



AMERICAN FRIENDS OF MIGDAL OHR
Financial Statements
December 31, 2021 and 2020
With Independent Auditor's Report

American Friends of Migdal Ohr
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December 31, 2021 and 2020

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INDEPENDENT AUDITOR'S REPORT

To the Board of Directors,
American Friends of Migdal Ohr:

Opinion

We have audited the financial statements of American Friends of Migdal Ohr (a nonprofit organization), which comprise the statements of financial position as of December 31, 2021 and 2020, and the related statements of activities and changes in net assets, functional expenses, and cash flows for the years then ended, and the related notes to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of American Friends of Migdal Ohr as of December 31, 2021 and 2020, and the changes in its net assets and its 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 audit in accordance with auditing standards generally accepted in the United States of America ("GAAS"). 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 American Friends of Migdal Ohr and to meet our other ethical responsibilities, in accordance with the 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 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 American Friends of Migdal Ohr's ability to continue as a going concern for one year after the date that the financial statements are 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 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, 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 American Friends of Migdal Ohr'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 American Friends of Migdal Ohr'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.

A handwritten signature in blue ink that reads 'Withum Smith + Brown, PC'. The signature is written in a cursive, flowing style.

July 13, 2022

American Friends of Migdal Ohr
Statements of Financial Position
December 31, 2021 and 2020

	<u>2021</u>	<u>2020</u>
Assets		
Current assets		
Cash	\$ 3,094,059	\$ 1,356,632
Contributions receivable, net	617,508	196,968
Prepaid expenses and other assets	<u>9,496</u>	<u>3,386</u>
Total current assets	3,721,063	1,556,986
Property and equipment, net	<u>8,969</u>	<u>9,041</u>
Total assets	<u>\$ 3,730,032</u>	<u>\$ 1,566,027</u>
Liabilities and Net Assets		
Current liabilities		
Accounts payable and accrued expenses	<u>\$ 15,101</u>	<u>\$ 23,481</u>
Net assets		
Without donor restrictions	2,675,321	892,713
With donor restrictions	<u>1,039,610</u>	<u>649,833</u>
Total net assets	<u>3,714,931</u>	<u>1,542,546</u>
Total liabilities and net assets	<u>\$ 3,730,032</u>	<u>\$ 1,566,027</u>

The Notes to Financial Statements are an integral part of these statements.

American Friends of Migdal Ohr
Statements of Activities and Changes in Net Assets
Years Ended December 31, 2021 and 2020

	2021			2020		
	Without Donor Restrictions	With Donor Restrictions	Total	Without Donor Restrictions	With Donor Restrictions	Total
Support and revenue						
Contributions	\$ 4,842,288	\$ 6,069,607	\$ 10,911,895	\$ 4,399,013	\$ 6,035,499	\$ 10,434,512
Special event revenue, net	64,312	-	64,312	-	-	-
Paycheck Protection Program loan forgiveness	-	-	-	108,803	-	108,803
Interest	8,164	-	8,164	10,532	-	10,532
Net assets released from restrictions	<u>5,679,830</u>	<u>(5,679,830)</u>	<u>-</u>	<u>6,963,194</u>	<u>(6,963,194)</u>	<u>-</u>
Total support and revenue	<u>10,594,594</u>	<u>389,777</u>	<u>10,984,371</u>	<u>11,481,542</u>	<u>(927,695)</u>	<u>10,553,847</u>
Expenses						
Program services	7,747,666	-	7,747,666	9,385,036	-	9,385,036
Management and general	487,388	-	487,388	473,344	-	473,344
Fundraising	<u>576,932</u>	<u>-</u>	<u>576,932</u>	<u>746,793</u>	<u>-</u>	<u>746,793</u>
Total expenses	<u>8,811,986</u>	<u>-</u>	<u>8,811,986</u>	<u>10,605,173</u>	<u>-</u>	<u>10,605,173</u>
Changes in net assets	1,782,608	389,777	2,172,385	876,369	(927,695)	(51,326)
Net assets						
Beginning of year	<u>892,713</u>	<u>649,833</u>	<u>1,542,546</u>	<u>16,344</u>	<u>1,577,528</u>	<u>1,593,872</u>
End of year	<u>\$ 2,675,321</u>	<u>\$ 1,039,610</u>	<u>\$ 3,714,931</u>	<u>\$ 892,713</u>	<u>\$ 649,833</u>	<u>\$ 1,542,546</u>

The Notes to Financial Statements are an integral part of these statements.

American Friends of Migdal Ohr
Statements of Functional Expenses
Years Ended December 31, 2021 and 2020

	2021				2020			
	<u>Program Services</u>	<u>Management and General</u>	<u>Fundraising</u>	<u>Total Expenses</u>	<u>Program Services</u>	<u>Management and General</u>	<u>Fundraising</u>	<u>Total Expenses</u>
Transmissions to Migdal Ohr-Israel	\$ 7,709,312	\$ -	\$ -	\$ 7,709,312	\$ 9,351,207	\$ -	\$ -	\$ 9,351,207
Salaries	-	261,577	170,220	431,797	-	217,223	122,188	339,411
Payroll taxes, employee benefits	-	82,004	40,644	122,648	-	95,782	53,878	149,660
Professional fees	-	74,405	47,570	121,975	-	82,083	54,722	136,805
Rent	-	16,529	10,567	27,096	-	28,970	19,313	48,283
Development and donor related	-	-	35,639	35,639	-	-	25,509	25,509
Office expenses	-	31,238	19,972	51,210	-	21,070	14,047	35,117
Insurance, tax, and compliance	-	2,027	1,296	3,323	-	9,524	6,350	15,874
Equipment rental	-	8,461	5,409	13,870	-	9,645	6,430	16,075
Marketing and communications	-	-	207,925	207,925	-	-	202,817	202,817
Bad debt expense and pledge cancellations	-	-	-	-	-	-	200	200
Bank and credit card fees	-	9,094	36,377	45,471	-	6,819	27,275	34,094
Depreciation and amortization	-	2,053	1,313	3,366	-	2,228	1,485	3,713
Direct expenses - donor events	-	-	61,078	61,078	-	-	212,579	212,579
Travel and other program costs	<u>38,354</u>	<u>-</u>	<u>-</u>	<u>38,354</u>	<u>33,829</u>	<u>-</u>	<u>-</u>	<u>33,829</u>
Less: Direct costs of special events	<u>-</u>	<u>-</u>	<u>(61,078)</u>	<u>(61,078)</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total expenses	<u>\$ 7,747,666</u>	<u>\$ 487,388</u>	<u>\$ 576,932</u>	<u>\$ 8,811,986</u>	<u>\$ 9,385,036</u>	<u>\$ 473,344</u>	<u>\$ 746,793</u>	<u>\$ 10,605,173</u>

The Notes to Financial Statements are an integral part of these statements.

American Friends of Migdal Ohr
Statements of Cash Flows
Years Ended December 31, 2021 and 2020

	<u>2021</u>	<u>2020</u>
Operating activities		
Changes in net assets	\$ 2,172,385	\$ (51,326)
Adjustments to reconcile changes in net assets to net cash provided by operating activities		
Depreciation and amortization	3,366	3,713
Net present value adjustment	(2,633)	-
Bad debt expense and contributions cancellations	-	200
Changes in operating assets and liabilities		
Contributions receivable	(417,907)	334,485
Prepaid expenses and other assets	(6,110)	4,693
Accounts payable and accrued expenses	(8,380)	(14,166)
Net cash provided by operating activities	<u>1,740,721</u>	<u>277,599</u>
Investing activity		
Purchases of property and equipment	<u>(3,294)</u>	<u>-</u>
Net cash used in investing activity	<u>(3,294)</u>	<u>-</u>
Net change in cash	1,737,427	277,599
Cash		
Beginning of year	<u>1,356,632</u>	<u>1,079,033</u>
End of year	<u>\$ 3,094,059</u>	<u>\$ 1,356,632</u>

The Notes to Financial Statements are an integral part of these statements.

American Friends of Migdal Ohr
Notes to Financial Statements
December 31, 2021 and 2020

1. NATURE OF THE ORGANIZATION

American Friends of Migdal Ohr ("AFMO") was incorporated as a not-for-profit corporation in New York State on July 31, 1986. Its primary purpose is to raise funds for Migdal Ohr institutions in Israel that provide education and social guidance to children from underprivileged and problem homes. In addition, AFMO has a responsibility to raise awareness about Migdal Ohr and its programs to its constituents in the United States. AFMO's primary source of revenue is from contributions.

AFMO is exempt from federal income tax under Section 501(c)(3) of the Internal Revenue Code.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting and Presentation

The financial statements of AFMO are prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America ("U.S. GAAP"). Net assets, revenues, and expenses are classified based on the existence or absence of donor-imposed restrictions. Accordingly, the net assets of AFMO and changes therein are classified and reported as follows:

Net assets without donor restrictions: Include expendable resources that are used to carry out AFMO's operations and are not subject to donor-imposed stipulations. Net assets without donor restrictions may be designated for specific purposes by AFMO or may be limited by contractual agreements with outside parties.

Net assets with donor restrictions: Net assets subject to donor-imposed stipulations that may or will be met by actions of AFMO and/or the passage of time. Items that affect this net asset category are contributions for which donor-imposed restrictions have not been met in the year of receipt.

Revenue Recognition

Contributions, including unconditional promises to give, are recognized as revenue in the period received or pledged. Contributions are classified and reported based on the existence or absence of donor-imposed restrictions. When a donor restriction expires, net assets with donor restrictions are reclassified to net assets without donor restrictions and reported in the statements of activities and changes in net assets as net assets released from restriction. Contributions received in securities or other non-cash contributions are recorded at fair value at the date of the gift.

Conditional promises to give, which include those with a barrier or other measurable performance requirement and a right of return or release, are not recognized as revenue until the conditions on which they depend have been substantially met. Payments received in advance of conditions being met are recorded as refundable advances on the statements of financial position. At December 31, 2021 and 2020, there were no conditional contributions not recognized because the condition on which they depend has not yet been met.

AFMO conducts a special event in which a portion of the gross proceeds paid by the participant represents payment for the direct cost of the benefits received by the participant at the event. All proceeds received are recorded as special events revenue in the accompanying statements of activities and changes in net assets.

Cash and Cash Equivalents

AFMO considers all highly liquid instruments with an initial maturity of three months or less to be cash equivalents. As of December 31, 2021 and 2020 the Organization did not have cash equivalents.

American Friends of Migdal Ohr
Notes to Financial Statements
December 31, 2021 and 2020

Contributions Receivable

Unconditional gifts expected to be collected within one year are reported at their net realizable value. Unconditional gifts expected to be collected in future years are initially reported at fair value determined using the discounted present value of estimated future cash flows technique. The resulting discount is amortized using level-yield method and is reported as contribution revenue. AFMO provides an allowance for doubtful accounts equal to the estimated uncollectible amounts. The allowance for doubtful accounts at both December 31, 2021, and 2020 is \$50,000. Bad debt expense is charged if a receivable is determined to be uncollectable based on periodic review by management.

Property and Equipment

Property and equipment are stated at cost less accumulated depreciation. Depreciation is charged to expense using the straight-line method over the estimated useful life of each asset. Assets under capital lease obligations and leasehold improvements are amortized over the shorter of the lease term or their respective estimated useful lives. The estimated useful lives for each major depreciable classification of property and equipment are as follows:

<u>Description</u>	<u>Estimated Life (Years)</u>
Office equipment	5
Computer software	5

Functional Allocation of Expenses

The costs of providing program and other activities have been summarized on a functional basis in the statements of activities and changes in net assets and in detail on the statements of functional expenses. Expenses, other than indirect expenses, are directly charged to the program that derives the direct benefit. Indirect expenses are allocated to the various program and supporting services based on the ratio of direct expense for any one function to total direct expenses of all functional areas or programs. Such allocations are determined by management on an equitable basis.

The expenses that are allocated include the following:

<u>Expense Line</u>	<u>Method of Allocation</u>
Salaries	Time and effort
Payroll taxes, employee benefits	Salaries
Professional fees	Salaries
Rent	Salaries
Telephone	Salaries
Printing and postage	Salaries
Office supplies	Salaries
Insurance	Salaries
Equipment rental/maintenance	Salaries
Bank charges and other fees	Salaries
Depreciation and amortization	Salaries
Miscellaneous expenses	Salaries

American Friends of Migdal Ohr
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December 31, 2021 and 2020

Transmissions to Migdal Ohr-Israel

All transmissions to Migdal Ohr-Israel are grants to support programs operated by Migdal Ohr-Israel. Grants paid include those with specific donor restrictions for individual projects, as well as unrestricted general contributions.

Estimates

The preparation of financial statements in conformity with U.S. GAAP requires management to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates. Significant estimates are used in the valuation of contributions receivable and functional allocation of expenses.

Valuation of Long-Lived Assets

AFMO reviews long-lived assets, including property and equipment, for impairment whenever events or changes in business circumstances indicate that the carrying amount of the assets may not be fully recoverable. No adjustment for impairment was required for the years ended December 31, 2021, and 2020.

Income Taxes

AFMO is a not-for-profit corporation exempt from income taxes under Section 501(c)(3) of the Internal Revenue Code. AFMO has evaluated the recognition requirements for uncertain income tax positions and has concluded that there are no such positions at December 31, 2021, and 2020. AFMO has not incurred any tax related interest and penalties for uncertain income tax positions at December 31, 2021.

Recent Accounting Pronouncements Issued Not Yet Adopted

Leases

In February 2016, the Financial Accounting Standards Board ("FASB") issued Accounting Standards Update ("ASU") 2016-02, *Leases* (Topic 842) ("ASU 2016-02"), which requires lessees to recognize on the statement of financial position the assets and liabilities for the rights and obligations created by leases with lease terms of more than 12 months. The recognition, measurement, and presentation of expenses and cash flows arising from a lease by a lessee will continue to primarily depend on its classification as a finance or operating lease. However, unlike current U.S. GAAP, which requires only capital leases to be recognized on the statement of financial position, ASU 2016-02 will require both types of leases to be recognized on the statement of financial position. ASU 2016-02 also requires disclosures about the amount, timing, and uncertainty of cash flows arising from leases. These disclosures include qualitative and quantitative requirements, providing additional information about the amounts recorded in the financial statements. ASU 2016-02 is effective beginning fiscal years after December 15, 2021, with early application permitted.

Contributed Nonfinancial Assets

In September 2020, the FASB issued ASU 2020-07, *Presentation and Disclosures by Not-for-Profit Entities for Contributed Nonfinancial Assets* (Topic 958), which is effective for fiscal years beginning after June 15, 2021, with early adoption permitted, and is intended to improve transparency in the reporting of contributed nonfinancial assets, also known as gifts in-kind, for not-for-profit organizations. The ASU requires a not-for-profit organization to present contributed nonfinancial assets as a separate line item in the statement of activities, apart from contributions of cash or other financial assets, along with expanded disclosure requirements. The AFMO does not expect this ASU to have a significant impact on its financial statements.

American Friends of Migdal Ohr
Notes to Financial Statements
December 31, 2021 and 2020

3. LIQUIDITY AND AVAILABILITY

As of December 31, 2021, and 2020, AFMO's financial assets available for general expenditures within one year of the statements of financial position date consist of the following:

	<u>2021</u>	<u>2020</u>
Financial assets		
Cash	\$ 3,094,059	\$ 1,356,632
Contributions receivable, net	<u>617,508</u>	<u>196,968</u>
Total financial assets	3,711,567	1,553,600
Less: Net assets with restrictions	<u>1,039,610</u>	<u>649,833</u>
Financial assets available to meet cash needs for general expenditures within one year	<u>\$ 2,671,957</u>	<u>\$ 903,767</u>

AFMO received significant contributions restricted by donors and considers contributions restricted for programs which are ongoing, major, and central to its annual operations to be available to meet cash needs for general expenditures.

AFMO manages its liquidity and reserves following the guiding principles: operating within a prudent range of financial solutions and stability, maintaining adequate liquid assets to fund near-term operating needs, and maintaining sufficient reserves to provide reasonable assurance that long-term obligations will be discharged. AFMO maintains current financial assets less current liabilities at a minimum of 30 days operating expenses. To achieve these targets, AFMO monitors its liquidity and reserves monthly.

4. CONTRIBUTIONS RECEIVABLE

	<u>2021</u>	<u>2020</u>
Due within one year	\$ 389,327	\$ 113,327
Due in one to five years	<u>286,181</u>	<u>139,008</u>
	675,508	252,335
Discount on contributions receivable	(8,000)	(5,367)
Allowance for doubtful contributions receivable	<u>(50,000)</u>	<u>(50,000)</u>
Contributions receivable, net	<u>\$ 617,508</u>	<u>\$ 196,968</u>

5. CONCENTRATIONS OF CREDIT RISK

Historically, AFMO does not receive a significant number of multi-year contributions. At December 31, 2021, of the six outstanding contributions, one of these contributors accounted for 74% of contributions receivable. At December 31, 2020, of the six outstanding contributions, four of these contributors accounted for 93% of grants and contributions receivable. At December 31, 2021, one contributor accounted for 19% of contributions revenue. At December 31, 2020, two contributors accounted for 36% of contributions revenue. AFMO places its cash with high credit quality financial institutions. At times, such amounts may exceed the current insured amount under the Federal Deposit Insurance Corporation. AFMO monitors the financial condition of the banking institutions, along with its cash balances, to minimize this risk.

American Friends of Migdal Ohr
Notes to Financial Statements
December 31, 2021 and 2020

6. PROPERTY AND EQUIPMENT, NET

Property and equipment consist of the following:

	<u>2021</u>	<u>2020</u>
Office equipment	\$ 48,680	\$ 45,386
Computer software	<u>25,571</u>	<u>25,571</u>
	74,251	70,957
Less: Accumulated depreciation and amortization	<u>(65,282)</u>	<u>(61,916)</u>
Property and equipment, net	<u>\$ 8,969</u>	<u>\$ 9,041</u>

7. PAYCHECK PROTECTION PROGRAM LOAN

In May 2020, AFMO issued an unsecured promissory note under the Paycheck Protection Program (the "PPP Loan") for \$108,803 through programs established under the Coronavirus Aid, Relief, and Economic Security Act and administered by the U.S. Small Business Administration (the "SBA"). The PPP Loan was guaranteed by the SBA. The PPP Loan may be forgiven, in whole or in part, if the AFMO was eligible for the PPP Loan at the time of application, used the loan proceeds for eligible expenses within a defined period, and otherwise satisfied PPP requirements.

The Organization concluded that the PPP Loan should be accounted for as a government grant. Under the provisions of ASC 958-605, the PPP Loan represents, in substance, a grant that is expected to be forgiven, or a conditional contribution. The conditional contribution is recognized as grant income at a point in time once the conditions of release have been met or explicitly waived; or over a period of time as it incurs qualifying PPP expenses. Accordingly, the Organization recognized PPP grant income for the full amount of the PPP Loan in the accompanying statement of activities, and no liability for the PPP Loan is reflected in the accompanying statement of financial position. On March 31, 2021, AFMO was informed that its application for forgiveness of \$108,803 of the PPP Loan was approved.

8. NET ASSETS WITH DONOR RESTRICTIONS

Components of net assets with donor restrictions at December 31 were as follows:

	<u>2021</u>	<u>2020</u>
Afikei Ohr	\$ 105,000	\$ -
Bridal fund	11,137	7,372
Gan Yavne Academic College	374	-
Capital project	200,000	-
Pninat Ohr	20,000	-
Special projects	-	79,805
Sulamot music school	60,000	82,000
Shelhevet	-	27,500
Mishpactonim dormitory renovation	-	229,405
Zoharim	18,075	50,000
Time restriction	<u>625,024</u>	<u>173,751</u>
	<u>\$ 1,039,610</u>	<u>\$ 649,833</u>

American Friends of Migdal Ohr
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Net assets were released from donor restrictions by incurring expenses satisfying the purpose or time restrictions specified by donors for the years ended December 31 as follows:

	<u>2021</u>	<u>2020</u>
Bridal fund	\$ 357,095	\$ 295,679
Ohr israeli youth	70,000	105,000
Zoharim yaldei ohr	3,105,795	653,743
Metivta therapy room	-	50,000
Mishpactonim dormitory renovation	1,269,781	3,768,153
Sulamot	97,000	24,000
Afikei ohr	178,606	1,325,000
Bait tavshil soup kitchen	13,600	10,600
Bar Bat Mitzvah sponsorship	33,300	14,779
Gan yavne academic college	7,754	10,757
Kindergarten	93,000	80,000
Kiosk	4,554	4,554
Special project	79,805	152,820
Mevashlim L'Atid	8,040	5,360
Shelhevet	27,500	-
Pninat ohr	334,000	-
Time restriction	-	462,749
	<u>\$ 5,679,830</u>	<u>\$ 6,963,194</u>

9. COMMITMENTS AND CONTINGENCIES

AFMO leases office space under an agreement which expires on December 31, 2022. Rent expense for the years ended December 31, 2021 and 2020 was \$27,096 and \$48,283, respectively. Minimum future payments under the terms of the new lease is \$27,000 for the period ending December 31, 2022.

Additionally, there is office space that is rented under a month-to-month lease. Rent expense for this lease was \$19,108 and \$1,647 for the years ended December 31, 2021, and 2020, respectively.

10. RISKS AND UNCERTAINTIES

Management is continuing to evaluate the impact of the COVID-19 virus in the United States and has concluded that while it is reasonably possible that the virus could have a negative effect on the Organization's financial condition and results of operations, the specific impact is not readily determinable as of the date of these financial statements.

11. SUBSEQUENT EVENTS

AFMO has evaluated subsequent events occurring after the statement of financial position date through the date of July 13, 2022, which is the date the financial statements were available to be issued, and no events require recognition or disclosure.