



Financial Statements

Support House

March 31, 2025

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Independent Auditor's Report

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To the Members of
Support House

Opinion

We have audited the financial statements of **Support House** ("the Organization"), which comprise the statement of financial position as at March 31, 2025, and the statements of revenue and expenses, change in net assets and cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of **Support House** as at March 31, 2025, and its 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 Opinion

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 is sufficient and appropriate to provide a basis for our opinion.

Other Matter

Our audit was conducted for the purposes of forming an opinion on the financial statements taken as a whole. The schedules of expenses on page 16 are presented for the purposes of additional information and are not required as part of the financial statements. Such information has been subjected to the auditing procedures applied, only to the extent necessary to express an opinion on the audit of the financial statements taken as a whole.

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.

Doane Grant Thornton LLP

Mississauga, Canada
June 24, 2025

Chartered Professional Accountants
Licensed Public Accountants

Support House

Statement of Financial Position

As at March 31

2025

2024

Assets

Current

Cash	\$ 2,974,664	\$ 2,302,721
Restricted cash – bingo fund	9	9
Investments (Note 3)	1,296,967	496,932
Accounts receivable and other receivables	51,101	223,373
Harmonized sales tax recoverable	96,173	40,138
Prepaid expenses	<u>372,961</u>	<u>392,073</u>
	4,791,875	3,455,246

Property and equipment (Note 4)	<u>4,828,825</u>	<u>1,816,662</u>
	<u>\$ 9,620,700</u>	<u>\$ 5,271,908</u>

Liabilities

Current

Accounts payable and accrued liabilities	\$ 1,167,566	\$ 627,772
Deferred revenue (Note 5)	847,961	1,012,057
Current portion of long-term debt (Note 8)	<u>-</u>	<u>44,086</u>
	2,015,527	1,683,915

Deferred rent	-	4,743
Deferred capital contributions (Note 7)	1,956,917	1,319,730
Forgivable loans (Note 6)	3,650,889	2,109,427
Long-term debt (Note 8)	<u>-</u>	<u>45,906</u>
	<u>7,623,333</u>	<u>5,163,721</u>

Net assets

Operating fund	32,428	(314,955)
Restricted funds (Note 9)	1,798,561	261,427
Replacement reserve fund	<u>166,378</u>	<u>161,715</u>
	<u>1,997,367</u>	<u>108,187</u>
	<u>\$ 9,620,700</u>	<u>\$ 5,271,908</u>

Commitments (Note 10)

Economic dependence (Note 12)

On behalf of the Board,

_____ Director _____ Director

See accompanying notes to the financial statements.

Support House

Statement of Revenue and Expenses

Year ended March 31, 2025

	Operating fund		Replacement reserve fund		Total	Total
	2025	2024	2025	2024	2025	2024
Revenue						
Grants						
Ontario Health	\$ 5,739,000	\$ 3,917,889	\$ -	\$ -	\$ 5,739,000	\$ 3,917,889
Ministry of Health	1,167,906	1,046,877	-	-	1,167,906	1,046,877
Municipality of Halton	894,717	944,663	-	-	894,717	944,663
United Way Halton & Hamilton	294,987	325,349	-	-	294,987	325,349
Other grant funding	152,460	151,962	-	-	152,460	151,962
Recognition of deferred capital contributions (Note 7)	58,957	110,710	-	-	58,957	110,710
Contributions from residents	274,792	282,353	-	-	274,792	282,353
Other revenue	168,028	83,164	681	499	168,709	83,663
Donations	118	19,193	-	-	118	19,193
	8,750,965	6,882,160	681	499	8,751,646	6,882,659
Expenses						
Salaries and wages	4,481,677	3,508,305	-	-	4,481,677	3,508,305
Employee benefits	543,063	427,038	-	-	543,063	427,038
Housing costs (Schedule 1)	1,301,772	1,377,882	-	-	1,301,772	1,377,882
Operating expenses (Schedule 2)	1,629,188	1,352,571	-	-	1,629,188	1,352,571
Amortization	64,394	105,974	-	-	64,394	105,974
	8,020,094	6,771,770	-	-	8,020,094	6,771,770
Excess of revenue over expenses before other item	730,871	110,390	681	499	731,552	110,889
Net gain on sale of property and equipment	1,157,628	-	-	-	1,157,628	-
Excess of revenue over expenses	\$ 1,888,499	\$ 110,390	\$ 681	\$ 499	\$ 1,889,180	\$ 110,889

See accompanying notes to the financial statements.

Support House

Statement of Change in Net Assets

Year ended March 31, 2025

	Year ended March 31, 2025			
	Operating fund	Internally restricted funds (Note 9)	Replacement reserve fund	Total 2025
Fund balance, beginning of year	\$ (314,955)	\$ 261,427	\$ 161,715	\$ 108,187
Excess of revenue over expenses	1,888,499	-	681	1,889,180
Interfund transfers	(1,541,116)	1,537,134	3,982	-
Fund balance, end of year	<u>\$ 32,428</u>	<u>\$ 1,798,561</u>	<u>\$ 166,378</u>	<u>\$ 1,997,367</u>
	Year ended March 31, 2024			
	Operating fund	Internally restricted funds (Note 9)	Replacement reserve fund	Total 2024
Fund balance, beginning of year	\$ (421,024)	\$ 261,088	\$ 157,234	\$ (2,702)
Excess of revenue over expenses	110,390	-	499	110,889
Interfund transfers	(4,321)	339	3,982	-
Fund balance, end of year	<u>\$ (314,955)</u>	<u>\$ 261,427</u>	<u>\$ 161,715</u>	<u>\$ 108,187</u>

See accompanying notes to the financial statements.

Support House

Statement of Cash Flows

Year ended March 31

2025

2024

Operating activities

Excess of revenues over expenses	\$ 1,889,180	\$ 110,889
Non-cash items		
Amortization	64,394	105,974
Recognition of deferred capital contributions	(58,957)	(110,710)
Gain on sale of property and equipment	(1,157,628)	-
Dividend income on investments	(800,035)	(19,277)
Change in non-cash working capital:		
Accounts receivable and other receivables	172,272	272,389
Harmonized sales tax recoverable	(56,035)	86,445
Prepaid expenses	19,112	(291,557)
Accounts payable and accrued liabilities	539,794	(10,509)
Deferred revenue	(164,096)	169,374
	<u>448,001</u>	<u>313,018</u>

Investing activities

Purchase of property and equipment	(3,076,557)	(201,611)
Deferred capital contributions received	696,144	167,227
	<u>(2,380,413)</u>	<u>(34,384)</u>

Financing activities

Deferred rent	(4,743)	(20,089)
Proceeds from forgivable loans	1,541,462	10,145
Proceeds on sale of property and equipment	1,157,628	-
Repayment of long-term debt	(89,992)	(47,501)
	<u>2,604,355</u>	<u>(57,445)</u>

Increase in cash	671,943	221,255
Cash, beginning of year	<u>2,302,730</u>	<u>2,081,475</u>
Cash, end of year	<u>\$ 2,974,673</u>	<u>\$ 2,302,730</u>

Cash consists of:

Cash	\$ 2,974,664	\$ 2,302,721
Restricted cash – bingo fund	<u>9</u>	<u>9</u>
	<u>\$ 2,974,673</u>	<u>\$ 2,302,730</u>

See accompanying notes to the financial statements.

Support House

Notes to the Financial Statements

March 31, 2025

1. Nature of operations

Support House (“the Organization”) is an Ontario non-profit corporation without share capital. Its purpose is to provide community-based housing, mental wellness programs and support services for people living with mental illness and/or addictions including youth at risk. Using a person-centred approach, the Organization is committed to the philosophy of personal recovery.

The Organization is a registered charity as defined by subsection 149(1) of the Canadian Income Tax Act.

2. Summary of significant accounting policies

These financial statements have been prepared by management in accordance with Canadian accounting standards for not-for-profit organizations (“ASNPO”) and include the following significant accounting policies:

Use of estimates

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

Cash

Cash includes the following items that are restricted in their future use:

Funds held in the bingo current account total \$9 (2024 - \$9). Use of bingo funds is restricted to a listing of eligible expenses.

Fund accounting

Separate funds are maintained to account for and to report on the separate activities or objectives as determined by donors, or by resolution of the Board of Directors. For financial statement purposes, the funds have been grouped into the following categories:

Operating Fund:

The Operating Fund reports the Organization’s program delivery and administrative activities. This fund reports unrestricted resources and operating grants.

Support & Housing - Halton Notes to the Financial Statements

March 31, 2025

2. Summary of significant accounting policies (continued)

Internally restricted funds:

The Restricted Fund reports the revenues and expenditures for specific internally and externally restricted programs and activities.

The Capital Fund reports the assets, liabilities, revenues and expenditures related to the Organization's property and equipment.

The Education Fund reports funds set aside and controlled by the Education Committee for the training of mental health and/or addiction staff arranged by the Education Committee.

The Replacement Reserve Fund reports the amounts to fund future unexpected major replacement expenditures.

The Bingo Fund is restricted and reports resources for eligible expenses related to bingo.

Interfund transfers are made as and when required.

Revenue recognition

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

Externally restricted contributions used to purchase property and equipment is deferred and amortized over the useful lives of the related property and equipment so that revenue recognition corresponds with the related amortization expense.

Investment income earned on Replacement Reserve Fund resources that must be spent on major expenses is recognized as revenue of the Replacement Reserve Fund. Investment income is recognized as revenue when earned.

Contributed services

The value of services contributed by volunteers and supplies provided as donations are not reflected in these financial statements, as they are not clearly measurable.

Support & Housing - Halton

Notes to the Financial Statements

March 31, 2025

2. Summary of significant accounting policies (continued)

Property and equipment

Property and equipment purchased with a value of greater than \$5,000 are recorded at cost. Where property and equipment have been donated, cost is considered to be the fair value at the time the goods are donated.

Property and equipment is recorded at cost less accumulated amortization. Property and equipment is amortized on a straight-line basis as follows:

Furniture and equipment	- 5 years
Passenger vehicles	- 5 years
Buildings and renovations/improvements	- 5 - 25 years

Buildings include components such as general building, electrical, plumbing, heating and ventilation. These components are amortized over their respective estimated useful life. Construction in progress includes assets under construction which are not amortized.

Property and equipment are tested for impairment whenever events or changes in circumstances indicate that its carrying amount may not be recoverable, if any potential impairment is identified, the amount of the impairment is quantified by comparing the carrying value of the property and equipment to its fair value. Any impairment of property and equipment is recognized in income in the year in which the impairment occurs.

An impairment loss is not reversed if the fair value of the property and equipment subsequently increases.

Financial instruments

The Organization considers any contract creating a financial asset or liability as a financial instrument, except in certain limited circumstances. The Organization accounts for the following as financial instruments:

- Cash
- Restricted cash
- Investments (restricted and unrestricted)
- Accounts receivable
- Accounts payable
- Forgivable loans
- Long term debt

A financial asset or liability is recognized when the Organization becomes party to contractual provisions of the instrument.

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

Support & Housing - Halton

Notes to the Financial Statements

March 31, 2025

2. Summary of significant accounting policies (continued)

Financial instruments (continued)

The Organization subsequently measures all of its financial assets and financial liabilities at amortized cost, except for investments in mutual funds and preferred shares which measured at fair value. Financial assets measured at amortized cost, include cash, restricted cash, guaranteed investment certificates (GICs) and accounts receivable. Financial liabilities measured at amortized cost include accounts payable, forgivable loans and long-term debt.

The Organization removes financial liabilities, or a portion of, when the obligation is discharged, cancelled or expires.

3. Investments

	<u>2025</u>	<u>2024</u>
Guaranteed investment certificates (GICs)	\$ 1,168,083	\$ 391,256
Mutual funds (money market)	95,103	90,804
Preferred shares	<u>33,781</u>	<u>14,872</u>
	<u>\$ 1,296,967</u>	<u>\$ 496,932</u>

The GICs earn interest at a rate of 2.75% - 3.10% (2024 – 4%) and mature between July and August 2025. Mutual funds and preferred shares are stated at fair value.

The Organization has an internal policy to maintain reserve funds. The internally restricted funds are held in these investments.

4. Property and equipment

	<u>2025</u>	<u>2024</u>		
	<u>Cost</u>	<u>Accumulated Amortization</u>	<u>Net Book Value</u>	<u>Net Book Value</u>
Land and building - Chartwell	\$ 1,529,185	\$ 1,164,564	\$ 364,622	\$ 395,305
Land and building – Grace House	277,252	120,707	156,545	167,635
Furniture and equipment	120,365	82,478	37,887	60,507
Passenger vehicle	83,612	83,611	1	1
Construction in progress	<u>4,269,770</u>	<u>-</u>	<u>4,269,770</u>	<u>1,193,214</u>
	<u>\$ 6,280,184</u>	<u>\$ 1,451,360</u>	<u>\$ 4,828,825</u>	<u>\$ 1,816,662</u>

Construction in progress consists of costs associated with the development and implementation of various ongoing projects. As these assets are still under construction and are not ready for use as at March 31, 2025, no amortization expense has been recognized during the year.

Support & Housing - Halton

Notes to the Financial Statements

March 31, 2025

5. Deferred revenue

	<u>2025</u>	<u>2024</u>
Deferred revenue, beginning of year	\$ 1,012,057	\$ 842,683
Funds received during the year	1,570,512	1,313,794
Less: revenue recognized during the year	<u>(1,734,608)</u>	<u>(1,144,420)</u>
Deferred revenue, end of year	<u>\$ 847,961</u>	<u>\$ 1,012,057</u>

6. Forgivable loans

	<u>2025</u>	<u>2024</u>
Region of Halton – Chartwell Forgivable loan (1)	\$ 50,860	\$ 55,946
Region of Halton – Maria Forgivable loan (2)	<u>3,600,029</u>	<u>2,120,481</u>
	<u>\$ 3,650,889</u>	<u>\$ 2,176,427</u>

(1) During fiscal 2020, the Organization and the Regional Municipality of Halton entered into a Halton Multi-Unit Rehabilitation Loan agreement. The loan is for renovations relating to its safe beds program at its Chartwell, Oakville location and the Organization can borrow an amount not to exceed \$76,290 based on approved invoices for eligible costs of the program. The loan is interest free with a 15-year term commencing from the program completion scheduled in fiscal 2021 and is forgivable at 1/15th per year, over the term. The loan is secured with a second mortgage on its Chartwell, Oakville location.

(2) During fiscal 2022, the Organization and the Regional Municipality of Halton entered into a Halton Multi-Unit Development Loan agreement. The loan is for development of rental units at its Maria, Acton location and the Organization can borrow an amount up to \$5,942,563 based on approved invoices for eligible costs of the program. The loan is at the prime rate plus 1.2% annually, with project completion between June 2025 and December 2025. The term of the loan is 50 years beginning on the occupancy date, at which time, provided the conditions of the loan agreement are met, the full balance of the principal will be forgiven.

7. Deferred capital contributions

	<u>2025</u>	<u>2024</u>
Deferred capital contributions, beginning of year	\$ 1,319,730	\$ 1,263,213
Funds received during the year	696,144	167,227
Less: revenue recognized during the year	<u>(58,957)</u>	<u>(110,710)</u>
Deferred capital contributions, end of year	<u>\$ 1,956,917</u>	<u>\$ 1,139,730</u>

Support & Housing - Halton

Notes to the Financial Statements

March 31, 2025

8. Long-term debt

	<u>2025</u>	<u>2024</u>
Canada Mortgage and Housing Corporation, interest at Nil% (2024 – 0.69%) per annum, repayable in blended monthly payments of \$Nil (2024 - \$1,907), discharged in year. Secured by 109 Brook Street and 13 Normandy Place, Oakville Ontario.	\$ -	\$ 20,872
Canada Mortgage and Housing Corporation, interest at Nil% (2024 – 2.60%) per annum, repayable in blended monthly payments of \$Nil (2024 - \$1,292, discharged in year. Secured by 10 Hill St and A006 Kingham Rd, Halton Hills, Ontario.	-	58,278
Canada Mortgage and Housing Corporation, interest at Nil% (2024 – 0.69%) per annum, repayable in blended monthly payments of \$Nil (2024 - \$917), discharged in year. Secured by 39 Normandy Place, Oakville, Ontario.	<u>-</u>	<u>10,842</u>
Total debt	-	89,992
Less: current portion	<u>-</u>	<u>(44,086)</u>
	<u>\$ -</u>	<u>\$ 45,906</u>

During the year, the mortgage obligations with Canada Mortgage and Housing Corporation were discharged as a result of the sale of the underlying property. This resulted in the organization recognizing income of \$56,354.

Support & Housing - Halton Notes to the Financial Statements

March 31, 2025

9. Restricted funds

	<u>Restricted fund</u>	<u>Capital fund</u>	<u>Bingo fund</u>	<u>Total 2025</u>	<u>Total 2024</u>
Balance, beginning of year	\$ 28,253	\$ 233,165	\$ 9	\$ 261,427	\$ 261,088
Inter-fund transfers	<u>-</u>	<u>1,537,134</u>	<u>-</u>	<u>1,537,134</u>	<u>339</u>
Balance, end of year	<u>\$ 28,253</u>	<u>\$ 1,770,299</u>	<u>\$ 9</u>	<u>\$ 1,798,561</u>	<u>\$ 261,427</u>

Support & Housing - Halton

Notes to the Financial Statements

March 31, 2025

10. Lease commitments

The Organization has long term leases with respect to its office in Oakville and residential leases in Acton. Future minimum lease payments for the next 5 years are as follows:

2026	\$ 410,979
2027	59,937
2028	60,456
2029	60,456
2030	60,456
Thereafter	<u>111,335</u>
	<u>\$ 763,619</u>

11. Line of credit

The Organization has a line of credit of up to \$100,000 available for use. The line of credit is subject to interest of the prime rate plus 1% which was 4.95% as at March 31, 2025, and is secured by the first collateral mortgage, general assignment of leases and rents and a general security agreement. The line of credit balance as at March 31, 2025 was \$Nil (2024 - \$Nil)

12. Economic dependence

Operations of the Organization depend to a large extent upon the funding that it receives from regional, federal and provincial governments. Any significant reduction in this source would significantly curtail the Organization's ability to offer a complete range of programs.

13. Financial instrument risks

Transactions in financial instruments may result in an entity assuming or transferring to another party one or more of the financial risks described below. The required disclosures provide information that assists users of financial statements in assessing the extent of risk related to financial instruments. There was no significant change in risk exposure from the prior year.

Credit risk

The Organization is subject to credit risk through receivables. Credit risk is the risk that one party to a transaction will fail to discharge an obligation and cause the other party to incur a financial loss. As revenue is mainly derived from the Ministry of Health directly and through its Ontario Health, the Organization is not subject to significant credit risk. The Organization's management does not expect any financial loss on the March 31, 2025 accounts receivable balance.

Liquidity risk

Liquidity risk is the risk that the Organization may encounter difficulty in meeting its obligations associated with its financial liabilities as they become due. The Organization has sufficient working capital to meet its current liabilities, however, there are significant long-term liabilities to be funded.

Support & Housing - Halton

Notes to the Financial Statements

March 31, 2025

13. Financial instrument risks (continued)

Interest rate risk

The Organization's financial instruments expose it to interest rate risk due to its investments with fixed interest rates. This risk is mitigated by the Organization through investing in instruments which have a low susceptibility to significant fluctuations in future changes in market interest rates.

14. Comparative figures

Certain comparative figures have been reclassified from those previously presented to conform to the presentation of the 2025 financial statements.

Support House Housing Costs (Schedule 1)

Year ended March 31	2025	2024
Client rent	\$ 919,254	\$ 957,288
Repairs and maintenance	210,432	250,560
Food costs	54,402	48,118
Office	40,749	10,632
Utilities	39,291	44,059
Telephone and internet	22,261	22,702
Client transportation	9,620	35,673
Travel	1,775	576
Office rent and utilities	1,269	4,374
Computer maintenance	1,004	1,043
Membership	900	750
Mortgage interest	484	1,884
Office supplies	331	223
Equipment	-	-
	<u>\$ 1,301,772</u>	<u>\$ 1,377,882</u>

Support House Operating Expenses (Schedule 2)

Year ended March 31	2025	2024
Professional fees	\$ 681,147	\$ 708,397
Office rent and utilities	215,686	244,226
Office	208,077	59,635
Computer maintenance and supplies	123,490	81,651
Equipment	81,779	36,022
Repairs and maintenance	64,617	18,522
Travel	52,161	25,292
Client transportation	39,865	3,373
Insurance	33,315	34,065
Memberships	27,689	25,598
Telephone and internet	27,307	21,977
Audit fees	25,086	23,922
Staff development	20,794	19,069
Bank charges and payroll service	13,180	14,110
Office supplies	10,889	7,708
Advertising and promotion	4,099	28,384
Food Costs	7	620
	<u>\$ 1,629,188</u>	<u>\$ 1,352,571</u>