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

### **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 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 Organization'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 Organization'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 Organization 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.

*Durward Jones Barkwell + Company LLP*

**Durward Jones Barkwell & Company LLP**  
**Licensed Public Accountants**  
**Hamilton, Ontario**  
**October 23, 2024**

**COMMUNITY CARE OF WEST NIAGARA**  
STATEMENT OF REVENUES AND EXPENSES AND FUND BALANCES  
YEAR ENDED JUNE 30, 2024

	Operating Fund	Capital Fund	Total <u>2024</u>	Total <u>2023</u>
<b>REVENUES</b>				
Donations	\$ 537,645	\$ -	\$ 537,645	\$ 398,163
Fundraising	149,423	-	149,423	46,726
Bottle sorting	28,019	-	28,019	29,419
United Way operating grant	64,000	-	64,000	64,000
Direct program funding				
Food Banks Canada	-	-	-	13,500
Mazon Canada	3,420	-	3,420	3,420
Niagara Housing Stability Service	24,773	-	24,773	40,932
Niagara Region COVID 19	-	-	-	39,500
United Way	90,902	-	90,902	7,344
Amortization of capital grants	-	23,368	23,368	17,271
Interest income	10,379	2,574	12,953	5,433
	<u>908,561</u>	<u>25,942</u>	<u>934,503</u>	<u>665,708</u>
<b>EXPENSES</b>				
Depreciation	-	51,937	51,937	38,895
Direct programs - Page 13	143,999	-	143,999	122,351
Donation	5,000	-	5,000	5,000
Fundraising	33,350	-	33,350	15,784
Interest on mortgage payable	-	5,583	5,583	6,105
Loss on disposal of freezer	-	3,952	3,952	-
Occupancy and administrative - Page 13	474,396	-	474,396	350,288
	<u>656,745</u>	<u>61,472</u>	<u>718,217</u>	<u>538,423</u>
<b>EXCESS (DEFICIENCY) OF REVENUES OVER EXPENSES</b>	251,816	(35,530)	216,286	127,285
<b>FUND BALANCES, BEGINNING OF YEAR</b>	381,752	628,875	1,010,627	883,342
<b>INTERFUND TRANSFER (Note 8)</b>	(57,829)	57,829	-	-
<b>FUND BALANCES, END OF YEAR</b>	\$ 575,739	\$ 651,174	\$ 1,226,913	\$ 1,010,627

# COMMUNITY CARE OF WEST NIAGARA

BALANCE SHEET  
JUNE 30, 2024

	<u>Operating Fund</u>	<u>Capital Fund</u>	<u>Total 2024</u>	<u>Total 2023</u>
<b>ASSETS</b>				
<b>Current assets</b>				
Cash	\$ 512,748	\$ 111,000	\$ 623,748	\$ 525,039
Term deposits	94,247	67,831	162,078	155,368
Harmonized Sales Tax recoverable	18,411	-	18,411	12,079
Prepaid expenses	5,105	-	5,105	3,666
	630,511	178,831	809,342	696,152
<b>Property and equipment (Note 2)</b>	-	832,430	832,430	832,851
	\$ 630,511	\$ 1,011,261	\$ 1,641,772	\$ 1,529,003
<b>LIABILITIES</b>				
<b>Current liabilities (Note 3)</b>				
Accounts payable and accrued liabilities	\$ 29,237	\$ -	\$ 29,237	\$ 26,090
Government remittances payable	9,691	-	9,691	7,090
Current portion of mortgage payable (Note 4)	-	10,047	10,047	9,400
Deferred revenue (Note 5)	15,844	-	15,844	104,962
	54,772	10,047	64,819	147,542
<b>Mortgage payable (Note 4)</b>	-	74,575	74,575	84,650
<b>Deferred revenue (Note 5)</b>	-	275,465	275,465	286,184
<b>Commitment (Note 6)</b>	-	-	-	-
	54,772	360,087	414,859	518,376
<b>FUND BALANCES</b>				
<b>Invested in capital assets (Note 7)</b>	-	472,343	472,343	452,617
<b>Internally restricted (Note 1)</b>	162,500	35,000	197,500	177,500
<b>Unrestricted</b>	413,239	143,831	557,070	380,510
	575,739	651,174	1,226,913	1,010,627
	\$ 630,511	\$ 1,011,261	\$ 1,641,772	\$ 1,529,003

Approved by the Board:

..... Director

..... Director

# COMMUNITY CARE OF WEST NIAGARA

## STATEMENT OF CASH FLOWS YEAR ENDED JUNE 30, 2024

	<u>2024</u>	<u>2023</u>
<b>OPERATING ACTIVITIES</b>		
Excess of revenues over expenses	\$ 216,286	\$ 127,285
Items not affecting cash		
Amortization of capital grants	(23,368)	(17,271)
Depreciation	51,937	38,895
Loss on disposal of freezer	3,952	-
	<u>248,807</u>	148,909
Changes in non-cash operating assets and liabilities		
Harmonized Sales Tax recoverable	(6,332)	14,400
Prepaid expenses	(1,439)	2,292
Accounts payable and accrued liabilities	3,147	(5,090)
Government remittances payable	2,601	824
Deferred revenue	(89,118)	78,456
	<u>157,666</u>	239,791
<b>INVESTING ACTIVITIES</b>		
Interest on term deposits reinvested	(6,710)	(5,018)
Purchase of property and equipment	(72,855)	(130,342)
Proceeds on disposal of equipment	1,120	-
	<u>(78,445)</u>	(135,360)
<b>FINANCING ACTIVITIES</b>		
Repayments of mortgage payable	(9,428)	(9,123)
Proceeds from deferred capital contributions	28,916	84,000
	<u>19,488</u>	74,877
<b>INCREASE IN CASH</b>	<b>98,709</b>	179,308
<b>CASH, BEGINNING OF YEAR</b>	<u>525,039</u>	345,731
<b>CASH, END OF YEAR</b>	<b>\$ 623,748</b>	<b>\$ 525,039</b>

# COMMUNITY CARE OF WEST NIAGARA

NOTES TO THE FINANCIAL STATEMENTS  
JUNE 30, 2024

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## 1. SIGNIFICANT ACCOUNTING POLICIES AND GENERAL INFORMATION

### ***Basis of accounting***

These financial statements have been prepared in accordance with Canadian accounting standards for not-for-profit organizations.

### ***Nature of organization***

Community Care of West Niagara is a registered charitable organization incorporated without share capital which provides food and emergency assistance to those in need in the West Niagara area.

### ***Fund accounting***

The Organization uses fund accounting whereby financial statement elements are reported by fund.

The operating fund includes the Organization's direct programs and administration. The capital fund includes assets, liabilities, revenue and expenses relating to the Organization's capital assets.

### ***Internally restricted fund balances***

The Organization's Board of Directors have approved the establishment of operating and capital reserves to be maintained. The operating reserve will be calculated as approximately 3 months of operating expenses, of which 35% will be reserved for the Christmas program. The capital reserve will be used for major repairs and maintenance of the capital assets.

### ***Revenue recognition***

The Organization follows the deferral method of accounting for contributions. Restricted contributions are recognized as revenue when the related expenses are incurred and unrestricted contributions are recognized as revenue when received.

Donation revenue is recognized on a cash basis. All other revenue and expenses are recorded on an accrual basis.

### ***Donated materials and services***

The Organization generally does not record the value of donated materials and relies on the services of volunteers, the value of which is not recorded in the financial statements as the amounts are not readily determinable.

### ***Property and equipment***

Property and equipment are stated at cost and are depreciated using the diminishing-balance method at the rates indicated in Note 2 to write off the assets over their estimated useful life. Depreciation in the year of acquisition is recorded at one-half of the normal rates.

### ***Impairment of long-lived assets***

Property and equipment are tested for recoverability whenever events or changes in circumstances indicate that their carrying amount may not be recoverable. An impairment loss is recognized when their carrying value exceeds the total undiscounted cash flows expected from their use and eventual disposition. The amount of the impairment loss is determined as the excess of the carrying value of the asset over its fair value.

### ***Income taxes***

No provision for income taxes is required as the Organization is exempt from income taxes.



# COMMUNITY CARE OF WEST NIAGARA

## NOTES TO THE FINANCIAL STATEMENTS

JUNE 30, 2024

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### 1. SIGNIFICANT ACCOUNTING POLICIES AND GENERAL INFORMATION (continued)

#### *Financial instruments*

##### (a) Measurement of financial instruments

###### **Initial measurement**

The Organization initially measures its financial assets and liabilities originated or exchanged in arm's length transactions at fair value. Financial assets and liabilities originated or exchanged in related party transactions, except for those that involve parties whose sole relationship with the organization is in the capacity of management, are initially measured at cost.

The cost of a financial instrument in a related party transaction depends on whether the instrument has repayment terms. If it does, the cost is determined using its undiscounted cash flows, excluding interest and dividend payments, less any impairment losses previously recognized by the transferor. Otherwise, the cost is determined using the consideration transferred or received by the organization in the transaction.

###### **Subsequent measurement**

The Organization subsequently measures all its financial assets and liabilities at cost or 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 income in the period incurred.

Financial assets measured at amortized cost include cash.

Financial assets measured at fair value include term deposits.

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

##### (b) Transaction costs

Transaction costs attributable to financial instruments subsequently measured at fair value and to those originated or exchanged in a related party transaction are recognized in income in the period incurred. Transaction costs related to financial instruments originated or exchanged in an arm's length transaction that are subsequently measured at cost or amortized cost are recognized in the original cost of the instrument. When the instrument is measured at amortized cost, transaction costs are recognized in income over the life of the instrument using the straight-line method.

##### (c) Impairment

For financial assets measured at cost or amortized cost, the Organization determines whether there are indications of possible impairment. When there are, and the Organization determines that a significant adverse change has occurred during the period in the expected timing or amount of future cash flows, a write-down is recognized in income. If the indicators of impairment have decreased or no longer exist, the previously recognized impairment loss may be reversed to the extent of the improvement. The carrying amount of the financial asset may be 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 income.

# COMMUNITY CARE OF WEST NIAGARA

NOTES TO THE FINANCIAL STATEMENTS  
JUNE 30, 2024

## 1. SIGNIFICANT ACCOUNTING POLICIES AND GENERAL INFORMATION (continued)

### *Use of estimates*

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 reporting period. Actual results could differ from management's best estimates, as additional information becomes available in the future. Significant estimates and assumptions are used when accounting for items such as revenue recognition, impairment of long-lived assets, determination of useful lives of property and equipment and accrued liabilities.

External events such as domestic and international pandemics, geopolitical unrest, natural disasters, climate change or inflationary pressures may cause economic uncertainty for many companies and organizations. Management assesses available information about the future, considers the possible outcomes, and develops a planned response to mitigate the effect of significant events or changes in conditions impacting the Organization. Although it is not guaranteed that these efforts will be successful, management is of the opinion that the actions that the Organization has taken are sufficient to mitigate these uncertainties.

## 2. PROPERTY AND EQUIPMENT

	Annual Rates	2024		2023	
		Cost	Accumulated Depreciation	Cost	Accumulated Depreciation
Land	-	\$ 44,000	\$ -	\$ 44,000	\$ -
Building	5%	973,643	284,915	949,140	249,311
Assets under construction	-	-	-	37,662	-
Freezer and cooler	20%	65,717	6,572	45,206	24,987
Furniture and equipment	20%	89,466	59,975	70,289	55,140
Computer equipment	30%	9,180	7,420	9,180	6,666
Vehicle	30%	53,382	45,756	53,382	42,488
Signs	35%	3,975	2,295	3,975	1,391
Computer software	100%	6,111	6,111	6,111	6,111
		<b>\$ 1,245,474</b>	<b>413,044</b>	<b>\$ 1,218,945</b>	<b>386,094</b>
Net book value			<b>\$ 832,430</b>		<b>\$ 832,851</b>

## 3. CREDIT FACILITY

The Organization has an authorized line of credit to a maximum of \$10,000 that bears interest at the Meridian Credit Union's prime rate plus 1.50%. As at June 30, 2024, this line of credit has not been drawn upon.

# COMMUNITY CARE OF WEST NIAGARA

NOTES TO THE FINANCIAL STATEMENTS  
JUNE 30, 2024

## 4. MORTGAGE PAYABLE

	<u>2024</u>	<u>2023</u>
Meridian Credit Union - payable in monthly instalments of \$1,251 at fixed rate of 6.20% due June 30, 2027, and secured by a general security agreement, a first mortgage in the amount of \$130,000 on land and building with a net book value of \$732,728, and an assignment of fire insurance	\$ 84,622	\$ 94,050
Less current portion	<u>10,047</u>	<u>9,400</u>
	<u>\$ 74,575</u>	<u>\$ 84,650</u>

The Organization has agreed to certain covenants with respect to the above loan, including maintaining a Debt Service Ratio of greater than 1.1. As of June 30, 2024, the Organization is in compliance with the covenant.

## 5. DEFERRED REVENUE

Short-term operating fund deferred revenue consists of restricted contributions and unspent funding as follows:

	<u>Opening Balance</u>	<u>Received</u>	<u>Incurred</u>	<u>Ending Balance</u>
Food Banks Canada	\$ -	\$ 1,497	\$ -	\$ 1,497
Niagara Housing Stability Service	12,456	12,317	24,773	-
United Way - Brushed Aside	5,550	-	-	5,550
United Way - Community Services Recovery	74,800	-	74,800	-
United Way - Food	5,982	7,500	13,482	-
United Way - Rent Assistance	6,174	5,243	2,620	8,797
	<u>\$ 104,962</u>	<u>\$ 26,557</u>	<u>\$ 115,675</u>	<u>\$ 15,844</u>

Long-term capital fund deferred revenue represents grant subsidies and contributions received which were used for renovations to the building and for the purchase of property and equipment. As the assets are capitalized, the proceeds from the contributions are being recognized over the life of the capitalized assets in accordance with depreciation taken. During the year, the Organization received and spent \$28,916 (2023 - \$84,000) in grant subsidies and contributions related to property and equipment additions.

# COMMUNITY CARE OF WEST NIAGARA

NOTES TO THE FINANCIAL STATEMENTS  
JUNE 30, 2024

## 5. DEFERRED REVENUE (continued)

	Annual Rates	<u>2024</u>		<u>2023</u>	
		Capital Grants	Accumulated Amortization	Capital Grants	Accumulated Amortization
Building	5%	\$ 282,297	\$ 97,029	\$ 280,797	\$ 87,317
Freezer and cooler	20%	60,000	6,000	39,718	23,451
Freezer and cooler renovation	-	-	-	54,000	-
Furniture and equipment	20%	42,932	13,922	21,516	9,346
Vehicle	30%	50,308	43,121	50,308	40,041
		<u>\$ 435,537</u>	<u>160,072</u>	<u>\$ 446,339</u>	<u>160,155</u>
Net book value			<u>\$ 275,465</u>		<u>\$ 286,184</u>

## 6. COMMITMENT

The Organization leases facilities under a lease agreement which expires in September 2025 and requires monthly payments of \$1,455 plus Harmonized Sales Tax. In addition, the Organization is responsible for certain operating costs. Minimum lease payments to the end of the lease term are as follows:

Years ending June 30,	2025	\$ 17,256
	2026	<u>4,366</u>
		<u>\$ 21,622</u>

## 7. INVESTED IN CAPITAL ASSETS

	<u>2024</u>	<u>2023</u>
Balance consists of:		
Property and equipment, at net book value (Note 2)	\$ 832,430	\$ 832,851
Long-term deferred revenue, at net book value (Note 5)	(275,465)	(286,184)
Mortgage payable (Note 4)	<u>(84,622)</u>	<u>(94,050)</u>
	<u>\$ 472,343</u>	<u>\$ 452,617</u>

## 8. INTERFUND TRANSFER

During the year, the Organization's Board of Directors approved a transfer of \$57,829 (2023 - \$59,690) from the operating fund to the capital fund to finance mortgage payments and capital asset additions on behalf of the capital fund.

# COMMUNITY CARE OF WEST NIAGARA

NOTES TO THE FINANCIAL STATEMENTS

JUNE 30, 2024

## 9. FINANCIAL RISK MANAGEMENT

The Organization has a comprehensive risk management framework to monitor, evaluate and manage the principal risks assumed with financial instruments. The risks that arise from transacting financial instruments include interest rate risk, market (other price) risk, currency risk, credit risk, and liquidity risk. Price risk arises from changes in interest rates, foreign currency exchange rates and market prices.

### (a) 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 Organization is exposed to interest rate risk since changes in interest rates may impact the Organization's borrowing costs. The Organization does not use any derivative instrument to reduce its exposure to interest rate risk.

It is management's opinion that the Organization is not exposed to significant market, currency, credit or liquidity risks arising from its financial instruments.

## 10. SOURCES OF CONTRIBUTIONS

During the year, donations and fundraising revenues were received from the following sources:

	<u>2024</u>	<u>2023</u>
Individuals	\$ 241,176	\$ 118,976
Businesses	248,098	198,654
Foundations	160,000	103,000
Community groups, churches and other charities	37,794	24,259
	<b>\$ 687,068</b>	<b>\$ 444,889</b>
Balance consists of:		
Revenue - Donations	\$ 537,645	\$ 398,163
Revenue - Fundraising	149,423	46,726
	<b>\$ 687,068</b>	<b>\$ 444,889</b>

# COMMUNITY CARE OF WEST NIAGARA

NOTES TO THE FINANCIAL STATEMENTS  
JUNE 30, 2024

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## 11. CATCH THE ACE STATEMENT OF REVENUE AND EXPENSES

	<u>2024</u>	<u>2023</u>
<b>REVENUE</b>	<b>\$ 20,450</b>	<b>\$ 8,260</b>
<b>EXPENSES</b>		
Donations	3,318	417
Prize money	10,225	4,130
Supplies and other expenses	3,589	3,297
	<b>17,132</b>	<b>7,844</b>
<b>CATCH THE ACE EXCESS OF REVENUE OVER EXPENSES</b>	<b>\$ 3,318</b>	<b>\$ 416</b>

Catch the Ace revenue and expenses are included in the fundraising revenue and expenses on the Statement of Revenues and Expenses and Fund Balances.

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# COMMUNITY CARE OF WEST NIAGARA

SCHEDULES OF EXPENSES  
YEAR ENDED JUNE 30, 2024

	<u>2024</u>	<u>2023</u>
<b>DIRECT PROGRAMS</b>		
Back to school	\$ 1,656	\$ 4,555
Bottle sorting	1,270	362
Christmas centre	335	280
COVID 19	-	47,316
Emergency	4,853	6,418
Feed Niagara	70,682	-
Food	42,968	26,714
Niagara Housing Stability Service	22,235	36,706
	<u>\$ 143,999</u>	<u>\$ 122,351</u>

	<u>2024</u>	<u>2023</u>
<b>OCCUPANCY AND ADMINISTRATIVE</b>		
Advertising and promotion	\$ 1,016	\$ 1,584
Bank charges	4,103	2,914
Bookkeeping	10,784	11,365
Insurance	14,630	14,070
Legal and audit	15,245	15,857
Maintenance and repairs	27,293	26,404
Office supplies and miscellaneous	16,028	17,823
Rent	16,894	15,529
Telephone	2,219	1,662
Travel and vehicle	8,300	4,222
Utilities	13,127	14,152
Volunteer development and support	3,564	779
Wages and benefits	341,193	223,927
	<u>\$ 474,396</u>	<u>\$ 350,288</u>