

# Application Form

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## *Organization Information*

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An informational webinar about this application is available to watch.

The rubric that will be used to score this proposal can be downloaded [here](#).

If you would like to complete this application first in Microsoft Word, you may download a Word version [here](#). Please pay attention to character limits.

### **Brief Project Descriptor**

Please briefly describe this organization's request.

### **Organization Name\***

Ready for Life, Inc.

### **Project Name\***

Please choose a short name to identify this project within the grant portal:

RFL Large Capital Purchases 2023

### **EIN\***

26-4032979

### **Incorporation Year\***

What year did your organization incorporate? This will be the year listed on your determination letter from the Internal Revenue Service.

2009

### **Mission Statement\***

What is your organization's mission statement?

Ready for Life Inc.'s mission is to provide support, resources, and guidance former foster care youth need to successfully transition to adulthood.

## Unique Entity ID (SAM)

Please provide your organization's Unique Entity ID number. This is a specific number used by the federal government to identify your organization. **This is different from a DUNS number, which the federal government no longer uses.**

If you do not have a Unique Entity ID number, you can create an account on SAM.gov and apply for one here (it is free and may take 3-4 days for approval): <https://sam.gov/content/home>

This field is optional as to not stop a qualifying organization from applying. HOWEVER, a Unique Entity ID number will be required if your organization is approved for a grant. Your organization should apply for a number now if it does not yet have one.

Character Limit: 12

MJM5BDU8APL5

## Annual Operating Budget\*

Please provide the amount of your annual operating budget (expenditures only) for your entire organization.

\$1,194,500.00

## Amount Requested\*

The maximum grant amount is \$500,000.

\$70,350.00

## Does the total project cost exceed the amount your organization is requesting?\*

Please note: Answering "Yes" will cause additional questions to load later in this application.

### Examples

ABC Childcare is seeking funding for a new playground. ABC Childcare is asking PCF to fund \$150,000 for certain equipment, and will seek other funding and donations for the remaining \$20,000 of the playground. ABC Childcare would select "Yes" for this question.

Better Tomorrow, a mental health provider, is looking to expand their counseling center by two rooms to meet increased service demand arising from the pandemic. Better Tomorrow has secured \$25,000 in private contributions, and wants to request the remaining \$125,000 in this grant. Better Tomorrow would select "Yes" for this question.

DBE Food Pantry is seeking funding a new HVAC unit for their pantry, and is requesting \$40,000 from PCF to cover the entire cost. DBE Food Pantry would select "No" for this question.

No

## Rent vs. Own\*

Does your organization rent or own the property for which you are proposing modifications?

Rent

### Parent Non-Profit/Subsidiaries:\*

If your organization has a parent non-profit that has multiple subsidiaries, will multiple subsidiaries be applying in this process?

#### Example

Better Tomorrow is the parent non-profit of three organizations. Two of those organizations want to apply in this process. Both would select "Yes" on this question.

No

## Request Specifics

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### Pinellas County Priority Areas\*

For Round 2 of this funding process, the ARPA Nonprofit Capital Project Fund is prioritizing organizations that offer programming, and whose capital purchase is related to, the following areas:

- Individuals with Disabilities
- Food Security
- Specialized Healthcare
  - Mental Health
  - Dental Care
  - Substance Use Disorders
- Housing

Not offering programming in these areas does not disqualify you from applying. However, this prioritization will result in 10 bonus points being awarded to eligible requests when scored.

Does your organization and its proposed capital purchase fit into one of these areas?

Yes

### Programming Background\*

Please describe the programming your organization offers to the community and the length of time it has been doing so. What does your organization **do** and **how long** has it been doing it?

**If you have indicated above that your programming and proposed purchase fit into the priority areas for this funding round, please be sure to describe the relevant programming.**

Ready For Life Inc. (RFL) was started in 2009 as a grassroots effort to help young adults stuck in a terrible situation - alone at 18, facing adulthood without family to turn to for guidance and a sense of belonging in the world. Ready for Life is a solution-based skill center supporting former foster care youth in homelessness

prevention, education & employment, and lifeline support networks. RFL serves youth in Pinellas County from 15–25 years old that are in foster care or have already transitioned out of foster care and are on their own which sometimes means being homeless or staying night to night with friends. RFL helps change lives beyond foster care and increase opportunities to be productive, healthy community members, breaking the cycle of child abuse and neglect for the next generation. To date RFL has helped over 1000 young adults as well as 210 of their own children.

Ready for Life's services touch on all of the ARPA Nonprofit Capital Project Fund priority areas in that we work with individuals with disabilities, we provide have a kitchen and heatable meals on hand anytime as well as a food pantry and cooking lessons. We have a fulltime MH counselor on site and through a partnership with BayCare, we have a once-a-week onsite Healthcare Navigator to address health issues as well as anytime access for virtual doctor's visits for our clients. While we do not directly address or treat substance use disorders, we refer to community resources. We also address the need for housing and help clients gain the skills and resources they need to obtain housing, often with financial support and lease/referral assistance. We actually have two apartments that we lease so that we can refer clients and have them move in when they are able sustain the cost of rent and utilities. Unfortunately, there is never enough affordable housing locally and often our homeless clients wind up in homeless shelters, "couch-surfing" or living on the streets until they can get stable.

## Community Need\*

Please describe the community need that exists for your programming. If you are able to cite quantitative, local data, that will strengthen your proposal.

There are many sources for statistics about the perils of aging out of foster care. Below are a few that highlight the need for services for those with childhood trauma, moving from state-custody childhood to independent living adulthood.

1. There are approximately 500,000 children in foster care in the United States. 14%, or almost 59,300, are age 16 to 20. Youth age 16+ have an approximately 3% chance of being adopted, thus lacking a traditional family to provide life skills education and long-term transitional support (The Annie Casey Foundation, 2020).

2. We know that by age 17, many foster youth have already engaged in high-risk behavior that will negatively impact their ability to become self-sufficient. Before they reach adulthood, 33% have been incarcerated, and 5% have had a child (U.S.ACF, 2019). Both of these outcomes negatively impact educational attainment (Abrams, et al., 2017; Schulkind & Sandler, 2019), contributing to the fact that 50% of foster youth do not graduate high school on time (U.S.ACF, 2019), compared to a nationwide public school average graduation rate of 85% (NCES, 2020a).

3. There is also a negative impact on employability, the ability to reach self-sustaining income levels and economic mobility. (Abrams, et al., 2017; Schulkind & Sandler, 2019).

4. Lack of education has a long-lasting financial effect...a young adult, entry-level worker without a high school degree is most likely making less than median pay and is nowhere near the income needed to be self-sufficient as an individual let alone with a child. A high school diploma or equivalent gets youth closer, but at least some additional training or education beyond high school is needed to break free from poverty and create economic mobility. By age 21, only 7% of foster youth have achieved additional certifications, including from those programs that take less than a year to complete (U.S.ACF, 2019).

Ready for Life was started in 2009 to address local unmet needs.

## Negative Economic Impact\*

The following question is the keystone of a strong application in this process. If your organization cannot demonstrate a negative economic impact from the pandemic, your application will not qualify for committee review. If you are uncertain about what constitutes negative economic impact or how to demonstrate it, please contact PCF staff for technical assistance.

The more quantifiable your negative economic impact is, whether it be fiscal losses/pressures or increased service demand, the stronger your answer will be. Use numbers whenever possible. The more specific your evidence, the better.

Describe your organization's negative economic impact arising from the COVID-19 pandemic. Examples could include:

- A reduction in revenue from 2019 to 2020
- Inflationary pressures
- Increases in demand for services that have not been compensated for through new revenue
- The use of reserves for unbudgeted expenses since the onset of the pandemic, and such use of reserves has prevented the purchase of capital assets
- A need for capital assets to offset community need for which your organization does not have the resources to purchase due to the negative economic harm from the pandemic
- A need for additional capital assets to adapt operations to accommodate health and safety guidelines by the CDC
- Growth in restricted pandemic-related revenue that does not permit capital asset acquisition

### Copy of ERC Retention Credit Analysis.pdf

Ready for Life, Inc. experienced a negative economic impact from the COVID-19 pandemic in that we had all the costs of the pre-pandemic but without the ability to host fundraisers and bring in charitable donations as usual. RFL is 95% privately funded and relies heavily on our individual donations as well as our fundraisers. The majority of our reduction in funding occurred due to cancellation of RFL's fundraising events along with our 3rd party events where our organization is the beneficiary. Losses include: 2 Suncoast Kingfish Classic Fishing Tournaments for 2 years – loss of \$80,000; Night in the Park for 2 years – loss of \$75,000; Strike Out Child Abuse Bowl a Thon for 2 years – loss of \$25,000; Many other 3rd party fundraisers for two years – loss of \$30,000 or \$210,000 in two years. With the world at a standstill, family and community members dying and businesses temporarily closing, life became harder for all. Many youths lost their hospitality and low wage jobs, could not find transportation when needed and if they were in school, had to turn to virtual education – which set many students even further back from where they were pre-pandemic. Many RFL 18–25-year-olds who were fortunate enough to be in higher education, did not have consistent access to Wi-Fi or technology to make the transition to online education. Worse yet, we had to pay our bills but close our doors to those who needed us most – our young adults. Helping clients became harder. Even getting a voicemail was harder as our phone system was not easily accessible outside of the office. We had to purchase laptops and cleaning supplies and personal protective equipment (PPE) to protect staff and help clients protect themselves as recommended by the CDC. Purchasing pandemic-related supplies without a steady stream of unrestricted revenue was a challenge.

RFL clients and staff experienced pandemic and post-pandemic inflation on goods and services critical to the mission. Since returning to more normal business hours and our service center open to clients, we experienced an increase in costs of food to fill the food pantry, higher healthcare costs and much higher housing costs. The housing assistance services didn't go as far as the cost of housing increased as move people moved in from other states, reducing inventory and increasing costs. The cost of living, particularly housing and groceries, still negatively affects our clients every day. This ARPA large capital grant will have a significant positive impact on our young adults as they continue to navigate life after foster care and after living through a pandemic.

## Negative Economic Impact - Uploads

You have the option to upload supporting documentation regarding negative economic impact. However, please limit your upload to no more than five pages. Word, Excel, JPG and PDF files are accepted.

RFL ERC Retention Credit Analysis 9-2022.pdf

## Pandemic Relief Funding\*

Please describe all government pandemic relief funding your organization has received since the onset of the pandemic (March 2020). This includes but is not limited to the Pinellas CARES Nonprofit Partnership Fund, other ARPA funding, PPP (Paycheck Protection Program), and Community Block Development Grants specifically targeting COVID-19 relief.

**Explain why or how this pandemic-relief funding has not alleviated the negative economic impact you have described above.** Potential reasons include expiration dates on certain funding, inflationary pressures, restrictions prohibiting capital expenditures, or the funding simply not being enough to remedy the harm you've indicated above. **The more concrete your numbers, the better.**

**If you have not received government relief funding for your organization since the onset of the pandemic, write "No pandemic relief funding received" below.**

Ready for Life obtained a variety of Pandemic Relief Funds, which allowed us to remain open, keep and pay staff, provide alternative services to youth, purchase necessary personal protective equipment and small capital improvements. RFL had a PPE loan of \$96,100 on 4-22-2020 which was forgiven on 2-8-2021 and a second PPE loan of \$99,835 on 2-4-2021 which was forgiven on 8-2-2021. An Employee Retention amount of \$42,339.84 was received in February 2023. The City of Largo provided \$25,000 in ARPA Safety Net funds in January 2023. Pinellas Community Foundation is providing \$32,554 in ARPA Small Capital Round 2 funds (not received yet - in progress).

The pandemic relief funding has not alleviated the negative economic impact because the cost of doing business and the cost of living for clients has continued to rise to historically high levels.

The dollar had an average inflation rate of 5.86% per year between 2020 and today, producing a cumulative price increase of 18.63%. (<https://www.in2013dollars.com/us/inflation/2020?amount=1>)

Without pandemic relief, Ready for Life would have closed at least temporarily if not permanently as the majority of our funding comes from individuals, businesses, and fundraising - all of which were impacted by the worldwide pandemic. In regard to this grant, very few sources allow nonprofits to add capital, so this large capital grant is a unique opportunity to make things better for our clients who struggle with homelessness, health and mental health issues, employment and education.

## Proposal Description\*

The American Rescue Plan Act requires a request that is reasonable and proportional to the level of negative economic impact your organization experienced. This means the request you describe below should not be greater than the economic harm your organization has suffered.

Please describe your project proposal and address the following:

- What project will be undertaken with these funds?
- What is the estimated lifespan of the project/property improvement?
- How does it address the negative economic harm you described in the previous question?

Ready for Life, Inc. will be purchasing items that are linked to the need created by the pandemic, and critical to the mission.

#### 1. Adding Cabinets and Shelves for additional storage.

The preferred contractor installed our kitchen several years ago. RRFL brought in another commercial contractor whose bid is forthcoming. The project is estimated at \$28,392.89. RFL budgeted \$30,000 to allow for possible increased costs in 2024. The lifespan is indefinite - or until otherwise removed. The Impact is that as each year passes, we adjust to the needs, and will homelessness being major barrier, we need more space to store the young adults' possessions as well as RFL's operational items such as clothing, hygiene items, school supplies, kitchen and food supplies and more. Sometimes we think we are running out of space, then we realize we have the space, we just need to make it work better for our growing needs post-pandemic.

2. Rays Clean Sweep locker room and shower room will be rearranged so that there is one room for a shower and sink (existing) plus a toilet (to be added), and the locker room will have the washers/dryers (existing - just need to be moved). Because of the thick tile flooring, pipe sizes, and room structures, the plumbing project alone is estimated by one bid as costing \$14,325. Two other plumbers have looked at the project and have indicated that it's complex and that their estimates are forthcoming. RFL budgeted \$15,000 to allow for possible increased costs in 2024. The lifespan is indefinite - or until otherwise removed. The Impact is that we can anyone taking a shower will not have to go down the hall to use the restroom, and anyone doing laundry can do so in the adjacent room.

3. 2 AC Unit Replacements. Two units from 1985 will be replaced in the largest area of the building. The estimates are for \$6,500 for two five ton units and \$6, 200 for a four ton unit. We do not have two bids as the this the landlord's preferred vendor. RFL budgeted \$7,000 each, expecting increase costs in 2024. Electric costs should decrease.

4. Replace the front door. The door is old, not functioning fully, a security risk and needs replacing. We attempted to get several bids but finding a commercial door company is taking much longer than expected or allowed for in this grant timeframe. The landlord has a preferred vendor so we are looking to use their services. RFL budgeted the only verbal estimate given, which as 5-10K or more. We budgeted \$7,000.

## Number Served\*

How many people will directly benefit from this capital purchase annually?

500

## Unduplicated vs. Duplicated\*

Is the number indicated above duplicated or unduplicated?

**Duplicated:** A client is counted each time they access services

**Unduplicated:** A client is counted once, regardless of the number of times they access services

**Example:** ABC Food Bank operates two mobile food pantries, one in Clearwater and one in St. Petersburg. Taylor, a Pinellas County resident, goes to both food pantries. If ABC Food Bank counts Taylor's visit TWICE, it is **duplicated**. If ABC Food Bank counts Taylor's visit ONCE, it is **unduplicated**.

Unduplicated

### Other (Explanation Required)\*

If you selected "Other" in the previous question, please explain how your organization determined the number of clients that will benefit from the proposed capital project.

The majority of people who will directly benefit are the clients and their children, followed by the staff, board members, volunteer mentors, community groups who provide workshops to clients, community partners from other agencies who conduct meetings onsite, as well as visitors who tour the facility throughout the year.

### Organizational Sustainability\*

How does this project contribute to the long-term sustainability of your organization and the work it does? That is, what impact will this project have on your organization and/or its clients over the long-term?

Examples include increased service capacity, reduced cost of delivering services over time, higher-quality or more equitable service delivery, and increased lifespan/quality of property.

Quantifiable numbers will strengthen your answer.

Ready for Life is always expanding to meet the needs of clients. Leasing a space is a lot more cost effective than purchasing a building in Pinellas County. So as long as we are leasing this space, we need to keep enhancing it so that it is a one stop shop for RFL services and staff offices. This large capital grant will help increase services, increase security and provide storage areas as outlined in this grant. New AC units should lower our electric bill which currently runs approximately \$1,150 per month for just under 10,000 square feet.

## *Project Specifics*

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### Permits\*

Please describe any permits necessary for the successful completion of this proposed project. Be sure to include any permits already obtained or in progress, and/or what the timeline is to acquire permits.

Permits, where required, will be pulled by the vendors. The timeline will be as follows:

January - March 2024: Get quotes updated, select vendors.

March - May 2024: Vendors get permits and start work

June - December 2024: Vendors get work done hopefully in the priority order listed in the grant:  
Kitchen/Hallway; Locker Room (Rays Clean Sweep); AC's; Door

January 1, 2024 through 12-31-2026: Landlord gets the last of the 1985/1986 AC units replaced at no cost to this grant.



## Plan Set\*

Do you have a plan set for this project?

A plan set refers to the "batch" of plans, drawings, prints, files, etc., that you receive from an architect that explains what needs to be built, how, and where. **Not all qualifying projects in this process require a plan set.**

**If you answer Yes, you should upload the Plan Set in the question below.**

No

## Plan Set Upload

If you answered "Yes" above, please upload the Plan Set here. If you have trouble with file size limitations, please reach out to Rose Cervantes at [rcervantes@pinellascf.org](mailto:rcervantes@pinellascf.org). If you have any narrative to accompany the plan set, you may write it below.

**PDF files are permitted.**

NA

## Construction Schedule/Timeline\*

Given a spending deadline of December 31, 2026, give a detailed and **realistic construction schedule**/timeline as to how this large capital project will be executed and completed. If there are phases to this project, indicate so in the narrative below. If you specified that permits were needed for this project above, ensure you include the acquisition time in the schedule.

Please include the following:

- 1. How the timeline/schedule was developed, and by whom.**
- 2. Timeline of planning and execution. Please include start and end dates by month and year. For example, April 2023 - June 2023.**

Example:

Better Tomorrow is proposing the expansion of their counseling center. This requires a 2-month planning phase, one month to obtain all necessary permits, and four months to build. Better Tomorrow would list each phase, a brief description of what takes place in each phase, and an estimated start and completion date for each phase, and an explanation of how the schedule was developed.

This project is not very complex so the grant funded work can be accomplished in one year. Patsy Stills, VP of Administration developed the schedule in collaboration with Michael Forster, VP of Operations, and Kathy Mize, CEO.

January - March 2024: Get quotes updated, select vendors.

March - May 2024: Vendors get permits and start work

June - December 2024: Vendors get work done

January 1, 2024 through 12-31-2026: Landlord gets the last of the 1985/1986 AC units replaced at no cost to this grant.

## Team Leadership\*

Please describe the following:

1. The team and leaders that will be overseeing this proposed project.
2. Their relationship to your organization
3. Their role in this project
4. Whether or not they have overseen similar projects

The team and leaders that will be overseeing this proposed project: Patsy Stills, VP of Administration as well as Michael Forster, VP of Operations, and Kathy Mize, CEO

All three are fulltime staff in leadership positions. All need to work together to ensure continuity of services and communication.

Patsy Stills will take the lead on the timeline and vendor contacts and agreements

Michael Forster will take the lead on making sure the work does not interfere with services

Kathy Mize will ensure that administration, operations and community partners are informed of the work and their roles (if any) in this project.

All three have prior experience overseeing similar projects, including several at the current building to include a window-filming project, an expansion of rented space and a kitchen renovation as well as office build-pits to suit the needs of staff and clients.

## *Geographic Impact and Priority Populations*

The ARPA Nonprofit Capital Project Fund seeks to offset the negative economic impact Pinellas nonprofits faced due to the COVID-19 pandemic. Organizations who serve disproportionately impacted communities will be considered as serving a priority population. There are several ways to determine if your clients were disproportionately impacted.

Examples of disproportionately impacted communities include those who meet at least one of the following descriptions:

- Low- and moderate-income household and communities
- Households that qualify for federal assistance programs, such as SNAP and TANF
- Historically marginalized communities (BIPOC communities, persons with disabilities, LGBTQ+, religious minorities, and other communities that fit in the Equity definition provided on the ARPA website and application)
- Organization located or serve households within a Qualified Census Tract (QCTs)
  - Defined by U.S. Department of Housing and Urban Development (HUD)
  - To assess if your organization serves or is headquartered in a QCT, use this link. In the top right-hand corner, choose the state of Florida and Pinellas County. Then on the left-hand side of the screen, click the box next to “Color QCT Qualified Tracts.” The QCT zones are denoted in purple. You can also map your address by adding it into the address box at the top to see if your location is inside the zones.

## Benefits and Geography of Project\*

Please describe how the communities/clients that will benefit from this capital purchase, and how they were disproportionately impacted by the pandemic according to the examples above.

Ready for Life, Inc. serves low and moderate-income household and communities; households that qualify for federal assistance programs, such as SNAP and TANF and historically marginalized communities.

The RFL office is not in a one of the QCT's but is in very close proximity of several Largo QTC's. Unhoused (or homeless, if you prefer) young adults use the service center's shower and laundry facility while working with staff and local resources to secure shelter.

Many 15-18 year old clients are housed in child welfare group homes and attending RFL services throughout the year at the skill center office as well as out in the community.

### Headquarters Location\*

Please provide your organization's headquarters address as it appears on your Sunbiz account. To check your registration with Sunbiz, you may search their database.

2300 Tall Pines Drive, Suite 100, Largo, FL 33771

### Project Location\*

Please provide the address or intersection where the property being modified is.

2300 Tall Pines Drive, Suite 100, Largo, FL 33771

## *Rented Property*

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**You have indicated that the property involved in this proposal is rented. Please answer the questions below.**

### Tenant Responsibility\*

Please explain how your organization is responsible for modifying the building despite being rented. Be sure to describe the length of your organization's lease and to indicate whether or not you have obtained permission from the landlord for the proposed project.

The current lease has been in place since 8/1/2020, with an initial term of 3 years ending 7/31/2023, and it included an optional 3-year renewal. RFL opted to renew, and a "Lease Extension Agreement" was executed with a 3-year term through 7-31-26. Included in the extension is a 3-year renewal option, potentially extending our lease until 7-31-2029.

The landlord has given permission for all aspects of this project. The AC company and the door company that the landlord uses will be the preferred vendors for this project. The cabinet contractor that we used to build the kitchen is our preferred vendor so that things will match. For the plumbing work, neither the landlord nor RFL have a preferred vendor, so we are still in the process of getting the right contractor for the job. While we reached out to many plumbers, three came out and only one so far have provided their written estimate.

### Landlord\*

Please enter the name and address of the property owner/landlord.

GCI Largo, LLC

## Lease Upload\*

Please upload the executed lease you currently have with your landlord. If there are any important circumstances to note, use the text box below.

RFL Lease 2300 Tall Pines Suite 100 c.pdf

The rented property is part of a larger building and office complex. We love the location as it is mid-county and has good access to public transportation. The landlord has approved many previous property improvements and is on the bus line. Like many offices that are part of a larger building, there are various HVAC units onsite. None of them are on a rotation for replacement as the landlord has indicated that they will maintain them until they fail, then they will replace them. Two of the units are in our main service area, and they were installed in 1885 and 1986. With this grant we are hoping to avert a crisis by helping to pay for the replacements prior to them failing and leaving us without air for an extended amount of time.

## Community Connection

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PCF understands the value of authentic and diverse representation in philanthropy and in Pinellas County. To this end, we ask demographic and representation questions to gauge the human impact your organization has on the communities you serve.

PCF has generalized the demographic data questions more than it has in other processes because of the public nature of this process. PCF understands that identity disclosure can be a sensitive matter and wants to respect your organization's board and staff. If your organization feels comfortable sharing more detailed demographic information, it may do so in the "Community Representation and Connection" section.

## Community Representation and Connection\*

Describe how your organization is representative of, or has authentic connections to, the community your proposal seeks to serve. You can list other community-based organizations that work on programming with you and/or list examples of your work within this community.

If your staff, board, executive leadership, or long-term volunteers have personal identities or experiences that allow for a meaningful connection with your clients, please feel free to describe this connection below. When possible, please use internal data or specific details to describe how your organization is representative and connected to the communities you serve.

Ready for Life, Inc. is a family-like support network gathered together to support former foster youth to make a successful transition from Foster Care to Adulthood. The former foster youth whom we serve declared us their "Ready for Life Family" many years ago when we began service to this vulnerable population, and the name stuck – because that is just what we are, a family. We have over 1,307 people registered into our supporter network active as Volunteers, Mentors, Community Partners, and Funders, gathered to support the 350 (average) caseloads annually, as well as the Alumni (those who have graduated from the RFL programs and are more stable and on their own), and the 210+ Little Ones who are the children of the former foster youth we serve. We are led by what we call the "Youth Voice" and 100% of our programming and support measures are generated from the real-world experiences communicated to us through the relationships we have with the young adults we serve. The Youth Voice is at the top of our organizational chart, Youth sit on every committee, and we host regular community gatherings where Former Foster Youth and our entire

Support Community come together to learn, celebrate successes, brainstorm solutions, hold each other through grief, and stay connected.

The population we serve is 58% white, 28% black, 10% Latinx, and 4% more than one race identified. 10% identify as LGBTQ+ and 2% identify as neurodiverse/physically disabled.

The volunteer mentors closely resemble the population served.

The staff of 11 employees, is 73% white and 27% BIPOC with 1 staff (.09%) identifying as LGBTQ+ and staff have never divulged neurodiverse/physically disabled status.

FIX: The volunteer board consists of 12 members, 6 identify as male, 6 as female, 2 are BIPOC and 10 White. One member is a former client and represents the Youth Voice on the board. No members of the Board have self-identified as LGBTQ or Neurodiverse/physically disabled.

## Board Membership\*

Do your board members consider themselves a member of one or more of the following populations?

- BIPOC defined as Black, Latino, and Indigenous and Native American persons, Asian Americans and Pacific Islanders and other persons of color
- LGBTQ+ (Lesbian, Gay, Bisexual, Transgender, Queer+)
- Neurodiverse/physically disabled

BIPOC

## Executive Level Leadership Team\*

Does your executive leadership team consider themselves a member of one or more of the following populations?

- BIPOC defined as Black, Latino, and Indigenous and Native American persons, Asian Americans and Pacific Islanders and other persons of color
- LGBTQ+ (Lesbian, Gay, Bisexual, Transgender, Queer+)
- Neurodiverse/physically disabled

None of the above

## CEO/Executive Director\*

Does your CEO/Executive Director consider themselves a member of one or more of the following populations?

- BIPOC defined as Black, Latino, and Indigenous and Native American persons, Asian Americans and Pacific Islanders and other persons of color
- LGBTQ+ (Lesbian, Gay, Bisexual, Transgender, Queer+)
- Neurodiverse/physically disable

None of the above

## Financial Overview

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### BIDS MUST BE DATED JULY 5, 2023 OR LATER.

- The file attached below should contain current, verifiable bids, estimates, or price lists [from your potential vendor(s)]. *Please ensure there is a date noted on the bid or some annotation as to when when you obtained these estimates/bids.*
- If your project costs LESS than \$75,000, you must upload TWO verifiable bids or estimates for the proposed project.
- If your project is EQUAL TO or MORE THAN \$75,000, you must upload THREE verifiable bids or estimates for your proposed project.
- If you have already selected a contractor for this process and do not have multiple bids to upload, please ensure you answer the narrative questions below thoroughly.

### Bid/Estimate #1\*

PDF files are accepted.

RFL Bids Preferred PCF ARPA LG CAP R2 9-28-23.pdf

### Bid/Estimate #2

PDF files are accepted.

Bid 2 PCF ARPA LG CAP R2.pdf

### Bid/Estimate #3

PDF files are accepted.

### Selected Contractor\*

**If you have not yet selected a contractor and have uploaded multiple bids above, please write N/A below or you will not be able to submit your application.**

If your organization has already selected a contractor for this proposed capital project, please describe the process through which this contractor was chosen, and be sure to answer:

1. Was there a competitive bid process? That is, were multiple bids collected in order to evaluate multiple contractors? Describe this process (names of contractors, number of bids collected, prices, and why the contractor was chosen).
2. What personnel members at your organization selected the contractor?
3. Has a contract been executed with this contractor? **If yes, upload the contract here. If no, please describe the status of contract.**

***If a contractor has already been selected AND a competitive bidding process was not used, the project will lose points.***

Contractors have been identified but not secured until such time as the grant is awarded. The current lease has been in place since 8/1/2020, with an initial term of 3 years ending 7/31/2023, and it included an

optional 3-year renewal. RFL opted to renew, and a "Lease Extension Agreement" was executed with a 3-year term through 7-31-26. Included in the extension is a 3-year renewal option, potentially extending our lease until 7-31-2029.

The landlord has given permission for all aspects of this project. The AC company and the door company that the landlord uses will be the preferred vendors for this project. The cabinet contractor that we used to build the kitchen is our preferred vendor so that things will match. For the plumbing work, neither the landlord nor RFL have a preferred vendor, so we are still in the process of getting the right contractor for the job. While we reached out to many plumbers, three came out and only one so far have provided their written estimate.

## Minority/Woman-Owned Business

Is your selected contractor, or the bid you are going to choose if funded, one of the following:

- Small-business enterprise (SBE)
- Disadvantaged business enterprise (DBE)
- Minority and/or woman-owned business (MWBE)

Unknown

## Related Parties\*

Are any of the contractors/vendors that have provided bids/estimates a related party to your organization?

### Examples of Related Parties

- A board member that owns the contracting company that provided a bid
- The relative of a director, officer, or executive team member owns a company that provided an estimate
- The CEO of the applying organization has a financial interest in the construction company providing a bid

If **yes**, identify the vendor and describe the relationship.

If **no**, write "No related parties below."

No relation

## Budget Detail\*

Please upload a clear, easily readable budget that breaks out costs for this proposed project. Ensure that it is clear what portion would be paid for through this grant funding and what would be paid for from other sources. **Be sure that the budget includes 10-20% for contingencies and any costs related to performance and payment bonds for construction projects.**

If you are going to request the permitted indirect cost of up to 5%, please be sure this is represented in your budget.

An example budget is available here.

If you have additional notes to add to your budget summary, you may do so in the text box below.

**PDF and Excel files are allowed.**

RFL Lg Capital Budget 70350.pdf

The enclosed budget allows for contingencies as well as 5% indirect as allowed herein.

## Other Funding Sources\*

Please describe any other funding that your organization has applied for or obtained for this project. This includes but is not limited to Community Development Block Grants (CDBG), local government grants (including Tourist Development Council funding), foundation grants, and donors (you do not need to disclose donor identities, simply amount raised that is allocated to this project). This includes any matching grants or in-kind contributions you may have obtained.

**If none, please explain why no additional funding sources have been pursued.**

**Please be sure all funding sources below are represented in the "Applicant Match" column in the Budget Summary you have uploaded above.**

We have not solicited other funding sources for this grant. If additional funds are required, we have access to unrestricted donations. Also, the landlord has agreed to replace one of the three oldest HVAC units at an approximate value of \$7,000, which will give us additional support.

## Changes in Operating Costs\*

Please answer this question based on the descriptions below:

- If this project **increases** ongoing operational costs (programmatic, operating maintenance or other costs), how will you compensate for the difference?
- If this project **decreases** ongoing operating costs, how will it do so?
- If this project **does not affect** operating costs, please note so below.

No net increase expected. We do expect a decrease on our electric costs as a result of having three new HVAC units in the next three years (2 from this grant in 2024, one additional prior to 12-31-26).

## Fund Management Capacity\*

Please describe your organization's capacity to manage these potential ARPA funds in terms of fiscal management and financial infrastructure.

**This includes, but is not limited to, the use of accounting software that can track a general ledger and multiple accounts and the ability to work on a reimbursement-basis.**

The inability to handle a reimbursement-based grant does not disqualify your organization from applying.

Ready for Life uses Donor Perfect to record all in-kind and financial contributions and we use QuickBooks for accounting. Our annual audit confirms that we use standard practices and procedures to ensure all fund management is completed in accordance with generally accepted accounting principles.



## Corrective and Investigative Action/Grant Recall\*

In the past three (3) years, has your organization had any of the following occur:

1. Been under legal investigation by a local, state, or federal institution?
2. Been placed on a corrective action plan by a funder?
3. Had grant funding recalled by a funder?

If yes, please describe the investigation, corrective action plan and/or grant recall, and the current status of such incidents. If no, write "N/A"

N/A

## Organization Documentation

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Please reach out to PCF staff if you have trouble uploading the files below. We are able to assist with file conversion and file compression.

### Organization Budget\*

Please upload your most recent, board-approved organizational budget for this fiscal year. PDF and Excel documents are accepted.

FY24 RFL Budget Final.pdf

### Board of Directors List\*

Please upload a current list of members of your organization's Board of Directors. Excel, Word, and PDF formats are acceptable.

2023-2024 RFL Board List for Grants.docx

### IRS Form 990\*

Please upload a PDF copy of your most recently submitted IRS Form 990.

**If Form 990 from your most recent fiscal year is delayed or you have received an extension, please explain in the text space below. You may also explain if you don't have a Form 990 due to organization type.** You should still upload the most recent publicly available 990.

If you file a Form 990-EZ and do not have anything to attach, please note so below.

Ready 4 Life June 30 2021 990.PDF

Most recent 990 attached.

## Most Recent Financial Statements

Upload a PDF version of your most recent financial statements. If you have audited financial statements, please upload the most recently conducted audit. If you do not have a recent audit, please explain why.

Aug Financials and Most Recent Audit 21-22 RFL.pdf

Enclosed, please find Ready for Life's most recent financials (August 2023) and most recent audit (FY22). These have been combined into one document.

## Insurance

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### Evidence of Insurance Coverage\*

Grantees of the ARPA Nonprofit Capital Project Fund will be required to maintain appropriate insurance related to your operations and this project. PCF will determine whether this coverage is appropriate.

Please upload evidence of insurance.

**If your organization does not have evidence of insurance coverage, please provide an explanation as to why.**

23-24 Ready For Life COI.pdf

Ready for Life maintains insurance as demonstrated by the enclosed Certificate of Insurance (COI).

### Insurance Requirement\*

**If you are awarded a contract from the ARPA Nonprofit Capital Project Fund, you will be required to list Pinellas Community Foundation as an additional insured through your general liability insurance or other appropriate coverages for the duration of the contract. If you would like to check with your insurance carrier on how to do this, here is the information about PCF you will need:**

Pinellas Community Foundation  
17755 US Highway 19 N  
Suite 150  
Clearwater, FL 33764  
727-531-0058

**Please check the box below to indicate that you understand and will be able to comply with this requirement if you are awarded a contract.**

**PCF will not ask for a certificate naming us as additional insured until the contracting stage.**

Yes, I understand and will comply with this requirement if awarded a contract.

## *Post-Grant Requirements*

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### **Reporting Requirements Acknowledgment\***

Grantees will be required to submit a pre-award agreement within two weeks of receiving an award notice. In addition, grantees will be required to submit monthly expenditure reports until their project is completed and their contract is closed out.

Financial information justifying all expenditures will also need to be provided. This includes but is not limited to:

- Invoices
- Canceled checks
- Credit card statements, along with a record of paying the credit card.

If you have any questions, please contact Rose Cervantes, ARPA Program Officer at [rcervantes@pinellascf.org](mailto:rcervantes@pinellascf.org).  
Yes, I agree to submit this grant agreement and impact report within the specified timeframes.

## *Additional Information*

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### **Additional Upload**

If you have something to share, you can upload it here in PDF format.

RFL Large Capital Projects 9-28-23.pdf

### **Anything else to share?**

Is there anything else that you would like Pinellas Community Foundation to know or other information your organization would like to share that isn't addressed elsewhere in this application?

Photos of project areas along with explanations.

## File Attachment Summary

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### *Applicant File Uploads*

- RFL ERC Retention Credit Analysis 9-2022.pdf
- RFL Lease 2300 Tall Pines Suite 100 c.pdf
- RFL Bids Preferred PCF ARPA LG CAP R2 9-28-23.pdf
- Bid 2 PCF ARPA LG CAP R2.pdf
- RFL Lg Capital Budget 70350.pdf
- FY24 RFL Budget Final.pdf
- 2023-2024 RFL Board List for Grants.docx
- Ready 4 Life June 30 2021 990.PDF
- Aug Financials and Most Recent Audit 21-22 RFL.pdf
- 23-24 Ready For Life COI.pdf
- RFL Large Capital Projects 9-28-23.pdf

**Ready for Life, Inc.**  
**Employee Retention Credit Analysis**

	<b>Fiscal Year 2019</b>	<b>Fiscal Year 2020</b>	<b>% Change</b>
Quarter 2	227,563	273,902	20%
Quarter 3	135,787	46,865	-65%
Quarter 4	265,398	291,660	10%

	<b>Fiscal Year 2019</b>	<b>Fiscal Year 2021</b>	<b>% Change</b>
Quarter 1	239,749	230,297	-4%
Quarter 2	227,563	219,147	-4%
Quarter 3	135,787	111,629	-18%

**LEASE AGREEMENT  
2300 TALL PINES DR  
LARGO, FLORIDA**

THIS LEASE ("Lease"), made this 2nd day of July, 2020, between **GCI Largo, LLC.**, having an office at c/o GCI Largo, LLC, 4911 New Providence Ave., Tampa, FL 33629 ("Landlord"), and Ready For Life, Inc. ("Tenant") whose address is 2300 Tall Pines Dr., Largo, FL 33771.

**WITNESSETH**

In consideration of the mutual promises, covenants, and conditions herein contained and the rent reserved by Landlord to be paid by Tenant to Landlord, Landlord hereby leases to Tenant and Tenant hereby rents from Landlord, that certain real property situated in Pinellas County, Florida, hereinafter described, for the term and at the rentals and upon the terms and conditions hereinafter set forth.

**1. PREMISES AND USE:** Landlord does this day lease to Tenant suite 100 ("Suite"), which is ±8,460 rentable square feet as shown as Exhibit "A" ("Premises" or "Leased Premises"), and is ± 14.1% of the overall project square footage in that certain property located at 2300 and 2310 Tall Pines Drive, Largo, FL 33771 ("Project") shown as attached Exhibit "B", to be used and occupied by the Tenant as general office and meeting space, and other uses customary and consistent with the mission and purpose of Tenant's non-profit operations and for no other purposes or uses whatsoever.


Tenant shall lease the Premises in its "as-is", "where-is" condition, with no obligation by Landlord to perform or supply any labor, materials, or improvements whatsoever.


**2. TERM:** This Lease shall be for a term of three (3) years, commencing on the 1st day of August, 2020 and ending on the 31st day of July, 2023, ("Lease Term" or "Term"). Additionally, so long as Tenant has not been in default with any terms of this Lease or the Tenant has not had any unpaid rent payments called for in the Lease, Tenant shall have one (1) option to extend the term of the Lease for three (3) additional years by giving no less than 120 days written notice prior to the end of the original term. The same terms and conditions of this Lease will apply during the extension term, except for the payment of Annual Rental per paragraph 3 below.

If Tenant, with Landlord's consent, shall occupy the Leased Premises prior to the beginning of the Lease Term specified in Section 2 hereof, all provisions of this Lease shall be in full force and effect commencing upon such occupancy, and rent for such period shall be paid by Tenant at the same rate as herein specified.

**3. RENT AND PREPAIDS:** Tenant agrees to pay Landlord an Annual Rental ("Rental" or "Rent") of:

Term	Rate/RSF	Monthly	Sales Tax	Total Monthly Pmt
8/1/2020 – 7/31/2021	\$ 8.49	\$ 5,983.48	NA	\$ 5,983.48
8/1/2021 – 7/31/2022	\$ 8.74	\$ 6,162.98	NA	\$ 6,162.98
8/1/2022 – 7/31/2023	\$ 9.00	\$ 6,347.87	NA	\$ 6,347.87
Option				
8/1/2023 – 7/31/2024	\$ 9.27	\$ 6,538.31	NA	\$ 6,538.31
8/1/2024 – 7/31/2025	\$ 9.55	\$ 6,734.45	NA	\$ 6,734.45
8/1/2025 – 7/31/2026	\$ 9.84	\$ 6,936.49	NA	\$ 6,936.49

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Said Annual Rental shall be due and payable in advance without notice, in equal monthly installments, as stated above, plus state sales tax (presently 6.5%). Tenant must pay all sales taxes on Rent. Said balance shall be due and payable on the first day of each and every calendar month of the Term of this Lease, without demand, notice, offset or deduction whatsoever, in lawful (legal tender for public or private debts) money of the United States of America, at the Management Office of Landlord, **GCI Largo, LLC., PO Box 10846, Tampa, Florida 33679**, or elsewhere as designated from time to time by Landlord's written notice to Tenant. Checks should be made PAYABLE TO: **GCI Largo, LLC.**

~~Simultaneous with the execution of this Lease, Tenant shall deposit with Landlord the sum of \$\_\_\_\_\_ representing the first month's payable Rent of \$\_\_\_\_\_ (including applicable sales tax), last month's Rent of \$\_\_\_\_\_ (including applicable sales tax) and a security deposit of \$\_\_\_\_\_. The next payment of Rent shall be due on \_\_\_\_\_, 20\_\_\_\_.~~

Tenant shall be required to pay Landlord as additional rent a late charge equal to 5% on any Rental due that remains unpaid five (5) days after said rental is due. Tenant agrees to pay the cost of collection and reasonable attorney's fees on any part of said Rental that may be collected by suit or by attorney, after the same is past due.

**4. OPERATING EXPENSES:** Landlord shall be responsible for the maintenance and operation of the project, of which the Premises is a part. The operating expenses for the Project are included in the Tenant's Rent and are estimated to be approximately \$ 162,246.00 for the year 2020, which hereinafter will be referred to as the "Base Year", or \$2.71 per rentable square foot in the Premises.

For the purpose of this Lease, maintenance and operating costs shall, in general, mean all costs incurred by Landlord in maintaining and operating the project, of which the Premises are a part, and shall include but not be limited to common area utilities, a management fee, parking lot maintenance and repair, exterior pest control, security expense, grounds maintenance, common area maintenance and repairs, supplies, office expense associated with operating the project, fire line and fire sprinkler expense, trash pick-up, water and sewer service, real estate taxes and assessments and property insurance.

**5. ASSIGNMENT:** Without the written consent of Landlord first obtained in each case, which cannot be unreasonably withheld, Tenant shall not assign, transfer, mortgage, pledge, or otherwise encumber or dispose of this Lease, or underlet the Leased Premises or any part thereof or permit the Leased Premises to be occupied by other persons. If this Lease is assigned, or if the Leased Premises or any part thereof are underlet or occupied by anybody other than the Tenant, the Landlord may, after default by the Tenant, collect or accept Rent and pro rata expense payments from the assignee, under Tenant, or occupant and apply the net amount collected or accepted to the Rent herein reserved, but no such collection or acceptance shall be deemed a waiver of this covenant or the acceptance of the assignee, under Tenant or occupant as Tenant, nor shall it be construed as, or implied to be, a release of the Tenant from the further observance and performance by the Tenant of the terms, provisions, covenants and conditions herein contained. Sale of Tenant's business shall constitute an assignment of this Lease which requires the written consent of Landlord pursuant to the terms of this paragraph.

**6. ALTERATIONS AND ADDITIONS:** Tenant shall not make any alterations or additions to the Premises or roof attachments or penetrations without the written consent of the landlord, which consent shall not be unreasonably withheld, and all additions, fixtures or improvements which may be made by Tenant, except movable office furniture, shall become the property of the Landlord and remain upon the Premises as a part thereof, and be surrendered with the Premises at the termination of this Lease.

**7. SECURITY DEPOSIT:** Landlord is currently holding the sum of \$ 5,640.00 as security for Tenant's performance hereunder. Landlord may, at its option, apply the security deposit to cure any default by Tenant hereunder in which event Tenant shall immediately replenish the security deposit, the failure to do so shall be a default hereunder. Landlord may commingle the security deposit with other funds of

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Landlords and may assign the same to any successor of Landlord. The security payment shall be returned to Tenant upon termination of this Lease after all costs of returning the Premises to its original condition, reasonable wear and tear excepted; thereafter it shall be applied to all remaining obligations, including but not limited to, Rent in arrears, and Tenant vacating the Premises provided that Tenant has complied with all of the terms hereof. Landlord shall have no liability for the accrual or payment of any interest on said security payment.

**8. PERSONAL PROPERTY:** All personal property placed or moved in the Premises above described shall be at the risk of Tenant or owner thereof, and Landlord shall not be liable for any damage to said personal property, or to the Tenant arising from the bursting or leaking of water pipes, or from any act of negligence of any co-Tenant or occupants of the building or of any other person whomsoever, other than Landlord or his agent(s) or assigns.

It is Tenant's responsibility to purchase contents insurance at a dollar value to be determined by Tenant. Landlord shall not be liable for any loss or damage to Tenant's personal property in the Premises except to the extent caused by the gross negligence of Landlord, or its agents, employees or persons under Landlord's control or direction.

**9. GOVERNMENTAL REGULATIONS:** The Tenant shall promptly execute and comply with all statutes, ordinances, rules, regulations, orders and requirements of the Federal, State and City Government and of any and all of their Departments and Bureaus applicable to said Premises, for the correction, prevention, and abatement of nuisances or other grievances, in, upon, or connected with said Premises during said Term; and shall also promptly comply with and execute all rules, orders and regulations for the prevention of fires, at its own cost and expense.

**10. CASUALTY:** In the event the Premises are rendered untenantable by fire or other casualty, Landlord shall have the option of terminating this Lease or rebuilding the Premises, and in such event written notice of the election by Landlord shall be given to Tenant within sixty (60) days after the occurrence of such casualty. In the event Landlord elects to rebuild the Premises, the Premises shall be restored to its condition prior to such casualty loss within a reasonable time. Tenant shall have the right to continue occupancy in the Premises with abatement of Rent only to the extent and for the period that all or a portion of the Premises are actually untenantable. In the event Landlord elects to terminate this Lease, the Rent shall be paid to and adjusted as of the date of such casualty, and the Term of this Lease shall then expire, and this Lease shall be of no further force or effect, and Landlord shall be entitled to sole possession of the Premises. If Landlord has elected to restore the Premises, Tenant shall have the right to terminate this Lease if the Premises have not been restored and delivered to Tenant within two hundred seventy (270) days after the occurrence of the casualty, exercisable within ten (10) days after the end of such period.

**11. ABANDONMENT:** If the Tenant shall abandon or vacate said Premises before the end of the Term of this Lease for a period in excess of thirty (30) consecutive days, the Landlord may cancel this Lease upon written notice to Tenant.

**12. UTILITIES AND SERVICES:** The Tenant agrees that he will pay all charges for Rent, electricity, internet service and other utilities used on said Premises, except where specifically stated in Landlord's operating expenses. However, if Landlord determines in its reasonable discretion that the Tenant's use of water or trash is excessive, Landlord shall have the right to bill Tenant for such excessive use of services or require Tenant to obtain a separate meter for said services within thirty (30) days of Landlord's notice. Tenant shall be responsible at its own expense for replacing all electric light bulbs, tubes and ballasts servicing the Premises. Additionally, Tenant shall be responsible for the clearing of any plumbing stoppages or repairs.

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**13. CHATTELS:** Tenant pledges and assigns to Landlord all the furniture, fixture, goods and chattels of said Tenant, which shall or may be brought or put on said Premises as security for the payment of the Rent herein reserved, and Tenant agrees that the said lien may be enforced by distress foreclosure or otherwise at the election of Landlord, and does hereby agree to pay reasonable attorneys' fees together with all costs and charges therefore incurred or paid by Landlord.

**14. ENTRY:** The Landlord, or any of his agents, upon prior notice, except in the event of emergency, shall have the right to enter said Premises during all reasonable hours, to examine the same to make such repairs, additions or alterations as may be deemed necessary for the safety, comfort, or preservation thereof, or of said building, or to exhibit said Premises, and to put or keep upon the doors or windows thereof a notice "FOR LEASE" at any time within one hundred and twenty (120) days before the expiration of this Lease. The right of entry shall likewise exist for the purpose of removing placards, signs, fixtures, alterations or additions, which do not conform to this agreement, or to the Rules and Regulations and sign criteria for the building.

**15. ACCEPTANCE OF PREMISES:** Tenant hereby accepts the Premises in the condition they are in at the beginning of this Lease and agrees to maintain said Premises in the same condition, order and repair as they are at the commencement of said Term, excepting only reasonable wear and tear arising from the use thereof under this Lease, and to make good to said Landlord immediately upon demand, any damage to water apparatus, or electric lights or any fixture, appliances or appurtenances of said Premises, or of the building, caused by any act or negligence of Tenant, its employees, agents, assigns or invitees.

**16. NOTICE:** It is understood and agreed between the parties that written notice delivered certified mail, facsimile or hand delivery to the Premises shall constitute sufficient notice to Tenant and certified mail, facsimile or by hand delivery to the office of Landlord shall constitute sufficient notice to Landlord, to comply with the terms of this Lease.

**17. SIGNAGE:** It is hereby understood and agreed that any signs or advertising to be used, including awnings, in connection with the Premises leased hereunder shall be first submitted to the Landlord for approval, not to be unreasonably withheld, before installation of same. Tenant must obtain approval from Landlord, not to be unreasonably withheld, prior to erecting any signs visible from the exterior of the Premises. Landlord shall have the right to determine the size, materials and lighting thereof; and Landlord may, at its option, order and have the signs installed from one source, same to be at the expense of Tenant. No painting of signs shall be permitted direct to masonry. Tenant fully understands that Landlord may remove, without notice, any such signs which will be in violation of this Lease. At the termination of this Lease, at Tenant's sole expense, Tenant shall remove all signs and restore the building's masonry paint to its original state.

**18. SURRENDER OF PREMISES:** At such time when Tenant shall vacate the leased space, the Premises will be restored to its original condition at Landlord's request including ceilings, interior and exterior walls and carpets. Tenant shall broom clean, in as good condition and repair as the Premises were in at the beginning of the Term of this Lease, reasonable wear and tear excepted.

**19. DELIVERIES:** Any and all deliveries to the Premises shall, at the Landlord's discretion, be permitted at the rear or in front of the building, and should be made in such a way as not to block traffic.

**20. PARKING:** Landlord reserves the right to designate parking spaces for tenants and their employees. Under no condition is Tenant or its employees to park in front of other Tenant's units. Parking of vehicles blocking ingress and egress areas is prohibited. Parked vehicles are not to be of any type to create a nuisance to the Landlord or other Tenants. Parking parallel and adjacent to the building is prohibited. Improperly parked cars may be towed by Landlord at owner's expense. Parking behind the

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suite in the truck court is permissible provided it does not encumber the use of the court by other tenants and their trucking requirements.

Use of parking areas by Tenant, its guests, employees or invitees shall not overburden available parking, as determined in Landlord's sole discretion. Any vehicles left in the parking area for more than 24 hours may, at Landlord's discretion, be towed and impounded at the expense of the vehicle's owner without prior notice. Tenant assumes responsibility for informing its guests, employees, and invitees of this policy.

**21. REPAIRS AND MAINTENANCE:** Tenant shall, at all times during the Lease Term, and at its own cost and expense, put, keep, replace and maintain in thorough repair and in good, safe and substantial order and condition, all nonstructural improvements within the Premises, including but not limited to windows, glass doors and entrances, signs, floor coverings, interior walls, columns and partitions, fire extinguishers, lighting, heating, and plumbing and air conditioning unit and duct work of the Premises at the commencement of the Lease Term and thereafter erected in the Premises, and their full equipment and appurtenances, whether or not necessitated by wear, tear or defects, latent or otherwise; and shall use all reasonable precautions to prevent waste, damage or injury. Maintenance and repairs of the ventilation, air-conditioning and heat shall be the responsibility of the Tenant. An annual contract, paid for by Tenant, and entered into by Tenant with a company fully licensed in the State of Florida, shall provide for regular monthly service for changing belts, filters, other required parts, emergency service and the making of extraordinary repairs, and a copy of the contract shall be furnished to the Landlord promptly upon occupancy of the Leased Premises and a copy of the maintenance log shall be furnished to the Landlord at the end of each calendar year. As long as the above conditions are met, Landlord will assume responsibility for any air conditioning/heating system repairs in excess of \$500 annually per HVAC system.

Landlord shall be responsible for the maintenance and upkeep of the foundations, exterior walls, gutters and roof, to include roof supports and all structural improvements. Landlord shall not be responsible for any damage caused by any negligent or intentional act or omission of Tenant, its contractors, agents, employees or invites. Tenant shall not be responsible for any damage caused by any negligent or intentional act or omission of Landlord, its contractors, agents or employees.

**22. RELOCATION:** Landlord reserves the right to relocate Tenant to any other location within the project of which the Premises are a part, provided that such substitute space is substantially the same in both interior design and rental amount and Landlord pays all reasonable costs of relocation.

**23. LIENS:** Tenant agrees that it will make full and prompt payment of all sums necessary to pay for the cost of repairs, alterations, improvements, changes or other work done by Tenant to the Premises, and further agrees to indemnify and hold Landlord harmless from and against any and all such costs and liabilities incurred by Tenant, and against any and all construction liens arising out of or from such work. In the event any notice or claim of lien shall be asserted of record against the interest of Landlord in the Premises on account of any improvement work done by or for Tenant, or any person claiming by, through or under Tenant, or for improvements or work the cost of which is the responsibility of Tenant, Tenant agrees to have such lien canceled and discharged of record (either by payment or bond as permitted by law) within ten (10) days after notice to Tenant by Landlord, and in the event Tenant shall fail to do so, Tenant shall be considered in default under the terms of this Lease. THE INTEREST OF LANDLORD IN THE PREMISES WILL NOT BE SUBJECT TO LIENS FOR IMPROVEMENTS MADE BY OR FOR THE TENANT.

**24. INDEMNIFICATION/INSURANCE:**

A. Tenant and Landlord each hereby indemnifies and holds the other harmless from and against and agrees to defend the other against, any and all claims, charges, liabilities, obligations, penalties, causes of action, liens, damages, costs and expense (including reasonable attorneys fees)

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arising from any breach or default in the performance by the indemnifying party of any obligation on its part to be performed under the terms of this Lease.

**B.** Tenant shall, during the entire Term hereof, at its sole cost and expense, provide proof to Landlord and keep in full force and effect a policy of comprehensive general liability insurance covering the Premises, and the business operations by Tenant in an amount of not less than \$1,000,000.00 combined single limit liability for bodily injury and property damage. The policy shall name Landlord, any person, firms or corporations designated by Landlord as additional insured, and Tenant as insured, and shall contain a clause that the insurance will not be cancelled or reduced below the limits stated herein without first giving the Landlord ten (10) days prior written notice. The insurance shall be in an insurance company approved by Landlord and Tenant shall provide Landlord a true and certified copy of said policy or certificate of insurance upon request. The above coverages must be maintained in force at all times. In the event of payment off any loss covered by such policies, Landlord shall be paid first by the insurance company for its loss.

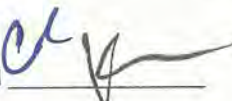
**C.** Tenant agrees to pay any increase in premiums for fire and extended coverage insurance that may be charged during the term of this Lease resulting from the type of activity or merchandise stored, distributed or sold by Tenant in the Premises, whether or not Landlord has consented to the same. The Tenant also shall pay any additional premium on the rent insurance policy that may be carried by the Landlord for its protection against rent loss assuming such premium increase is due to no fault or action of Landlord. Bills for such additional premiums shall be rendered by Landlord to Tenant at such times as Landlord may elect, and shall be due from, and payable by, Tenant when rendered, and the amount thereof shall be deemed to be, and be paid, as additional rent.

**D.** Tenant will indemnify the Landlord and save it harmless from and against any and all claims, actions, damages, liability and expense in connection with loss from fire, personal injury and/or damage to property arising from or out of any occurrence in or about the Premises, occasioned wholly or in part by any act or omission of Tenant, its agents, contractors, employees or invitees. In case Landlord shall, without fault on its part, be made a party to any litigation commenced by or against Tenant, then Tenant shall protect and hold Landlord harmless and shall pay all costs, expenses and reasonable attorneys' fees incurred or paid by Landlord in connection with such litigation. Tenant shall also pay all costs, expenses and reasonable attorneys' fees (including appeals) that may be incurred or paid by Landlord in enforcing the covenants and agreements in this Lease.

**E.** It is understood that the Tenant hereby waives any and all rights of recovery against the Landlord, its officers, employees and agents, for loss occurring to the Premises, and that it will cause to be inserted in all fire and extended coverage insurance policies which are carried on its property at the Premises, a provision substantially as follows: "It is hereby stipulated that this insurance shall not be invalidated should the insured waive in writing prior to loss, any and all rights of recovery against any party for loss occurring to the property covered by this policy."

**25. SUBORDINATION AND ATTORNMENT:** This Lease and the rights of Tenant hereunder are and shall at all times be subject and subordinate to each and every mortgage that now or hereafter may be a lien on the property of which the Premises are a part and to all renewals, extensions, modifications and future advances thereto. This provision shall be self operative and no further instrument or subordination shall be required by Landlord. Tenant agrees to attorn to any transferee of Landlord or any successor of Landlord who obtains title as a result of a foreclosure of deed, in lieu of foreclosure, as if such transferee or successor was the original Landlord hereunder.

**26. WAIVER OF TRIAL BY JURY:** Landlord and Tenant shall and they hereby do waive trial by jury in any action, proceeding or counterclaim brought by either of the parties hereto against the other or any matters arising out of or in any way connected with this Lease, the relationship of Landlord and Tenant use or occupancy of the Leased Premises, and emergency or other statutory remedy.

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**27. TENANT ESTOPPEL CERTIFICATE:** Landlord and Tenant shall, at any time and from time to time, within five (5) business days following notice execute, acknowledge and deliver to the party which gave such notice a statement in writing certifying that (a) this Lease is unmodified and in full force and effect, or if there shall have been any modification(s) that the same is in full force and effect as modified and providing copies thereof, (b) the date to which the Rent and additional rents have been paid in advance, (c) there are not, to such party's knowledge, any uncured defaults on the part of the other party, or specifying such defaults if there are any claimed, and (d) such other statements with respect to the Lease as may be reasonably requested.

**28. RULES AND REGULATIONS:** Tenant shall comply and observe all reasonable Rules and Regulations, a copy of which is attached hereto as Exhibit "D" which Landlord shall from time to time promulgate for the management and use of the Premises. Landlord shall have the right from time to time to amend or supplement any such Rules and Regulations.

The faithful observance of the Rules and Regulations printed upon this Lease, and which are hereby made a part of this covenant, and of such other and further Rules or Regulations as may be hereafter made by the Landlord, and all other provisions of this Lease are the conditions upon which the Lease is made and accepted and any failure on the part of the Tenant to comply with the terms of said Lease, or any of said Rules and Regulations now in existence, or which may be hereafter prescribed by the Landlord, shall at the option of the Landlord, operate as a default by Tenant, subject to the laws of the State of Florida.

**29. LANDLORD'S RESERVED RIGHTS:** Anything in this Lease to the contrary notwithstanding, it is understood and agreed that Landlord reserves the absolute right to change the dimensions and configuration of the building(s), ways of ingress and egress, parking spaces and landscaping and any other aspects which the Landlord, in its sole discretion, deems advisable.

**30. EMINENT DOMAIN:** In the event that the whole or any part of said Premises shall be taken by any public authority under the power of eminent domain or like power, then the Term hereof shall terminate as to the part of the Premises so taken, effective as of the date possession thereof shall be required to be delivered pursuant to the final order, judgment, or decree entered in the proceedings in the exercise of such power. All damages awarded for the taking of the underlying premises, or any part thereof, shall be payable in full amount hereof to and the same shall be the property of Landlord, including but not limited to, any sum paid or payable as compensation for loss of value of the leasehold or loss of the fee or any part of the Premises. If a portion of the Premises is taken under the power of eminent domain, or like power, and the remainder of the Premises is not tenantable for Tenant's intended purpose, Tenant shall have the right to terminate this Lease promptly after the taking.

**31. DEFAULTS:** Tenant agrees that Tenant will promptly pay said Rent at the times and places stated herein; that Tenant will pay charges for work performed on the order of Tenant, and will pay any other charges that accrue under this Lease. Faithful payment by Tenant of the Rent at the time stated shall be of essence in the performance of this Lease and should said Rent herein provided at any time remain due and unpaid for a period of five (5) days after same shall become due, and written notice of Tenant's failure to make timely payment has been provided to Tenant, then Tenant shall be in default. If Tenant shall fail to perform any of the terms or conditions of this Lease, on Tenant's part to be performed, other than requiring the payment of money, and if said breach is not cured by Tenant within thirty (30) days after the Landlord has noticed Tenant in writing, then Tenant shall be in default of this Lease.

If the Tenant is in default, then Landlord may (a) terminate Tenant's right of possession of the Premises by any lawful means and retake possession for the account of Landlord, in which event all further liability under the Lease on the part of Landlord and Tenant will terminate; (b) maintain Tenant's right of possession, in which event the Lease will continue in effect and Landlord will be entitled to relet the Premises and to enforce all of its rights and remedies under the Lease, including the right to recover

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the Rent as it becomes due; or (c) pursue any other remedy available to Landlord under the laws and judicial decisions of Florida, including seeking the entire Rent for the remainder of the entire Term.

If the Tenant shall become insolvent or if bankruptcy proceedings shall be begun by or against the Tenant, before the end of said Term, the Landlord is hereby irrevocably authorized at its option, to forthwith cancel this Lease, as for a default. Landlord may elect to accept Rent from such receiver, trustee, or other judicial officer during the term of their occupancy in their fiduciary capacity without affecting Landlord's rights as contained in this contract, but no receiver, trustee or other judicial officer shall ever have any right, title or interest in or to the above described property by virtue of this contract.

The Landlord will be in default if it has not cured a breach based on written notice from Tenant within thirty (30) days after receipt of said notice.

**32. HOLDING OVER:** In the event Tenant remains in possession of the Premises after the expiration of this Lease, without executing a new lease, Tenant shall occupy the Premises as a Tenant from month to month subject to all the terms hereof. Monthly Rent shall increase to 150% of Rent payable during the immediately preceding month.

**33. TENANT FINANCIAL INFORMATION:** Tenant shall provide to Landlord, within five (5) days written notice from Landlord, financial information regarding Tenant and any guarantors of the Lease which may be reasonably requested by Landlord or Landlord's lender in connection with any financing or refinancing of the building in which the Premises are located or in connection with Landlord's due diligence with respect to the financial capacity of Tenant, and the guarantors.

**34. LEGAL FEES:** In any legal or equitable action filed in court to enforce any statute or provision of this Lease or collect any sum due hereunder, the prevailing party shall recover attorney's fees, taxable costs, and all other reimbursed expenses whether incurred prior to any judgment or after judgment or appeal and in post-judgment enforcement, execution, and collection.

**35. LANDLORD'S PERFORMANCE:** Landlord shall be excused for the period of any delay in the performance of any obligations hereunder when prevented from so doing by cause or causes beyond Landlord's reasonable control which shall include, without limitation, weather, labor disputes, civil commotion, civil disorder, riot, civil disturbance, war, war-like operations, invasion, rebellion, hostilities, military or usurped power, sabotage, governmental regulations, orders, moratoriums, or controls, fire or other casualty, inability to obtain any material, services or acts of God.

**36. HAZARDOUS SUBSTANCES:** Tenant warrants and represents that it will, during the period of its occupancy of the Premises under this Lease, comply with all federal, state and local laws, regulations and ordinances with respect to the use, storage, treatment, disposal or transportation of Hazardous Substances. Tenant shall indemnify and hold Landlord harmless from and against any claims, damages, fines, judgments, penalties, costs, liabilities or losses (including, without limitation, reasonable attorneys' fees and costs) arising from the breach of the preceding warranty and representation.

For the purposes of this Section, the term "Hazardous Substances" shall be interpreted broadly to include but not be limited to substances designated as hazardous under the Resource Conservation and Recover Act, 42 U.S.C. S9601, et seq., the Federal Water Pollution Control Act, 33 U.S.C. S1257, et seq., the Clean Air Act, 42 U.S.C S2001, et seq, or the Comprehensive Environmental Response Compensation and Liability Act of 1980, 42 U.S.C. S9601, et seq., any applicable State Law or regulation. The term shall also be interpreted to include but not be limited to any substance which after release into the environment and upon exposure, ingestion, inhalation or assimilation, either directly from the environment or directly by ingestion through food chains, will or may reasonably be anticipated to cause death, disease, behavior abnormalities, cancer and/or genetic abnormalities, and oil and petroleum based derivatives.

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Tenant and Landlord agree that the execution of the attached "Hazardous Waste Agreement", attached hereto as Exhibit "E", is a material inducement for Landlord executing this Lease.

The provisions of this Section shall be in addition to any other obligations or liabilities the parties may have at law and equity and shall survive termination of this Lease.

**37. RADON GAS:** Radon is a naturally occurring radioactive gas that, when it has accumulated in a building in sufficient quantities, may present health risks to persons who are exposed to it over time. Levels of radon that exceed federal and state guidelines have been found in buildings in Florida. Additional information regarding radon and radon testing may be obtained from your county public health unit.

**38. BROKERS:** It is mutually agreed that neither party has dealt with any real estate agent or broker other than Paula Clair Smith from Colliers International as Landlord's agent. Landlord and Tenant agree and shall hold harmless that all expenses, judgments and attorney's fees incurred in defending the claim of any other broker who alleges that Landlord or Tenant dealt with him in connection with this Lease. Further, Landlord shall be responsible for any real estate commissions due in connection with this Lease.

**39. TIME:** It is understood and agreed between the parties hereto that time is of the essence of all the terms, provisions, covenants and conditions of this Lease.

**40. VENUE:** This Lease shall be construed in accordance with the laws of the State of Florida, with venue laid in Pinellas County, Florida.

**41. LEASE VALIDITY:** The submission of this Lease for examination and/or execution by Tenant does not constitute a reservation of or option for the Premises for the benefit of Tenant and this Lease shall have no force or validity unless and until duly executed by Landlord and delivered by Landlord to Tenant.

**42. GENERAL PROVISIONS:**

**A.** Unless expressly so stated in writing by Landlord, no act or thing done or omitted by Landlord or Landlord's agents during the Term of Lease shall constitute an eviction by Landlord, nor shall any such act or thing done be deemed an acceptance of the surrender of the Premises and no agreement to accept a surrender shall be valid unless in writing signed by Landlord. No employee of Landlord or Landlord's agent shall have any power to accept the keys of the Premises prior to the termination of this Lease. The delivery of keys to any employee of Landlord shall not operate as a termination of the Lease or a surrender of the Premises.

**B.** Wherever throughout this Lease Tenant is required to do any act or expend any money to a third party, if Tenant refuses or neglects to perform any such act or make any such payment, Landlord may, without notice, cause said act to be performed or expend said money on behalf of and for the account of Tenant, and in such event, Tenant shall reimburse Landlord for all such expenditures within ten (10) days from demand therefore by Landlord.

**C.** It is further understood and agreed between the parties hereto that any charges against the Tenant by the Landlord for services or for work done on the Premises by order of the Tenant or otherwise accruing under this contract shall be considered as Rent due and shall be included in any lien for Rent due and unpaid.

**D.** Nothing contained in this Lease shall be construed to create the relationship of principal and agent, partnership, joint venture or any other relationship between the parties hereto other than the relationship of Landlord and Tenant.

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E. If any term, covenant or condition of this Lease or the application thereof to any person or circumstances shall, to any extent, be invalid or unenforceable, it shall be stricken from the Lease and the remainder of this Lease shall not be affected thereby and the remaining terms, covenants and conditions of this Lease shall remain valid and enforceable to the fullest extent permitted by law.

F. It is expressly agreed and understood by and between the parties to this agreement, that the Landlord shall not be liable for any damage or injury by water, which may be sustained by the said Tenant or other person or for any other damage or injury resulting from the carelessness, negligence, or improper conduct on the part of any other Tenant or agents, or employees or by reason of the breakage, leakage, or obstruction of the water, sewer or soil pipes, or other leakage in or about the said building.

G. Any amount Tenant is to pay Landlord which is not paid when due will bear interest at the maximum rate allowable by law from the due date. Payment will not cure or excuse the default.

H. This Lease shall bind the Landlord and its assigns or successors, and the heirs, assigns, administrators, legal representatives, executors or successors as the case may be, of the Tenant.

I. The rights of the Landlord under the foregoing shall be cumulative, and failure on the part of the Landlord to exercise promptly any rights given hereunder shall not operate to forfeit any of the said rights.

J. Tenant is not allowed to change locks without the express written consent of the Landlord, which consent shall not be unreasonably withheld. If consent is granted, Tenant will supply Landlord with two (2) keys.

K. Tenant ACKNOWLEDGES THAT IT UNDERSTANDS THAT Landlord WISHES TO PROMOTE a Drug Free working environment and Tenant will do all that it can to keep illegal drugs, chemical substances and paraphernalia from the property. Tenant will not knowingly allow any person to use or possess any illegal substance on the property. Knowledgeable violation of this policy may, at the sole discretion of the Landlord, be grounds for termination of this Lease.

L. Landlord may turn off equipment and interrupt utilities as needed to avoid property damage or to perform work requiring such interruptions. Landlord will act with customary diligence in making repairs and reconnections, and Rent shall not abate.

M. Tenant will not record the Lease or any notice or memorandum of the Lease without Landlord's prior written consent or request, and any such recording will, at Landlord's option, constitute a non-curable default of Tenant.

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IN WITNESS WHEREOF, the parties have executed this instrument for the purposes herein expressed, the day and year above written.

IN THE PRESENCE OF:

Witnesses

\_\_\_\_\_  
\_\_\_\_\_

Landlord: GCI Largo, LLC

By: CERI

Its: MANAGER

Date: 7-10-20

Witnesses

Carolyn Matt  
\_\_\_\_\_

Tenant: Ready For Life, Inc.

By: Kathy Myer

Its: CEO

Date: 7/10/2020

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EXHIBIT "A"

PREMISES

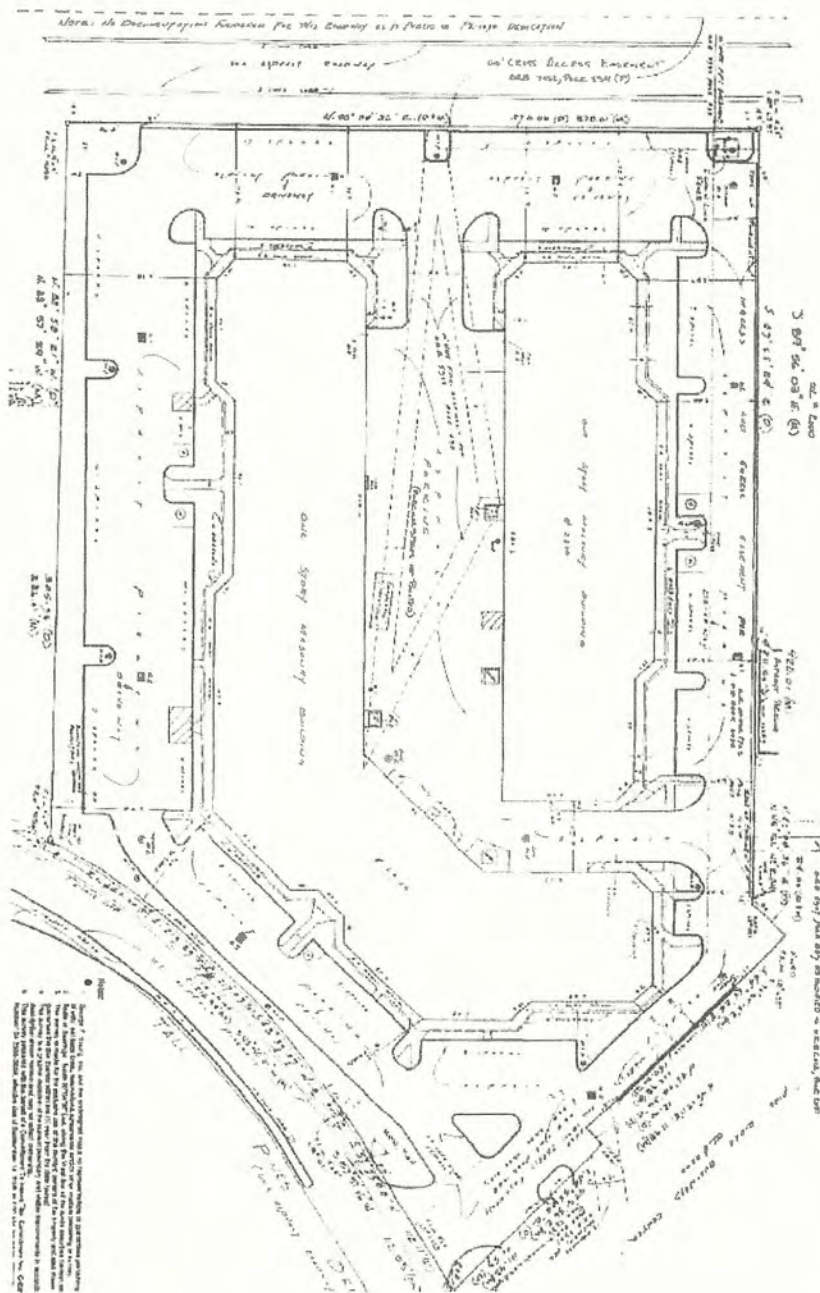


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EXHIBIT "B"

PROJECT



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**EXHIBIT "D"**

**RULES AND REGULATIONS**

1. The sidewalks, entrances, passages, and parking lot shall not be obstructed or used for any purpose other than ingress or egress without the prior written consent of Landlord.
2. No Tenant shall mark, paint, drill into, or in any way deface any part of the Premises or the Building; provided, however, that alterations, the construction of Tenant improvements, and decorating shall be permitted subject to the terms of the Lease with Tenant. No boring, cutting or stringing of wires, installation of telephones and call boxes, or laying of linoleum tile or other floor coverings shall be permitted without the prior written consent of Landlord (and then subject to such restrictions as Landlord shall impose as a condition to such consent).
3. No bicycles, vehicles or animals or any kind (except for guide dogs for the blind) shall be brought into or kept in or about the Premises without prior written consent of the Landlord. No cooking shall be done or permitted by any Tenant on the Premises without prior written consent of Landlord (and then subject to such restrictions as Landlord shall impose as a condition to such consent) for Tenant, its employees and invitees. No Tenant shall cause or permit any unusual or objectionable odors to escape from the Premises.
4. No Tenant shall make, or permit to be made any unseemly or disturbing noises, sounds or vibrations, or otherwise disturb or interfere with occupants of this or neighboring buildings or premises or those having business with them, whether by the use of musical instrument, radio, phonograph, unusual noise, or in any other way.
5. No Tenant shall throw anything out of doors or upon sidewalks, or other public areas of the Building.
6. The requirements of Tenants will be attended to only upon application to the Manager's Office or to such other place as Landlord may from time to time direct.
7. Canvassing, soliciting and peddling in the Building are prohibited and each Tenant shall cooperate to prevent the same.
8. No room or rooms shall be occupied or used as sleeping or lodging apartments upon the Premises.
9. (a) The parking areas shall be used for the parking of personal transportation vehicles (cars, pickups, motorcycles, etc.) only. The parking areas shall not be used for any other use including, without limitation, washing or repairing vehicles, overnight parking or other storage of vehicles, or loading and unloading (except in such zones as Landlord may from time to time designate for such purpose).  
  
(b) Landlord shall have no obligation to maintain any attendant at or for the parking areas. Landlord shall have no obligation or liability to Tenant, its agents, employees, or invitees, for any loss or damage suffered to property or persons on account of the use or misuse of the parking areas by persons other than Landlord.  
  
(c) Landlord reserves the right to use the parking/loading areas for such other purposes as it may from time to time designate, provided any such other purpose does not unreasonably interfere with the use of the parking areas by Tenant for purposes of conducting Tenant's business on the Premises.

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(d) Landlord reserves the right to tow, or cause to be towed, any vehicle on account of any violation of these Rules and Regulations, and the costs thereof shall be borne by the owner or driver of the vehicle.

(e) Landlord has the absolute right to relocate or redesign the parking facility so long as it provides substitute space for Tenant.

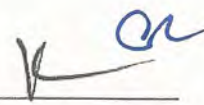
10. Tenant shall familiarize each of its employees with the portions of this Exhibit pertinent to them.


11. Landlord reserves the right to modify these Rules and Regulations and to institute other Rules and Regulations from time to time.

12. Tenants shall not store or dispose of any hazardous material or waste in or about the Premises. Tenant shall indemnify and hold Landlord harmless from and against any claims, damages, costs, expenses or actions which arise out of any breach of this provision and such indemnity shall survive the termination of this Lease.

13. Tenant shall use dumpster in a conscientious manner. Dumpster shall be used for OFFICE TRASH ONLY generated from the business located on the Premises. NO off-site debris, construction trash, metal, wood or toxic waste may be disposed of in the dumpster. Any violations will necessitate action by way of (1) charges for extra pick-up, or (2) a separate dumpster for habitual offender with that Tenant paying for the extra dumpster charge IN FULL.

14. NO OUTSIDE STORAGE OF ANY KIND IS ALLOWED IN THE COMMON AREAS EXCEPT WITH LANDLORD'S WRITTEN PERMISSION. ALL ITEMS MUST BE STORED WITHIN THE LEASED SPACE.

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**Commercial Lease Extension  
Between Ready For Life, Inc and  
GCI Largo, LLC  
2300 Tall Pines Drive, Suite 100  
Largo, FL 33771**

This Lease Extension Agreement executed on the 16<sup>th</sup> day of ~~February~~ <sup>March</sup>, 2023 is between GCI Largo, LLC, hereafter referred to as "Lessor" and Ready For Life, Inc., hereafter referred to as "Lessee". At this time, Lessee hereby notifies Lessor of Lessee's desire to extend the Lease dated July 2, 2020. All terms and conditions of the original lease shall remain in effect except for the following modifications:

**Term:** The term of this extension shall be three (3) years, commencing on the 1<sup>st</sup> day of August, 2023 and ending on the 31<sup>st</sup> day of July 2026. Additionally, so long as Tenant has not been in default of any terms of the Lease, Tenant shall have one (1) option to extend the term of this Lease for three (3) additional years by giving written notice, no less than one hundred and twenty (120) days prior to the end of the then current Term. The same terms and conditions of this Lease will apply during any extension term.

**Base Rent:** Commencing on August 1, 2023, the rent shall be due and payable on the 1<sup>st</sup> day of each and every month for the term of this lease. The Lessee is a not for profit entity and is exempt from Florida Sales Tax. The total amount due is as follows:

Term	Rate/RSF	Monthly	Sales Tax	Total Monthly Pmt
8/01/2023 – 7/31/2024	\$ 9.27	\$ 6,538.31	NA	\$ 6,538.31
8/01/2024 – 7/31/2025	\$ 9.55	\$ 6,734.45	NA	\$ 6,734.45
8/01/2025 – 7/31/2026	\$ 9.84	\$ 6,936.49	NA	\$ 6,936.49
<b>Option Term</b>				
8/01/2026 – 7/31/2027	\$ 10.14	\$ 7,148.70	NA	\$ 7,148.70
8/01/2027 – 7/31/2028	\$ 10.44	\$ 7,360.20	NA	\$ 7,360.20
8/01/2028 – 7/31/2029	\$ 10.75	\$ 7,578.75	NA	\$ 7,578.75

**Insurance:** All policies shall remain in effect with no changes. A current copy of the insurance policy shall be due upon Lessor's request.

(CR)

\* Lessor is currently holding a Security Deposit in the amount of \$5640 for Lessee.

Security Deposit: ~~Lessor is not currently holding a security deposit for Lessee.~~ (CR)

Last Month's Rent: Lessor is not currently holding Last month's rent for Lessee.

In witness whereof, the parties have signed, sealed and delivered this Lease Extension as of the day and year written above.

Lessee: Ready For Life, Inc.

Kathy Mize

Kathy Mize

Print Name

Lessor: GCI Largo, LLC

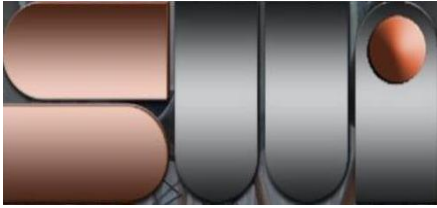
CR

Chris Rinke

Print Name

**1. Kitchen and Hall**





**Spacewerks, Inc.**

7621 124th Ave N  
Largo, Florida 33773  
T: 727.540.9714  
F: 727.572.7490

Proposal  
# 2023070



September 27, 2023

**Attn: Michael Forster  
Ready For Life**

**Re: Kitchenette/Hall Storage/Closing Door Opening**

prepared by: Mike Hicks  
[mhicks@spacewerksinc.com](mailto:mhicks@spacewerksinc.com)

Description of Products

All millwork is quoted in accordance with AWI Custom Grade. If not otherwise specified, cabinets are to be constructed of 3/4" white or Black liner interior plywood with slab doors and drawer fronts. Exterior to be Imecca Carbone. Cabinet hardware includes 4" wire pulls in chrome, 5 piece drawer box with medium duty full extension drawer slides, Salice consealed hinges in chrome, and a 32mm line bore adjustable shelf system. Unless specifically noted. Quartz Countertop in Galaxv White.

Kitchenette W/Quartz Countertop @\$120/sqft	\$ 11,430.42
Hallway Storage Cabinets	\$ 9,750.00
Close in doorway with drywall	\$ 3,400.00
	Sub Total \$ 24,580.42
	Delivery and Installation \$ 3,812.48
	Total \$ 28,392.89

**Lead time:** about 8 to 10 Weeks from approved Proposal and delivery of materials

**Terms:** 50% Deposit  
50% Upon Completion

**ACCEPTED AND AGREED TO BY:**

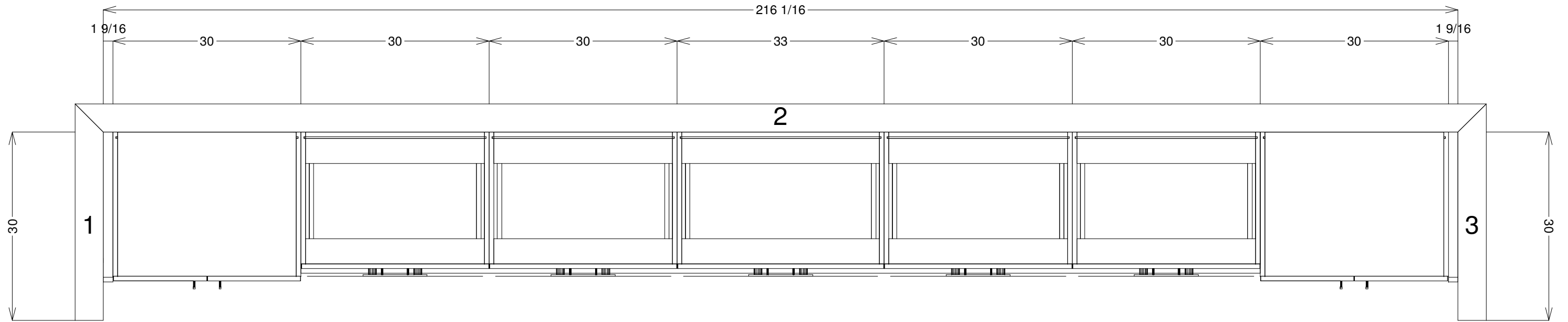
**PURCHASER:**

By: \_\_\_\_\_  
Print: \_\_\_\_\_  
As its : \_\_\_\_\_  
Date: \_\_\_\_\_

**SELLER:**

SPACEWERKS INC. a Florida corporation

BY: \_\_\_\_\_  
Title: \_\_\_\_\_  
Date: \_\_\_\_\_



Spacewerks Inc.

Clearwater, Florida 727-540-9714

Ready for Life - Default

Room

Room

Approval

Sheet 1 of 6

Drawn By  
JT

Date  
09/27/23



**Spacewerks Inc.**

Clearwater, Florida 727-540-9714

Ready for Life - Default

Room

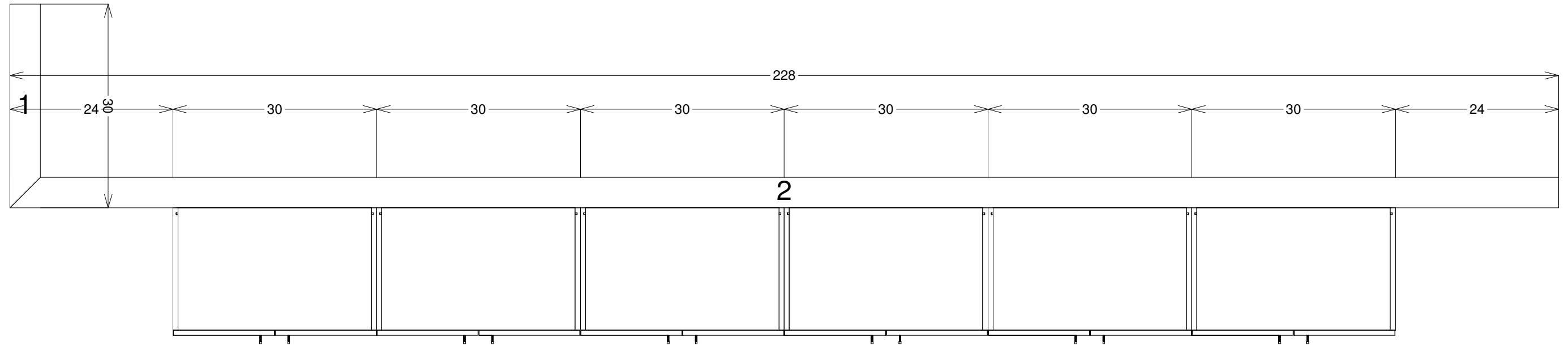
Room

Approval

Sheet 2 of 6

Drawn By  
JT

Date  
09/27/23



**Spacewerks Inc.**

Clearwater, Florida 727-540-9714

Ready for Life - Default

Room

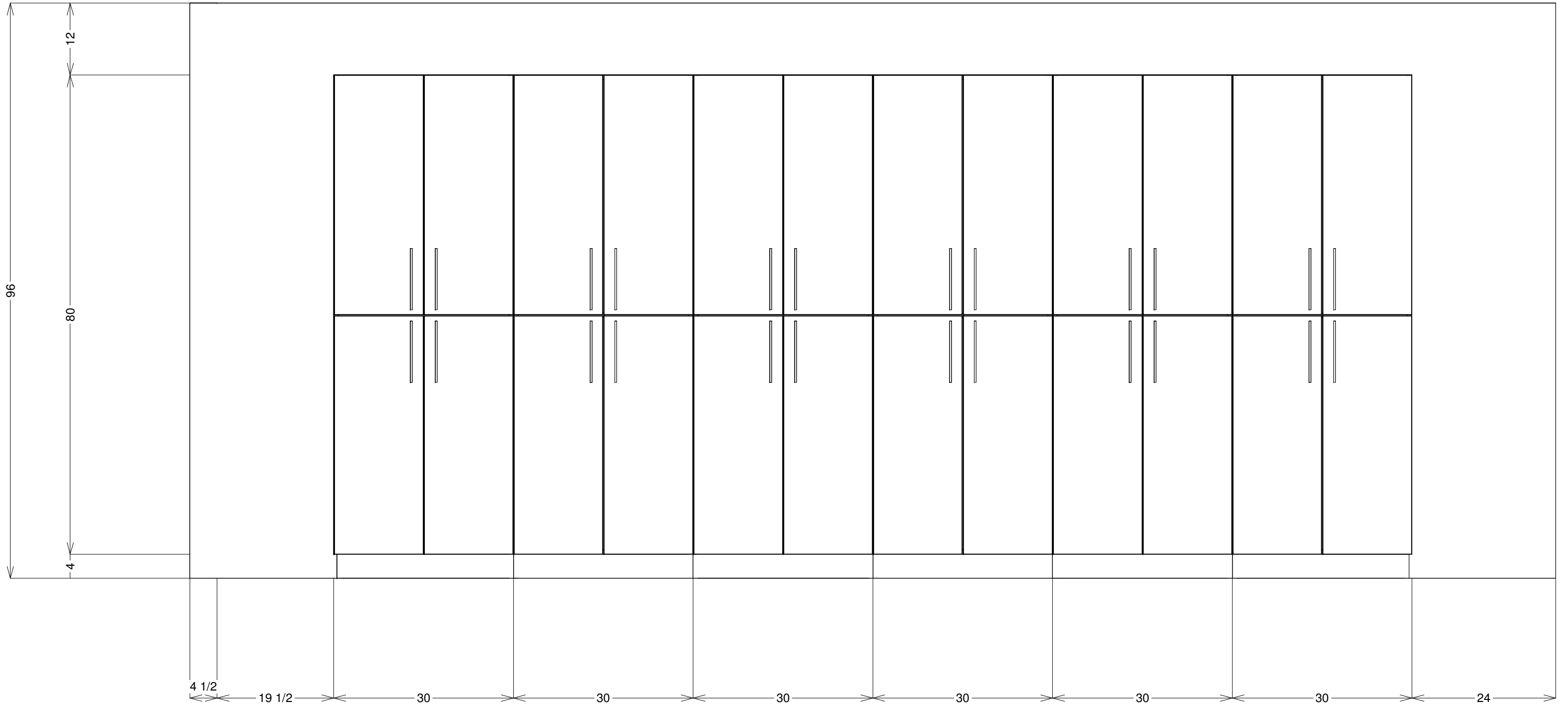
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Approval

Sheet 4 of 6

Drawn By  
JT

Date  
09/27/23



**Spacewerks Inc.**

Clearwater, Florida 727-540-9714

Ready for Life - Default

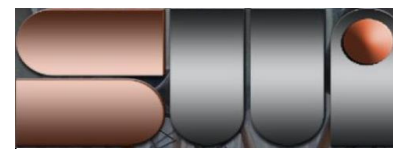
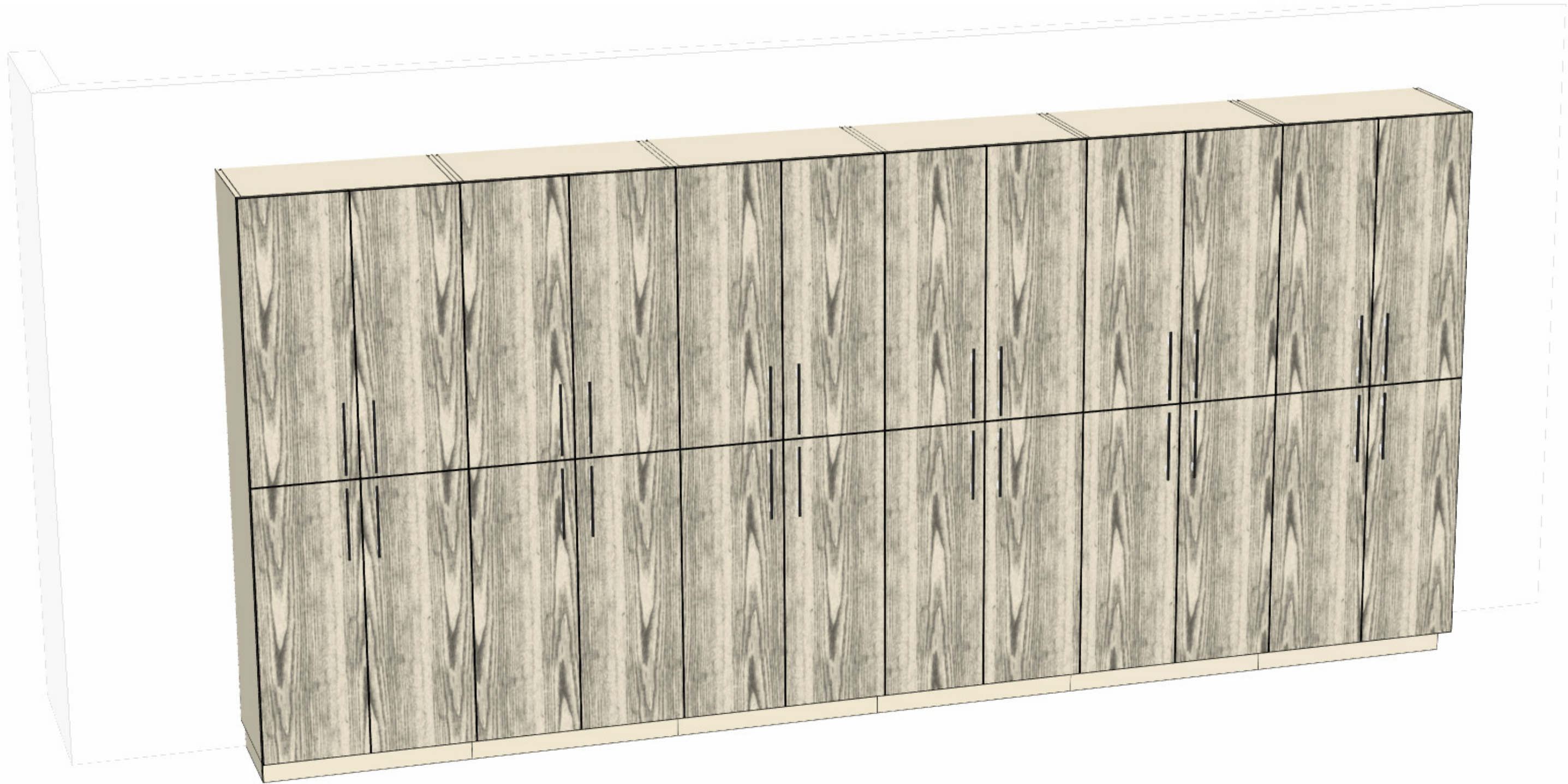
Room

Approval

Sheet 5 of 6

Drawn By  
**JT**

Date  
**09/27/23**



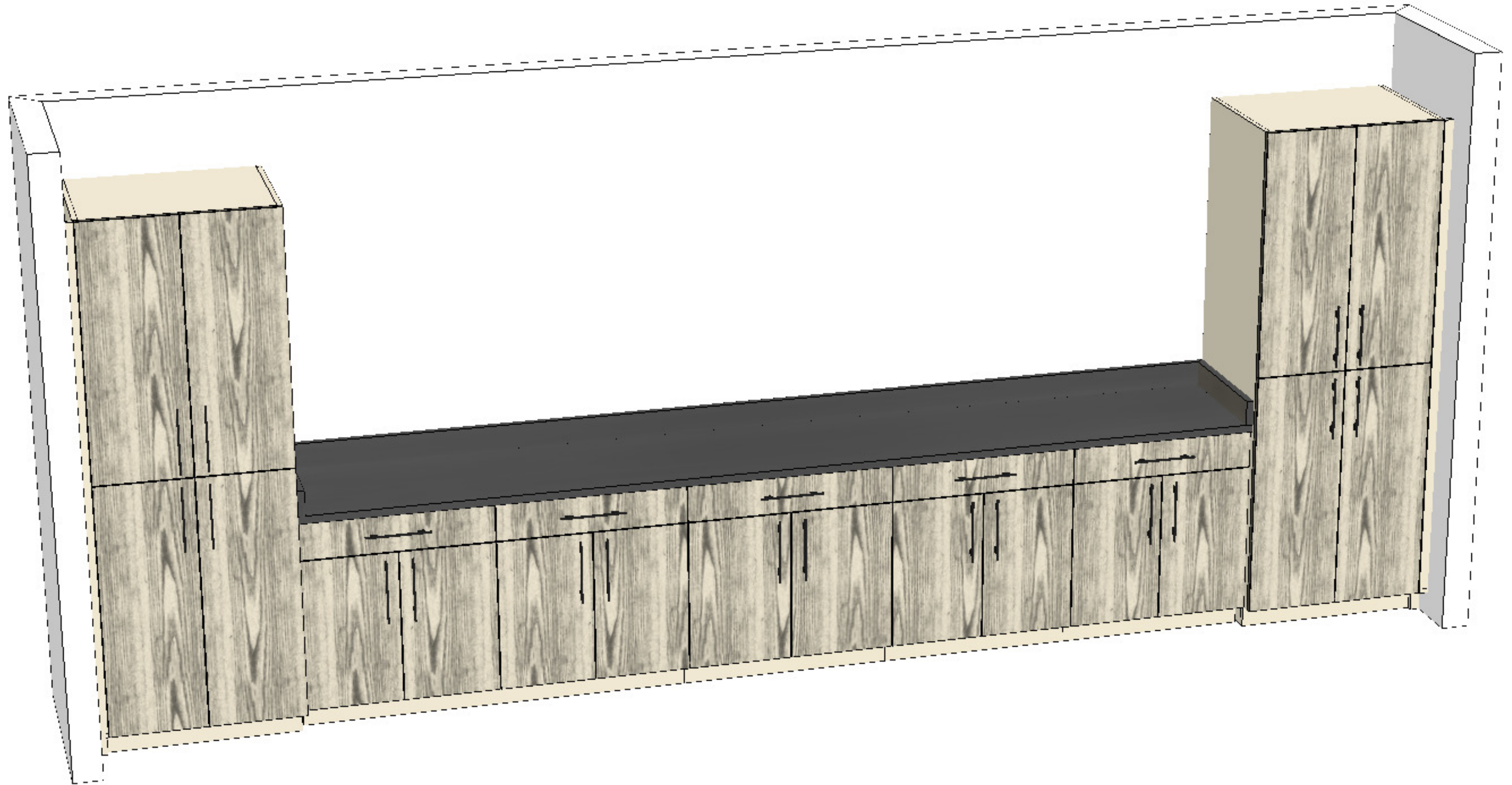
Spacewerks Inc.  
Clearwater, Florida 727-540-9714

Ready for Life - Default

Room Room Approval

Drawn By JT Date 09/27/23

Sheet 6 of 6



Spacewerks Inc.

Clearwater, Florida 727-540-9714

Ready for Life - Default

Room Room Approval

Drawn By JT Date 09/27/23

Sheet 3 of 6

Preferred bids RLF Large Capital ARPA Grant 9-2023

**2. Locker Room (Rays Clean Sweep) Plumbing**



# CONTRACT AGREEMENT/INVOICE 10-7= 10-8=

**CUSTOMER:** *Skills*  COMMERCIAL  RESIDENTIAL  REPEAT  NEW **JOB PHONE #** **MAP**  
**JOB ADDRESS:** *2300 Tall Pines Dr* **CITY:** *Largo* **STATE:** *FL* **ZIP:** *33771*  
**BILL TO:** **OTHER PHONE #** **STATE** **ZIP**

**ADDRESS:** **CITY:** **STATE:** **ZIP:**  
**PROBLEM AREAS:**

- |   |                                      |  |   |   |   |                                   |
|---|--------------------------------------|--|---|---|---|-----------------------------------|
| 1 <input type="checkbox"/> KITCHEN SINK | 3 <input type="checkbox"/> WASH BOWL | 5 <input type="checkbox"/> SHOWER        | 8 <input type="checkbox"/> STORM DRAIN  | 11 <input type="checkbox"/> URINAL      | 15 <input type="checkbox"/> S/L REPL.   | <b>TYPE SYSTEM</b>                |
| 2 <input type="checkbox"/> LAUNDRY LINE | 4 <input type="checkbox"/> BATH TUB  | 6 <input type="checkbox"/> TOILET        | 9 <input type="checkbox"/> POOL DRAIN   | 12 <input type="checkbox"/> GREASE TRAP | 16 <input type="checkbox"/> PLUMBING    | 0 <input type="checkbox"/> SEWER  |
| <b>ACCESS:</b>                          |                                      | 7 <input type="checkbox"/> SEWER LATERAL | 10 <input type="checkbox"/> SEPTIC TANK | 13 <input type="checkbox"/> FLOOR DRAIN | 17 <input type="checkbox"/> WHOLE HOUSE | 1 <input type="checkbox"/> SEPTIC |
| 1 <input type="checkbox"/> TRAP         | 3 <input type="checkbox"/> MAN HOLE  | 6 <input type="checkbox"/> OTHER         | <b>MACHINE USED</b>                     | 14 <input type="checkbox"/> FLOOR SINK  | 18 <input type="checkbox"/> OTHER       |                                   |
| 2 <input type="checkbox"/> ROOF VENT    | 4 <input type="checkbox"/> C/O       |  | <b>CABLE:</b>                           |   |   |                                   |
|   | 5 <input type="checkbox"/> FIXTURE   |  | <b>DISTANCE:</b>                        |   |   |                                   |
|   |                                      |  | <b>BLADE:</b>                           |   |   |                                   |


**ITEM:** **DESCRIPTION OF SERVICES AND MATERIALS:** **ESTIMATE:** **ACTUAL:**  
*- Estimate to move washer approx 15 feet to new room. Install 2 washing machine hook ups on exterior wall.* **\$ 14,325.00**  
*- Sawcut floor to Re-route plumbing and water.*  
*- Install new closet flange and toilet in existing shower room.*  
*- Does not include moving of comp sink or anything with existing shower.*  
*- Includes concrete patch to floor, customer responsible for tile and drywall/electrical.*

**RECOMMENDATIONS:** **LIMITED WARRANTY:**  
 NO WARRANTY  YES (see back for details)  PERIOD COVERED \_\_\_\_\_  
 I am satisfied with the work performed and I there is no physical damage caused by The Drain Team® or 2) any damage caused by The Drain Team® has been taken care of to my satisfaction.

**CAUSE OF BLOCKAGE:** \_\_\_\_\_  
**EXTENDED SERVICES:** **LABOR \$** \_\_\_\_\_ **PER 1/4 HOUR @** \_\_\_\_\_ **HRS**  
**CABLE \$** \_\_\_\_\_ **PER ADDITIONAL CABLE DRUM** \_\_\_\_\_

NO.	QTY.	PRODUCT	AMOUNT	FUEL/MISC FEES	SERVICE	MATERIALS	SUB TOTAL	SALES TAX	ESTIMATE TOTAL	PLEASE PAY THIS AMOUNT
		DRAIN-DEGREASER™							7.95	
		MATERIAL LIST ATTACHED								
		TOTAL MATERIALS								
<b>TOTAL</b>										

**CASH CHECK CR. CARD CH CONTRACT NUMBER**  
 17. 07 27 37 RESCH  
 NG RC 67 77  
 47 57 67 77  
 VOID OTHER CR AU  
 67 97  
**DATE:** *9/28/23* **CALL TICKET #** *385*  
**CUSTOMER P.O. #** **SERP #**  
**CHECK AND CREDIT CARD INFORMATION:** **EXPIRATION DATE**



**FAST PROFESSIONAL PLUMBING**



THE DRAIN TEAM  
 2025 WILD ACRES ROAD  
 LARGO, FL 33771  
 800-863-1079

BBB  
 Lic. # CF0057627

**SEE BACK OF Contract for LOCAL office phone number**  
 I am the owner of the property or his duly authorized agent and attest that no chemicals have been used in the drain system during the last 48 hours except \_\_\_\_\_ (if none, enter "none"). The estimated price does not include sales or other tax, if any, nor does it cover unforeseen parts or labor which may be needed after the work begins. Written customer authorization will be obtained before any extended work. The Drain Team® does not assume any responsibility for any damage to pipes in the course of cleaning any drain or sewer line and does not assume any responsibility for breakage of any toilet, P-trap, or fixture while being pulled or damages to property from defective replacement parts manufactured by others. I authorize the performance of the work subject to all the terms and conditions set forth on the face and reverse hereof. This contract is due and payable upon receipt.

**Original Estimate Approval** \_\_\_\_\_ **Signature**  
**Additional Work Approval** \_\_\_\_\_ **Signature**  
**Additional Work Approval** \_\_\_\_\_ **Signature**  
**Signature Approval** \_\_\_\_\_

### 3. HVAC

**AC Bid from the landlord. The landlord's AC vendor came on-site and evaluated the six units associated with our leased space. Here are the AC units that were considered for this grant. The landlord has agreed to replace one of these units within three years, should we receive this grant.**

**From:** chris@gcpventures.com <chris@gcpventures.com>  
**Sent:** Friday, September 29, 2023 1:08 PM  
**To:** Patsy Stills <pstills@readyforlifepinellas.org>  
**Subject:** Re: Ready for Life Lease questions - time sensitive

Patsy,  
You have two HVAC systems from 1985 and one from 1986. There are two 5 ton systems and one 4 ton system. The price to replace the 5 ton systems would be \$6500 each and the 4 ton would be \$6200.  
Please let me know if you need any more information.  
Have a great weekend.  
Chris

---

### 4. Front Door:

No contractor has been able to visit and give a written estimate yet. RFL contacted 9 vendors – some of whom do not provide this type of door and others who are too busy on larger projects to get anyone out here for an estimate for a month or more. The verbal estimate came from City Glass and Mirror.

**1. Kitchen and Hall - pending**

**From:** Ray Morrison <ray.mcgillplumbing@gmail.com>

**Sent:** Thursday, September 28, 2023 1:48:44 PM

**To:** Patsy Stills <pstills@readyforlifepinellas.org>

**Subject:** Plumbing Estimate

Thank you for meeting with me today and inviting our company to participate in the bidding process for the proposed laundry/bathroom renovation project.

I will send an overview and estimate for the plumbing portion of the project at my earliest convenience.

Estimates of this nature generally take 3-5 business days to complete.

Thank you,

Ray Morrison  
Vice President  
McGill Plumbing, Inc.

Reply

Forward

**2. Locker Room (Rays Clean Sweep) Plumbing – Pending**

**Both vendors below have been on-site to provide an estimate but neither has sent yet.**

Waiting on **McGill Plumbing** to provide an estimate.

Waiting on **Roto-Rooter** to provide an estimate.

**3. HVAC**

**AC Bid from the landlord. The landlord's AC vendor came on-site and evaluated the six units associated with our leased space. Here are the AC units that were considered for this grant. The landlord has agreed to replace one of these units within three years, should we receive this grant.**

**See estimate in bid 1.**

**4. Front Door:**

No contractor has been able to visit and give a written estimate yet. RFL contacted 9 vendors – some of whom do not provide this type of door and others who are too busy on larger projects to get anyone out here for an estimate for a month or more. The verbal estimate came from City Glass and Mirror.

**ATTACHMENT B-3 – CAPITAL BASED BUDGET  
SUMMARY**

PROJECT NAME: \_\_\_\_\_

CONTRACTOR SFS PAYEE NAME: \_\_\_\_\_

CONTRACT PERIOD: From: \_\_\_\_\_

To: \_\_\_\_\_

CATEGORY OF EXPENSE	GRANT FUNDS	MATCH FUNDS	MATCH %	OTHER FUNDS	TOTAL
1. Scoping and Pre-Development					
2. Design					
3. Acquisition					
4. Construction					
5. Administration					
6. Working Capital/Reserves					
7. Other					
<b>TOTAL</b>					

Contract Number: # \_\_\_\_\_

**ATTACHMENT B-3 – CAPITAL BASED BUDGET  
DETAIL**

SCOPING AND PRE DEVELOPMENT - TYPE/DESCRIPTION	ITEM # (IF APPLICABLE)	QUANTITY (IF APPLICABLE)	UNIT PRICE (IF APPLICABLE)	TOTAL
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
TOTAL				

DESIGN - TYPE/DESCRIPTION	ITEM # (IF APPLICABLE)	QUANTITY (IF APPLICABLE)	UNIT PRICE (IF APPLICABLE)	TOTAL
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
TOTAL				

Contract Number: # \_\_\_\_\_

ACQUISITION - TYPE/DESCRIPTION	ITEM # (IF APPLICABLE)	QUANTITY (IF APPLICABLE)	UNIT PRICE (IF APPLICABLE)	TOTAL
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
TOTAL				

CONSTRUCTION - TYPE/DESCRIPTION	ITEM # (IF APPLICABLE)	QUANTITY (IF APPLICABLE)	UNIT PRICE (IF APPLICABLE)	TOTAL
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
TOTAL				

Contract Number: # \_\_\_\_\_

ADMINISTRATION - TYPE/DESCRIPTION	ITEM # (IF APPLICABLE)	QUANTITY (IF APPLICABLE)	UNIT PRICE (IF APPLICABLE)	TOTAL
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
TOTAL				

WORKING CAPITAL/RESERVES - TYPE/DESCRIPTION	ITEM # (IF APPLICABLE)	QUANTITY (IF APPLICABLE)	UNIT PRICE (IF APPLICABLE)	TOTAL
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
TOTAL				

Contract Number: # \_\_\_\_\_

OTHER - TYPE/DESCRIPTION	ITEM # (IF APPLICABLE)	QUANTITY (IF APPLICABLE)	UNIT PRICE (IF APPLICABLE)	TOTAL
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
TOTAL				

Contract Number: # \_\_\_\_\_



# Ready For Life, Inc.

## Budget Overview: Jul 2023 - Jun 2024 - FY24 P&L

July 2023 - June 2024

	TOTAL
Income	
(I) Contributions	920,200.00
Reimbursed Expenses	22,000.00
RFL (I) Fundraising Events	140,000.00
Third Party Fundraising Events	112,300.00
<b>Total Income</b>	<b>\$1,194,500.00</b>
GROSS PROFIT	<b>\$1,194,500.00</b>
Expenses	
Bank/Credit Card Fees	4,878.00
Dues and Subscriptions	3,000.00
FSS Expense	119,215.00
Fundraising Expenses	65,000.00
Insurance	7,000.00
IT Expenses	21,750.00
Licenses and Permits	500.00
Marketing & Promotional Expense	5,000.00
Meeting Expenses	1,500.00
Occupancy Expenses	96,277.00
Office Expense	4,600.00
Payroll	660,630.00
Professional Development	6,500.00
Professional Fees	84,250.00
Repairs/Maintenance	3,000.00
Website Expenses	400.00
Youth Support	111,000.00
<b>Total Expenses</b>	<b>\$1,194,500.00</b>
NET OPERATING INCOME	<b>\$0.00</b>
Other Income	
(I) In-Kind Income	165,500.00
<b>Total Other Income</b>	<b>\$165,500.00</b>
Other Expenses	
(E) In-Kind Expense	165,500.00
<b>Total Other Expenses</b>	<b>\$165,500.00</b>
NET OTHER INCOME	<b>\$0.00</b>
NET INCOME	<b>\$0.00</b>



## **2023 –2024 Board of Director List**

**Mary Pat McLain (Chair)**

**Crystal Moore – Youth Voice (Secretary)**

**Julie Pirkl – (Treasurer)**

**Kathy Mize, CEO – (Nonvoting)**

**Yvette Bean**

**Kenneth Beattie**

**Scott Clendening**

**Ben Coughanour**

**Bob Dillinger**

**Jennifer Dittman**

**Sally McLane**

**Bruce Mitchell**

**Bud Risser – Founder**

All board members currently work or live in Pinellas County, Florida

**Return of Organization Exempt From Income Tax**  
Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)

Department of the Treasury  
Internal Revenue Service

▶ Do not enter social security numbers on this form as it may be made public.  
▶ Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for instructions and the latest information.

Open to Public Inspection

**A** For the 2020 calendar year, or tax year beginning **JUL 1, 2020** and ending **JUN 30, 2021**

<b>B</b> Check if applicable:  <input type="checkbox"/> Address change <input type="checkbox"/> Name change <input type="checkbox"/> Initial return <input type="checkbox"/> Final return/terminated <input type="checkbox"/> Amended return <input type="checkbox"/> Application pending	<b>C</b> Name of organization <b>READY FOR LIFE, INC.</b> Doing business as Number and street (or P.O. box if mail is not delivered to street address) Room/suite <b>2300 TALL PINES DRIVE, #100</b> City or town, state or province, country, and ZIP or foreign postal code <b>LARGO, FL 33771</b>	<b>D</b> Employer identification number <b>26-4032979</b>  <b>E</b> Telephone number <b>727-954-3989</b>
	<b>F</b> Name and address of principal officer: <b>KATHY MIZE</b> <b>SAME AS C ABOVE</b>	<b>G</b> Gross receipts \$ <b>934,583.</b> <b>H(a)</b> Is this a group return for subordinates? ..... <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <b>H(b)</b> Are all subordinates included? <input type="checkbox"/> Yes <input type="checkbox"/> No If "No," attach a list. See instructions <b>H(c)</b> Group exemption number ▶
<b>I</b> Tax-exempt status: <input checked="" type="checkbox"/> 501(c)(3) <input type="checkbox"/> 501(c) ( ) (insert no.) <input type="checkbox"/> 4947(a)(1) or <input type="checkbox"/> 527		
<b>J</b> Website: ▶ <b>WWW.READYFORLIFEPINELLAS.ORG</b>		
<b>K</b> Form of organization: <input checked="" type="checkbox"/> Corporation <input type="checkbox"/> Trust <input type="checkbox"/> Association <input type="checkbox"/> Other ▶		<b>L</b> Year of formation: <b>2009</b> <b>M</b> State of legal domicile: <b>FL</b>

**Part I Summary**

<b>Activities &amp; Governance</b>	<b>1</b> Briefly describe the organization's mission or most significant activities: <b>TO ASSIST THE YOUTH OF THE COMMUNITY IN TRANSITIONING FROM FOSTER CARE TO ADULTHOOD.</b> <b>2</b> Check this box <input type="checkbox"/> if the organization discontinued its operations or disposed of more than 25% of its net assets. <b>3</b> Number of voting members of the governing body (Part VI, line 1a) ..... <b>3</b> <b>11</b> <b>4</b> Number of independent voting members of the governing body (Part VI, line 1b) ..... <b>4</b> <b>11</b> <b>5</b> Total number of individuals employed in calendar year 2020 (Part V, line 2a) ..... <b>5</b> <b>16</b> <b>6</b> Total number of volunteers (estimate if necessary) ..... <b>6</b> <b>200</b> <b>7a</b> Total unrelated business revenue from Part VIII, column (C), line 12 ..... <b>7a</b> <b>0.</b> <b>7b</b> Net unrelated business taxable income from Form 990-T, Part I, line 11 ..... <b>7b</b> <b>0.</b>																									
<b>Revenue</b>		<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th>Prior Year</th> <th>Current Year</th> </tr> </thead> <tbody> <tr> <td><b>8</b> Contributions and grants (Part VIII, line 1h) .....</td> <td style="text-align: right;">773,200.</td> <td style="text-align: right;">894,645.</td> </tr> <tr> <td><b>9</b> Program service revenue (Part VIII, line 2g) .....</td> <td style="text-align: right;">0.</td> <td style="text-align: right;">0.</td> </tr> <tr> <td><b>10</b> Investment income (Part VIII, column (A), lines 3, 4, and 7d) .....</td> <td style="text-align: right;">2,524.</td> <td style="text-align: right;">1,143.</td> </tr> <tr> <td><b>11</b> Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e) .....</td> <td style="text-align: right;">45,033.</td> <td style="text-align: right;">32,240.</td> </tr> <tr> <td><b>12</b> Total revenue - add lines 8 through 11 (must equal Part VIII, column (A), line 12) .....</td> <td style="text-align: right;">820,757.</td> <td style="text-align: right;">928,028.</td> </tr> </tbody> </table>		Prior Year	Current Year	<b>8</b> Contributions and grants (Part VIII, line 1h) .....	773,200.	894,645.	<b>9</b> Program service revenue (Part VIII, line 2g) .....	0.	0.	<b>10</b> Investment income (Part VIII, column (A), lines 3, 4, and 7d) .....	2,524.	1,143.	<b>11</b> Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e) .....	45,033.	32,240.	<b>12</b> Total revenue - add lines 8 through 11 (must equal Part VIII, column (A), line 12) .....	820,757.	928,028.						
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**Part II Signature Block**

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.

<b>Sign Here</b>	Signature of officer <b>KATHY MIZE, DIRECTOR/CEO</b> Type or print name and title	Date
<b>Paid Preparer Use Only</b>	Print/Type preparer's name <b>KEVIN R. BASS</b>	Preparer's signature  Date  Check if self-employed <input type="checkbox"/> PTIN <b>P01290719</b>
	Firm's name ▶ <b>RIVERO, GORDIMER &amp; COMPANY, P.A.</b> Firm's address ▶ <b>P. O. BOX 172359</b> <b>TAMPA, FL 33672</b>	Firm's EIN ▶ <b>59-3040705</b> Phone no. (813) <b>875-7774</b>

May the IRS discuss this return with the preparer shown above? See instructions  Yes  No

Part III Statement of Program Service Accomplishments

Check if Schedule O contains a response or note to any line in this Part III

1 Briefly describe the organization's mission: THE MISSION OF READY FOR LIFE IS TO ASSIST THE YOUTH OF THE COMMUNITY TRANSITION FROM FOSTER CARE TO ADULTHOOD BY COORDINATING THE PUBLIC AND PRIVATE RESOURCES AVAILABLE TO THEM.

2 Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ? Yes No

3 Did the organization cease conducting, or make significant changes in how it conducts, any program services? Yes No

4 Describe the organization's program service accomplishments for each of its three largest program services, as measured by expenses. Section 501(c)(3) and 501(c)(4) organizations are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported.

4a (Code: ) (Expenses \$ 807,818. including grants of \$ ) (Revenue \$ ) YOUTH SUPPORT: TO ENGAGE FOSTER CARE YOUTH, PRIVATE CITIZENS AND PUBLIC RESOURCES TO ASSIST PINELLAS COUNTY FOSTER CARE YOUTH IN SUCCESSFUL TRANSITIONS TO ADULTHOOD. THE FOUNDATION'S GOAL IS TO BE A LINK BETWEEN THE YOUTH AND THE MANY RESOURCES AVAILABLE TO ASSIST THEM AS WELL AS GIVE THE YOUTH THE VOICE TO HELP CREATE AND RUN THE FOUNDATION'S MANY PROGRAMS.

4b (Code: ) (Expenses \$ including grants of \$ ) (Revenue \$ )

4c (Code: ) (Expenses \$ including grants of \$ ) (Revenue \$ )

4d Other program services (Describe on Schedule O.) (Expenses \$ including grants of \$ ) (Revenue \$ )

4e Total program service expenses 807,818.

**Part IV Checklist of Required Schedules**

	Yes	No
<b>1</b> Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? <i>If "Yes," complete Schedule A</i> .....	<b>1</b> X	
<b>2</b> Is the organization required to complete <i>Schedule B, Schedule of Contributors</i> ? .....	<b>2</b> X	
<b>3</b> Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? <i>If "Yes," complete Schedule C, Part I</i> .....	<b>3</b>	X
<b>4</b> <b>Section 501(c)(3) organizations.</b> Did the organization engage in lobbying activities, or have a section 501(h) election in effect during the tax year? <i>If "Yes," complete Schedule C, Part II</i> .....	<b>4</b>	X
<b>5</b> Is the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization that receives membership dues, assessments, or similar amounts as defined in Revenue Procedure 98-19? <i>If "Yes," complete Schedule C, Part III</i> .....	<b>5</b>	X
<b>6</b> Did the organization maintain any donor advised funds or any similar funds or accounts for which donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? <i>If "Yes," complete Schedule D, Part I</i> .....	<b>6</b>	X
<b>7</b> Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas, or historic structures? <i>If "Yes," complete Schedule D, Part II</i> .....	<b>7</b>	X
<b>8</b> Did the organization maintain collections of works of art, historical treasures, or other similar assets? <i>If "Yes," complete Schedule D, Part III</i> .....	<b>8</b>	X
<b>9</b> Did the organization report an amount in Part X, line 21, for escrow or custodial account liability, serve as a custodian for amounts not listed in Part X; or provide credit counseling, debt management, credit repair, or debt negotiation services? <i>If "Yes," complete Schedule D, Part IV</i> .....	<b>9</b>	X
<b>10</b> Did the organization, directly or through a related organization, hold assets in donor-restricted endowments or in quasi endowments? <i>If "Yes," complete Schedule D, Part V</i> .....	<b>10</b>	X
<b>11</b> If the organization's answer to any of the following questions is "Yes," then complete Schedule D, Parts VI, VII, VIII, IX, or X as applicable.		
<b>a</b> Did the organization report an amount for land, buildings, and equipment in Part X, line 10? <i>If "Yes," complete Schedule D, Part VI</i> .....	<b>11a</b> X	
<b>b</b> Did the organization report an amount for investments - other securities in Part X, line 12, that is 5% or more of its total assets reported in Part X, line 16? <i>If "Yes," complete Schedule D, Part VII</i> .....	<b>11b</b>	X
<b>c</b> Did the organization report an amount for investments - program related in Part X, line 13, that is 5% or more of its total assets reported in Part X, line 16? <i>If "Yes," complete Schedule D, Part VIII</i> .....	<b>11c</b>	X
<b>d</b> Did the organization report an amount for other assets in Part X, line 15, that is 5% or more of its total assets reported in Part X, line 16? <i>If "Yes," complete Schedule D, Part IX</i> .....	<b>11d</b>	X
<b>e</b> Did the organization report an amount for other liabilities in Part X, line 25? <i>If "Yes," complete Schedule D, Part X</i> .....	<b>11e</b>	X
<b>f</b> Did the organization's separate or consolidated financial statements for the tax year include a footnote that addresses the organization's liability for uncertain tax positions under FIN 48 (ASC 740)? <i>If "Yes," complete Schedule D, Part X</i> .....	<b>11f</b> X	
<b>12a</b> Did the organization obtain separate, independent audited financial statements for the tax year? <i>If "Yes," complete Schedule D, Parts XI and XII</i> .....	<b>12a</b> X	
<b>b</b> Was the organization included in consolidated, independent audited financial statements for the tax year? <i>If "Yes," and if the organization answered "No" to line 12a, then completing Schedule D, Parts XI and XII is optional</i> .....	<b>12b</b>	X
<b>13</b> Is the organization a school described in section 170(b)(1)(A)(ii)? <i>If "Yes," complete Schedule E</i> .....	<b>13</b>	X
<b>14a</b> Did the organization maintain an office, employees, or agents outside of the United States? .....	<b>14a</b>	X
<b>b</b> Did the organization have aggregate revenues or expenses of more than \$10,000 from grantmaking, fundraising, business, investment, and program service activities outside the United States, or aggregate foreign investments valued at \$100,000 or more? <i>If "Yes," complete Schedule F, Parts I and IV</i> .....	<b>14b</b>	X
<b>15</b> Did the organization report on Part IX, column (A), line 3, more than \$5,000 of grants or other assistance to or for any foreign organization? <i>If "Yes," complete Schedule F, Parts II and IV</i> .....	<b>15</b>	X
<b>16</b> Did the organization report on Part IX, column (A), line 3, more than \$5,000 of aggregate grants or other assistance to or for foreign individuals? <i>If "Yes," complete Schedule F, Parts III and IV</i> .....	<b>16</b>	X
<b>17</b> Did the organization report a total of more than \$15,000 of expenses for professional fundraising services on Part IX, column (A), lines 6 and 11e? <i>If "Yes," complete Schedule G, Part I</i> .....	<b>17</b>	X
<b>18</b> Did the organization report more than \$15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? <i>If "Yes," complete Schedule G, Part II</i> .....	<b>18</b> X	
<b>19</b> Did the organization report more than \$15,000 of gross income from gaming activities on Part VIII, line 9a? <i>If "Yes," complete Schedule G, Part III</i> .....	<b>19</b>	X
<b>20a</b> Did the organization operate one or more hospital facilities? <i>If "Yes," complete Schedule H</i> .....	<b>20a</b>	X
<b>b</b> If "Yes" to line 20a, did the organization attach a copy of its audited financial statements to this return? .....	<b>20b</b>	
<b>21</b> Did the organization report more than \$5,000 of grants or other assistance to any domestic organization or domestic government on Part IX, column (A), line 1? <i>If "Yes," complete Schedule I, Parts I and II</i> .....	<b>21</b>	X

**Part IV Checklist of Required Schedules** (continued)

	Yes	No
<b>22</b> Did the organization report more than \$5,000 of grants or other assistance to or for domestic individuals on Part IX, column (A), line 2? If "Yes," complete Schedule I, Parts I and III		X
<b>23</b> Did the organization answer "Yes" to Part VII, Section A, line 3, 4, or 5 about compensation of the organization's current and former officers, directors, trustees, key employees, and highest compensated employees? If "Yes," complete Schedule J		X
<b>24a</b> Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than \$100,000 as of the last day of the year, that was issued after December 31, 2002? If "Yes," answer lines 24b through 24d and complete Schedule K. If "No," go to line 25a		X
<b>b</b> Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?		
<b>c</b> Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds?		
<b>d</b> Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?		
<b>25a Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations.</b> Did the organization engage in an excess benefit transaction with a disqualified person during the year? If "Yes," complete Schedule L, Part I		X
<b>b</b> Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-EZ? If "Yes," complete Schedule L, Part I		X
<b>26</b> Did the organization report any amount on Part X, line 5 or 22, for receivables from or payables to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons? If "Yes," complete Schedule L, Part II		X
<b>27</b> Did the organization provide a grant or other assistance to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor or employee thereof, a grant selection committee member, or to a 35% controlled entity (including an employee thereof) or family member of any of these persons? If "Yes," complete Schedule L, Part III		X
<b>28</b> Was the organization a party to a business transaction with one of the following parties (see Schedule L, Part IV instructions, for applicable filing thresholds, conditions, and exceptions):		
<b>a</b> A current or former officer, director, trustee, key employee, creator or founder, or substantial contributor? If "Yes," complete Schedule L, Part IV		X
<b>b</b> A family member of any individual described in line 28a? If "Yes," complete Schedule L, Part IV		X
<b>c</b> A 35% controlled entity of one or more individuals and/or organizations described in lines 28a or 28b? If "Yes," complete Schedule L, Part IV		X
<b>29</b> Did the organization receive more than \$25,000 in non-cash contributions? If "Yes," complete Schedule M	X	
<b>30</b> Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? If "Yes," complete Schedule M		X
<b>31</b> Did the organization liquidate, terminate, or dissolve and cease operations? If "Yes," complete Schedule N, Part I		X
<b>32</b> Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? If "Yes," complete Schedule N, Part II		X
<b>33</b> Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? If "Yes," complete Schedule R, Part I		X
<b>34</b> Was the organization related to any tax-exempt or taxable entity? If "Yes," complete Schedule R, Part II, III, or IV, and Part V, line 1		X
<b>35a</b> Did the organization have a controlled entity within the meaning of section 512(b)(13)?		X
<b>b</b> If "Yes" to line 35a, did the organization receive any payment from or engage in any transaction with a controlled entity within the meaning of section 512(b)(13)? If "Yes," complete Schedule R, Part V, line 2		
<b>36 Section 501(c)(3) organizations.</b> Did the organization make any transfers to an exempt non-charitable related organization? If "Yes," complete Schedule R, Part V, line 2		X
<b>37</b> Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? If "Yes," complete Schedule R, Part VI		X
<b>38</b> Did the organization complete Schedule O and provide explanations in Schedule O for Part VI, lines 11b and 19? <b>Note:</b> All Form 990 filers are required to complete Schedule O	X	

**Part V Statements Regarding Other IRS Filings and Tax Compliance**

Check if Schedule O contains a response or note to any line in this Part V

	Yes	No
<b>1a</b> Enter the number reported in Box 3 of Form 1096. Enter -0- if not applicable		
<b>b</b> Enter the number of Forms W-2G included in line 1a. Enter -0- if not applicable		
<b>c</b> Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners?		

Part V Statements Regarding Other IRS Filings and Tax Compliance (continued)

Table with columns for question number, question text, and Yes/No columns. Includes questions 2a through 16 regarding employee counts, tax filings, foreign accounts, and charitable contributions.

Part VI Governance, Management, and Disclosure For each "Yes" response to lines 2 through 7b below, and for a "No" response to line 8a, 8b, or 10b below, describe the circumstances, processes, or changes on Schedule O. See instructions.

Check if Schedule O contains a response or note to any line in this Part VI [X]

Section A. Governing Body and Management

Table with 3 columns: Question, Yes, No. Rows include: 1a Enter the number of voting members of the governing body at the end of the tax year (11); 1b Enter the number of voting members included on line 1a, above, who are independent (11); 2 Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee, or key employee? (X); 3 Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors, trustees, or key employees to a management company or other person? (X); 4 Did the organization make any significant changes to its governing documents since the prior Form 990 was filed? (X); 5 Did the organization become aware during the year of a significant diversion of the organization's assets? (X); 6 Did the organization have members or stockholders? (X); 7a Did the organization have members, stockholders, or other persons who had the power to elect or appoint one or more members of the governing body? (X); 7b Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or persons other than the governing body? (X); 8 Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following: a The governing body? (X); b Each committee with authority to act on behalf of the governing body? (X); 9 Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? If "Yes," provide the names and addresses on Schedule O (X).

Section B. Policies (This Section B requests information about policies not required by the Internal Revenue Code.)

Table with 3 columns: Question, Yes, No. Rows include: 10a Did the organization have local chapters, branches, or affiliates? (X); 10b If "Yes," did the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with the organization's exempt purposes?; 11a Has the organization provided a complete copy of this Form 990 to all members of its governing body before filing the form? (X); 11b Describe in Schedule O the process, if any, used by the organization to review this Form 990.; 12a Did the organization have a written conflict of interest policy? If "No," go to line 13 (X); 12b Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts? (X); 12c Did the organization regularly and consistently monitor and enforce compliance with the policy? If "Yes," describe in Schedule O how this was done (X); 13 Did the organization have a written whistleblower policy? (X); 14 Did the organization have a written document retention and destruction policy? (X); 15 Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision? a The organization's CEO, Executive Director, or top management official (X); b Other officers or key employees of the organization (X); If "Yes" to line 15a or 15b, describe the process in Schedule O (see instructions).; 16a Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year? (X); 16b If "Yes," did the organization follow a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and take steps to safeguard the organization's exempt status with respect to such arrangements?

Section C. Disclosure

- 17 List the states with which a copy of this Form 990 is required to be filed FL
18 Section 6104 requires an organization to make its Forms 1023 (1024 or 1024-A, if applicable), 990, and 990-T (Section 501(c)(3)s only) available for public inspection. Indicate how you made these available. Check all that apply. [ ] Own website [X] Another's website [ ] Upon request [ ] Other (explain on Schedule O)
19 Describe on Schedule O whether (and if so, how) the organization made its governing documents, conflict of interest policy, and financial statements available to the public during the tax year.
20 State the name, address, and telephone number of the person who possesses the organization's books and records KATHY MIZE - 727-954-3989 2300 TALL PINES DRIVE, #100, LARGO, FL 33771



**Part VII Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors**

Check if Schedule O contains a response or note to any line in this Part VII

**Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees**

**1a** Complete this table for all persons required to be listed. Report compensation for the calendar year ending with or within the organization's tax year.

- List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation. Enter -0- in columns (D), (E), and (F) if no compensation was paid.
- List all of the organization's **current** key employees, if any. See instructions for definition of "key employee."
- List the organization's five **current** highest compensated employees (other than an officer, director, trustee, or key employee) who received reportable compensation (Box 5 of Form W-2 and/or Box 7 of Form 1099-MISC) of more than \$100,000 from the organization and any related organizations.
- List all of the organization's **former** officers, key employees, and highest compensated employees who received more than \$100,000 of reportable compensation from the organization and any related organizations.
- List all of the organization's **former directors or trustees** that received, in the capacity as a former director or trustee of the organization, more than \$10,000 of reportable compensation from the organization and any related organizations. See instructions for the order in which to list the persons above.

Check this box if neither the organization nor any related organization compensated any current officer, director, or trustee.

(A) Name and title	(B) Average hours per week (list any hours for related organizations below line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)						(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former			
(1) KATHY MIZE CEO	40.00			X				100,499.	0.	0.
(2) KENNETH BEATTIE CHAIRMAN	3.00	X		X				0.	0.	0.
(3) MARY PAT MCLAIN VICE-CHAIRMAN	2.00	X		X				0.	0.	0.
(4) SUSAN DOLL TREASURER	1.00	X		X				0.	0.	0.
(5) CRISSY PETTINEO DIRECTOR	1.00	X						0.	0.	0.
(6) PHARES N. RISSER, III DIRECTOR	2.00	X						0.	0.	0.
(7) YVETTE BEAN DIRECTOR	2.00	X						0.	0.	0.
(8) KAY DILLINGER DIRECTOR	1.00	X						0.	0.	0.
(9) EDIE BANKS DIRECTOR	1.00	X						0.	0.	0.
(10) MELISSA HILL SECRETARY	1.00	X		X				0.	0.	0.
(11) SCOTT CLENDENING DIRECTOR	3.00	X						0.	0.	0.



**Part VIII Statement of Revenue**

Check if Schedule O contains a response or note to any line in this Part VIII

			(A)	(B)	(C)	(D)	
			Total revenue	Related or exempt function revenue	Unrelated business revenue	Revenue excluded from tax under sections 512 - 514	
<b>Contributions, Gifts, Grants and Other Similar Amounts</b>	<b>1 a</b> Federated campaigns .....	<b>1a</b>					
	<b>b</b> Membership dues .....	<b>1b</b>					
	<b>c</b> Fundraising events .....	<b>1c</b>	23,940.				
	<b>d</b> Related organizations .....	<b>1d</b>					
	<b>e</b> Government grants (contributions) .....	<b>1e</b>	96,100.				
	<b>f</b> All other contributions, gifts, grants, and similar amounts not included above ...	<b>1f</b>	774,605.				
	<b>g</b> Noncash contributions included in lines 1a-1f	<b>1g</b>	\$ 132,989.				
	<b>h Total.</b> Add lines 1a-1f .....		894,645.				
<b>Program Service Revenue</b>	<b>2 a</b> _____	<b>Business Code</b>					
	<b>b</b> _____						
	<b>c</b> _____						
	<b>d</b> _____						
	<b>e</b> _____						
	<b>f</b> All other program service revenue .....						
	<b>g Total.</b> Add lines 2a-2f .....						
<b>Other Revenue</b>	<b>3</b> Investment income (including dividends, interest, and other similar amounts) .....		1,143.			1,143.	
	<b>4</b> Income from investment of tax-exempt bond proceeds .....						
	<b>5</b> Royalties .....						
	<b>6 a</b> Gross rents .....	<b>6a</b>	(i) Real				
			(ii) Personal				
	<b>b</b> Less: rental expenses ...	<b>6b</b>					
	<b>c</b> Rental income or (loss)	<b>6c</b>					
	<b>d</b> Net rental income or (loss) .....						
	<b>7 a</b> Gross amount from sales of assets other than inventory .....	<b>7a</b>	(i) Securities				
			(ii) Other				
	<b>b</b> Less: cost or other basis and sales expenses .....	<b>7b</b>					
<b>c</b> Gain or (loss) .....	<b>7c</b>						
<b>d</b> Net gain or (loss) .....							
<b>8 a</b> Gross income from fundraising events (not including \$ 23,940. of contributions reported on line 1c). See Part IV, line 18 .....	<b>8a</b>		37,806.				
			6,555.				
			31,251.			31,251.	
<b>b</b> Less: direct expenses .....	<b>8b</b>						
<b>c</b> Net income or (loss) from fundraising events .....							
<b>9 a</b> Gross income from gaming activities. See Part IV, line 19 .....	<b>9a</b>						
<b>b</b> Less: direct expenses .....	<b>9b</b>						
<b>c</b> Net income or (loss) from gaming activities .....							
<b>10 a</b> Gross sales of inventory, less returns and allowances .....	<b>10a</b>						
<b>b</b> Less: cost of goods sold .....	<b>10b</b>						
<b>c</b> Net income or (loss) from sales of inventory .....							
<b>Miscellaneous Revenue</b>	<b>11 a</b> OTHER REVENUE	<b>Business Code</b>	989.	989.			
	<b>b</b> _____						
	<b>c</b> _____						
	<b>d</b> All other revenue .....						
	<b>e Total.</b> Add lines 11a-11d .....		989.				
<b>12 Total revenue.</b> See instructions .....		928,028.	989.	0.	32,394.		

**Part IX Statement of Functional Expenses**

Section 501(c)(3) and 501(c)(4) organizations must complete all columns. All other organizations must complete column (A).

Check if Schedule O contains a response or note to any line in this Part IX

Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
1 Grants and other assistance to domestic organizations and domestic governments. See Part IV, line 21				
2 Grants and other assistance to domestic individuals. See Part IV, line 22				
3 Grants and other assistance to foreign organizations, foreign governments, and foreign individuals. See Part IV, lines 15 and 16				
4 Benefits paid to or for members				
5 Compensation of current officers, directors, trustees, and key employees	100,498.	80,855.	13,941.	5,702.
6 Compensation not included above to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)				
7 Other salaries and wages	330,569.	265,956.	45,856.	18,757.
8 Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions)				
9 Other employee benefits	25,225.	20,295.	3,499.	1,431.
10 Payroll taxes	34,624.	27,856.	4,803.	1,965.
11 Fees for services (nonemployees):				
a Management				
b Legal				
c Accounting				
d Lobbying				
e Professional fundraising services. See Part IV, line 17				
f Investment management fees				
g Other. (If line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Sch O.)	20,794.	4,176.	15,894.	724.
12 Advertising and promotion	11,105.	8,329.		2,776.
13 Office expenses	10,746.	7,077.	2,878.	791.
14 Information technology	97,730.	78,083.	5,038.	14,609.
15 Royalties				
16 Occupancy	71,801.	65,801.	4,231.	1,769.
17 Travel				
18 Payments of travel or entertainment expenses for any federal, state, or local public officials				
19 Conferences, conventions, and meetings	933.	780.	153.	
20 Interest				
21 Payments to affiliates				
22 Depreciation, depletion, and amortization	17,566.	14,132.	2,437.	997.
23 Insurance	3,262.	2,624.	453.	185.
24 Other expenses. Itemize expenses not covered above (List miscellaneous expenses on line 24e. If line 24e amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule O.)				
a <b>IN-KIND DONATIONS</b>	132,989.	132,989.		
b <b>YOUTH SUPPORT</b>	80,389.	80,389.	0.	0.
c <b>UTILITIES</b>	19,997.	18,326.	1,178.	493.
d <b>PROFESSIONAL DEVELOPMEN</b>	150.	150.		
e All other expenses				
25 <b>Total functional expenses.</b> Add lines 1 through 24e	958,378.	807,818.	100,361.	50,199.
26 <b>Joint costs.</b> Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation.				

Check here  if following SOP 98-2 (ASC 958-720)

**Part X Balance Sheet**

Check if Schedule O contains a response or note to any line in this Part X

		(A)		(B)
		Beginning of year		End of year
<b>Assets</b>	<b>1</b> Cash - non-interest-bearing .....	174,521.	<b>1</b>	76,283.
	<b>2</b> Savings and temporary cash investments .....	67,066.	<b>2</b>	151,082.
	<b>3</b> Pledges and grants receivable, net .....		<b>3</b>	
	<b>4</b> Accounts receivable, net .....		<b>4</b>	5,677.
	<b>5</b> Loans and other receivables from any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons .....		<b>5</b>	
	<b>6</b> Loans and other receivables from other disqualified persons (as defined under section 4958(f)(1)), and persons described in section 4958(c)(3)(B) .....		<b>6</b>	
	<b>7</b> Notes and loans receivable, net .....		<b>7</b>	
	<b>8</b> Inventories for sale or use .....		<b>8</b>	
	<b>9</b> Prepaid expenses and deferred charges .....		<b>9</b>	
	<b>10a</b> Land, buildings, and equipment: cost or other basis. Complete Part VI of Schedule D .....	<b>10a</b> 117,735.		
	<b>b</b> Less: accumulated depreciation .....	<b>10b</b> 61,823.	58,944.	<b>10c</b> 55,912.
	<b>11</b> Investments - publicly traded securities .....	105,017.	<b>11</b>	95,598.
	<b>12</b> Investments - other securities. See Part IV, line 11 .....		<b>12</b>	
	<b>13</b> Investments - program-related. See Part IV, line 11 .....		<b>13</b>	
	<b>14</b> Intangible assets .....		<b>14</b>	
	<b>15</b> Other assets. See Part IV, line 11 .....	4,138.	<b>15</b>	4,138.
<b>16 Total assets.</b> Add lines 1 through 15 (must equal line 33) .....	409,686.	<b>16</b>	388,690.	
<b>Liabilities</b>	<b>17</b> Accounts payable and accrued expenses .....	21,215.	<b>17</b>	26,835.
	<b>18</b> Grants payable .....		<b>18</b>	
	<b>19</b> Deferred revenue .....		<b>19</b>	
	<b>20</b> Tax-exempt bond liabilities .....		<b>20</b>	
	<b>21</b> Escrow or custodial account liability. Complete Part IV of Schedule D .....		<b>21</b>	
	<b>22</b> Loans and other payables to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons .....		<b>22</b>	
	<b>23</b> Secured mortgages and notes payable to unrelated third parties .....		<b>23</b>	
	<b>24</b> Unsecured notes and loans payable to unrelated third parties .....	96,100.	<b>24</b>	99,835.
	<b>25</b> Other liabilities (including federal income tax, payables to related third parties, and other liabilities not included on lines 17-24). Complete Part X of Schedule D .....		<b>25</b>	
	<b>26 Total liabilities.</b> Add lines 17 through 25 .....	117,315.	<b>26</b>	126,670.
<b>Net Assets or Fund Balances</b>	<b>Organizations that follow FASB ASC 958, check here</b> <input checked="" type="checkbox"/> <b>and complete lines 27, 28, 32, and 33.</b>			
	<b>27</b> Net assets without donor restrictions .....	174,201.	<b>27</b>	178,110.
	<b>28</b> Net assets with donor restrictions .....	118,170.	<b>28</b>	83,910.
	<b>Organizations that do not follow FASB ASC 958, check here</b> <input type="checkbox"/> <b>and complete lines 29 through 33.</b>			
	<b>29</b> Capital stock or trust principal, or current funds .....		<b>29</b>	
	<b>30</b> Paid-in or capital surplus, or land, building, or equipment fund .....		<b>30</b>	
	<b>31</b> Retained earnings, endowment, accumulated income, or other funds .....		<b>31</b>	
	<b>32</b> Total net assets or fund balances .....	292,371.	<b>32</b>	262,020.
<b>33</b> Total liabilities and net assets/fund balances .....	409,686.	<b>33</b>	388,690.	

**Part XI Reconciliation of Net Assets**

Check if Schedule O contains a response or note to any line in this Part XI

<b>1</b>	Total revenue (must equal Part VIII, column (A), line 12)	<b>1</b>	928,028.
<b>2</b>	Total expenses (must equal Part IX, column (A), line 25)	<b>2</b>	958,378.
<b>3</b>	Revenue less expenses. Subtract line 2 from line 1	<b>3</b>	-30,350.
<b>4</b>	Net assets or fund balances at beginning of year (must equal Part X, line 32, column (A))	<b>4</b>	292,371.
<b>5</b>	Net unrealized gains (losses) on investments	<b>5</b>	
<b>6</b>	Donated services and use of facilities	<b>6</b>	
<b>7</b>	Investment expenses	<b>7</b>	
<b>8</b>	Prior period adjustments	<b>8</b>	
<b>9</b>	Other changes in net assets or fund balances (explain on Schedule O)	<b>9</b>	0.
<b>10</b>	Net assets or fund balances at end of year. Combine lines 3 through 9 (must equal Part X, line 32, column (B))	<b>10</b>	262,021.

**Part XII Financial Statements and Reporting**

Check if Schedule O contains a response or note to any line in this Part XII

	Yes	No
<b>1</b> Accounting method used to prepare the Form 990: <input type="checkbox"/> Cash <input checked="" type="checkbox"/> Accrual <input type="checkbox"/> Other _____ If the organization changed its method of accounting from a prior year or checked "Other," explain in Schedule O.		
<b>2a</b> Were the organization's financial statements compiled or reviewed by an independent accountant? _____ If "Yes," check a box below to indicate whether the financial statements for the year were compiled or reviewed on a separate basis, consolidated basis, or both: <input type="checkbox"/> Separate basis <input type="checkbox"/> Consolidated basis <input type="checkbox"/> Both consolidated and separate basis		X
<b>b</b> Were the organization's financial statements audited by an independent accountant? _____ If "Yes," check a box below to indicate whether the financial statements for the year were audited on a separate basis, consolidated basis, or both: <input checked="" type="checkbox"/> Separate basis <input type="checkbox"/> Consolidated basis <input type="checkbox"/> Both consolidated and separate basis	X	
<b>c</b> If "Yes" to line 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant? _____ If the organization changed either its oversight process or selection process during the tax year, explain on Schedule O.		X
<b>3a</b> As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Single Audit Act and OMB Circular A-133? _____		X
<b>b</b> If "Yes," did the organization undergo the required audit or audits? If the organization did not undergo the required audit or audits, explain why on Schedule O and describe any steps taken to undergo such audits _____		

Form 990 (2020)



**Part II Support Schedule for Organizations Described in Sections 170(b)(1)(A)(iv) and 170(b)(1)(A)(vi)**

(Complete only if you checked the box on line 5, 7, or 8 of Part I or if the organization failed to qualify under Part III. If the organization fails to qualify under the tests listed below, please complete Part III.)

**Section A. Public Support**

Calendar year (or fiscal year beginning in) ►	(a) 2016	(b) 2017	(c) 2018	(d) 2019	(e) 2020	(f) Total
<b>1</b> Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.") .....						
<b>2</b> Tax revenues levied for the organization's benefit and either paid to or expended on its behalf .....						
<b>3</b> The value of services or facilities furnished by a governmental unit to the organization without charge ...						
<b>4 Total.</b> Add lines 1 through 3 .....						
<b>5</b> The portion of total contributions by each person (other than a governmental unit or publicly supported organization) included on line 1 that exceeds 2% of the amount shown on line 11, column (f) .....						
<b>6 Public support.</b> Subtract line 5 from line 4.						

**Section B. Total Support**

Calendar year (or fiscal year beginning in) ►	(a) 2016	(b) 2017	(c) 2018	(d) 2019	(e) 2020	(f) Total
<b>7</b> Amounts from line 4 .....						
<b>8</b> Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources ...						
<b>9</b> Net income from unrelated business activities, whether or not the business is regularly carried on ...						
<b>10</b> Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.) .....						
<b>11 Total support.</b> Add lines 7 through 10						
<b>12</b> Gross receipts from related activities, etc. (see instructions) .....					12	
<b>13 First 5 years.</b> If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and <b>stop here</b> .....						<input type="checkbox"/>

**Section C. Computation of Public Support Percentage**

<b>14</b> Public support percentage for 2020 (line 6, column (f), divided by line 11, column (f)).....	14	%
<b>15</b> Public support percentage from 2019 Schedule A, Part II, line 14 .....	15	%
<b>16a 33 1/3% support test - 2020.</b> If the organization did not check the box on line 13, and line 14 is 33 1/3% or more, check this box and <b>stop here.</b> The organization qualifies as a publicly supported organization .....		<input type="checkbox"/>
<b>b 33 1/3% support test - 2019.</b> If the organization did not check a box on line 13 or 16a, and line 15 is 33 1/3% or more, check this box and <b>stop here.</b> The organization qualifies as a publicly supported organization .....		<input type="checkbox"/>
<b>17a 10% -facts-and-circumstances test - 2020.</b> If the organization did not check a box on line 13, 16a, or 16b, and line 14 is 10% or more, and if the organization meets the facts-and-circumstances test, check this box and <b>stop here.</b> Explain in Part VI how the organization meets the facts-and-circumstances test. The organization qualifies as a publicly supported organization .....		<input type="checkbox"/>
<b>b 10% -facts-and-circumstances test - 2019.</b> If the organization did not check a box on line 13, 16a, 16b, or 17a, and line 15 is 10% or more, and if the organization meets the facts-and-circumstances test, check this box and <b>stop here.</b> Explain in Part VI how the organization meets the facts-and-circumstances test. The organization qualifies as a publicly supported organization .....		<input type="checkbox"/>
<b>18 Private foundation.</b> If the organization did not check a box on line 13, 16a, 16b, 17a, or 17b, check this box and see instructions .....		<input type="checkbox"/>



**Part III Support Schedule for Organizations Described in Section 509(a)(2)**

(Complete only if you checked the box on line 10 of Part I or if the organization failed to qualify under Part II. If the organization fails to qualify under the tests listed below, please complete Part II.)

**Section A. Public Support**

Calendar year (or fiscal year beginning in) ►	(a) 2016	(b) 2017	(c) 2018	(d) 2019	(e) 2020	(f) Total
<b>1</b> Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.") .....	600,092.	486,295.	702,870.	773,200.	665,556.	3228013.
<b>2</b> Gross receipts from admissions, merchandise sold or services performed, or facilities furnished in any activity that is related to the organization's tax-exempt purpose .....						
<b>3</b> Gross receipts from activities that are not an unrelated trade or business under section 513 .....						
<b>4</b> Tax revenues levied for the organization's benefit and either paid to or expended on its behalf .....						
<b>5</b> The value of services or facilities furnished by a governmental unit to the organization without charge .....						
<b>6 Total.</b> Add lines 1 through 5 .....	600,092.	486,295.	702,870.	773,200.	665,556.	3228013.
<b>7a</b> Amounts included on lines 1, 2, and 3 received from disqualified persons .....	65,000.	42,146.	126,090.	96,120.	55,600.	384,956.
<b>b</b> Amounts included on lines 2 and 3 received from other than disqualified persons that exceed the greater of \$5,000 or 1% of the amount on line 13 for the year .....						0.
<b>c</b> Add lines 7a and 7b .....	65,000.	42,146.	126,090.	96,120.	55,600.	384,956.
<b>8 Public support.</b> (Subtract line 7c from line 6.)						2843057.

**Section B. Total Support**

Calendar year (or fiscal year beginning in) ►	(a) 2016	(b) 2017	(c) 2018	(d) 2019	(e) 2020	(f) Total
<b>9</b> Amounts from line 6 .....	600,092.	486,295.	702,870.	773,200.	665,556.	3228013.
<b>10a</b> Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources .....	840.	2,626.	1,975.	2,524.	1,143.	9,108.
<b>b</b> Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975 .....						
<b>c</b> Add lines 10a and 10b .....	840.	2,626.	1,975.	2,524.	1,143.	9,108.
<b>11</b> Net income from unrelated business activities not included in line 10b, whether or not the business is regularly carried on .....						
<b>12</b> Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.) .....	28,022.	105,954.	241,557.	53,640.	37,806.	466,979.
<b>13 Total support.</b> (Add lines 9, 10c, 11, and 12.)	628,954.	594,875.	946,402.	829,364.	704,505.	3704100.

**14 First 5 years.** If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and **stop here**

**Section C. Computation of Public Support Percentage**

<b>15</b> Public support percentage for 2020 (line 8, column (f), divided by line 13, column (f)) .....	15	76.75 %
<b>16</b> Public support percentage from 2019 Schedule A, Part III, line 15 .....	16	75.60 %

**Section D. Computation of Investment Income Percentage**

<b>17</b> Investment income percentage for 2020 (line 10c, column (f), divided by line 13, column (f)) .....	17	.25 %
<b>18</b> Investment income percentage from 2019 Schedule A, Part III, line 17 .....	18	.30 %

**19a 33 1/3% support tests - 2020.** If the organization did not check the box on line 14, and line 15 is more than 33 1/3%, and line 17 is not more than 33 1/3%, check this box and **stop here**. The organization qualifies as a publicly supported organization

**b 33 1/3% support tests - 2019.** If the organization did not check a box on line 14 or line 19a, and line 16 is more than 33 1/3%, and line 18 is not more than 33 1/3%, check this box and **stop here**. The organization qualifies as a publicly supported organization

**20 Private foundation.** If the organization did not check a box on line 14, 19a, or 19b, check this box and see instructions

**Part IV Supporting Organizations**

(Complete only if you checked a box in line 12 on Part I. If you checked box 12a, Part I, complete Sections A and B. If you checked box 12b, Part I, complete Sections A and C. If you checked box 12c, Part I, complete Sections A, D, and E. If you checked box 12d, Part I, complete Sections A and D, and complete Part V.)

**Section A. All Supporting Organizations**

	Yes	No
<b>1</b> Are all of the organization's supported organizations listed by name in the organization's governing documents? <i>If "No," describe in Part VI how the supported organizations are designated. If designated by class or purpose, describe the designation. If historic and continuing relationship, explain.</i>		
<b>2</b> Did the organization have any supported organization that does not have an IRS determination of status under section 509(a)(1) or (2)? <i>If "Yes," explain in Part VI how the organization determined that the supported organization was described in section 509(a)(1) or (2).</i>		
<b>3a</b> Did the organization have a supported organization described in section 501(c)(4), (5), or (6)? <i>If "Yes," answer lines 3b and 3c below.</i>		
<b>b</b> Did the organization confirm that each supported organization qualified under section 501(c)(4), (5), or (6) and satisfied the public support tests under section 509(a)(2)? <i>If "Yes," describe in Part VI when and how the organization made the determination.</i>		
<b>c</b> Did the organization ensure that all support to such organizations was used exclusively for section 170(c)(2)(B) purposes? <i>If "Yes," explain in Part VI what controls the organization put in place to ensure such use.</i>		
<b>4a</b> Was any supported organization not organized in the United States ("foreign supported organization")? <i>If "Yes," and if you checked box 12a or 12b in Part I, answer lines 4b and 4c below.</i>		
<b>b</b> Did the organization have ultimate control and discretion in deciding whether to make grants to the foreign supported organization? <i>If "Yes," describe in Part VI how the organization had such control and discretion despite being controlled or supervised by or in connection with its supported organizations.</i>		
<b>c</b> Did the organization support any foreign supported organization that does not have an IRS determination under sections 501(c)(3) and 509(a)(1) or (2)? <i>If "Yes," explain in Part VI what controls the organization used to ensure that all support to the foreign supported organization was used exclusively for section 170(c)(2)(B) purposes.</i>		
<b>5a</b> Did the organization add, substitute, or remove any supported organizations during the tax year? <i>If "Yes," answer lines 5b and 5c below (if applicable). Also, provide detail in Part VI, including (i) the names and EIN numbers of the supported organizations added, substituted, or removed; (ii) the reasons for each such action; (iii) the authority under the organization's organizing document authorizing such action; and (iv) how the action was accomplished (such as by amendment to the organizing document).</i>		
<b>b Type I or Type II only.</b> Was any added or substituted supported organization part of a class already designated in the organization's organizing document?		
<b>c Substitutions only.</b> Was the substitution the result of an event beyond the organization's control?		
<b>6</b> Did the organization provide support (whether in the form of grants or the provision of services or facilities) to anyone other than (i) its supported organizations, (ii) individuals that are part of the charitable class benefited by one or more of its supported organizations, or (iii) other supporting organizations that also support or benefit one or more of the filing organization's supported organizations? <i>If "Yes," provide detail in Part VI.</i>		
<b>7</b> Did the organization provide a grant, loan, compensation, or other similar payment to a substantial contributor (as defined in section 4958(c)(3)(C)), a family member of a substantial contributor, or a 35% controlled entity with regard to a substantial contributor? <i>If "Yes," complete Part I of Schedule L (Form 990 or 990-EZ).</i>		
<b>8</b> Did the organization make a loan to a disqualified person (as defined in section 4958) not described in line 7? <i>If "Yes," complete Part I of Schedule L (Form 990 or 990-EZ).</i>		
<b>9a</b> Was the organization controlled directly or indirectly at any time during the tax year by one or more disqualified persons, as defined in section 4946 (other than foundation managers and organizations described in section 509(a)(1) or (2))? <i>If "Yes," provide detail in Part VI.</i>		
<b>b</b> Did one or more disqualified persons (as defined in line 9a) hold a controlling interest in any entity in which the supporting organization had an interest? <i>If "Yes," provide detail in Part VI.</i>		
<b>c</b> Did a disqualified person (as defined in line 9a) have an ownership interest in, or derive any personal benefit from, assets in which the supporting organization also had an interest? <i>If "Yes," provide detail in Part VI.</i>		
<b>10a</b> Was the organization subject to the excess business holdings rules of section 4943 because of section 4943(f) (regarding certain Type II supporting organizations, and all Type III non-functionally integrated supporting organizations)? <i>If "Yes," answer line 10b below.</i>		
<b>b</b> Did the organization have any excess business holdings in the tax year? <i>(Use Schedule C, Form 4720, to determine whether the organization had excess business holdings.)</i>		

**Part IV Supporting Organizations** (continued)

	Yes	No
<b>11</b> Has the organization accepted a gift or contribution from any of the following persons?		
<b>a</b> A person who directly or indirectly controls, either alone or together with persons described in lines 11b and 11c below, the governing body of a supported organization?		
<b>11a</b>		
<b>b</b> A family member of a person described in line 11a above?		
<b>11b</b>		
<b>c</b> A 35% controlled entity of a person described in line 11a or 11b above? If "Yes" to line 11a, 11b, or 11c, provide detail in <b>Part VI</b> .		
<b>11c</b>		

**Section B. Type I Supporting Organizations**

	Yes	No
<b>1</b> Did the governing body, members of the governing body, officers acting in their official capacity, or membership of one or more supported organizations have the power to regularly appoint or elect at least a majority of the organization's officers, directors, or trustees at all times during the tax year? If "No," describe in <b>Part VI</b> how the supported organization(s) effectively operated, supervised, or controlled the organization's activities. If the organization had more than one supported organization, describe how the powers to appoint and/or remove officers, directors, or trustees were allocated among the supported organizations and what conditions or restrictions, if any, applied to such powers during the tax year.		
<b>1</b>		
<b>2</b> Did the organization operate for the benefit of any supported organization other than the supported organization(s) that operated, supervised, or controlled the supporting organization? If "Yes," explain in <b>Part VI</b> how providing such benefit carried out the purposes of the supported organization(s) that operated, supervised, or controlled the supporting organization.		
<b>2</b>		

**Section C. Type II Supporting Organizations**

	Yes	No
<b>1</b> Were a majority of the organization's directors or trustees during the tax year also a majority of the directors or trustees of each of the organization's supported organization(s)? If "No," describe in <b>Part VI</b> how control or management of the supporting organization was vested in the same persons that controlled or managed the supported organization(s).		
<b>1</b>		

**Section D. All Type III Supporting Organizations**

	Yes	No
<b>1</b> Did the organization provide to each of its supported organizations, by the last day of the fifth month of the organization's tax year, (i) a written notice describing the type and amount of support provided during the prior tax year, (ii) a copy of the Form 990 that was most recently filed as of the date of notification, and (iii) copies of the organization's governing documents in effect on the date of notification, to the extent not previously provided?		
<b>1</b>		
<b>2</b> Were any of the organization's officers, directors, or trustees either (i) appointed or elected by the supported organization(s) or (ii) serving on the governing body of a supported organization? If "No," explain in <b>Part VI</b> how the organization maintained a close and continuous working relationship with the supported organization(s).		
<b>2</b>		
<b>3</b> By reason of the relationship described in line 2, above, did the organization's supported organizations have a significant voice in the organization's investment policies and in directing the use of the organization's income or assets at all times during the tax year? If "Yes," describe in <b>Part VI</b> the role the organization's supported organizations played in this regard.		
<b>3</b>		

**Section E. Type III Functionally Integrated Supporting Organizations**

<b>1</b> Check the box next to the method that the organization used to satisfy the Integral Part Test during the year (see instructions).		
<b>a</b> <input type="checkbox"/> The organization satisfied the Activities Test. Complete line 2 below.		
<b>b</b> <input type="checkbox"/> The organization is the parent of each of its supported organizations. Complete line 3 below.		
<b>c</b> <input type="checkbox"/> The organization supported a governmental entity. Describe in <b>Part VI</b> how you supported a governmental entity (see instructions).		
<b>2</b> Activities Test. Answer lines 2a and 2b below.		
<b>a</b> Did substantially all of the organization's activities during the tax year directly further the exempt purposes of the supported organization(s) to which the organization was responsive? If "Yes," then in <b>Part VI</b> identify those supported organizations and explain how these activities directly furthered their exempt purposes, how the organization was responsive to those supported organizations, and how the organization determined that these activities constituted substantially all of its activities.	Yes	No
<b>2a</b>		
<b>b</b> Did the activities described in line 2a, above, constitute activities that, but for the organization's involvement, one or more of the organization's supported organization(s) would have been engaged in? If "Yes," explain in <b>Part VI</b> the reasons for the organization's position that its supported organization(s) would have engaged in these activities but for the organization's involvement.		
<b>2b</b>		
<b>3</b> Parent of Supported Organizations. Answer lines 3a and 3b below.		
<b>a</b> Did the organization have the power to regularly appoint or elect a majority of the officers, directors, or trustees of each of the supported organizations? If "Yes" or "No" provide details in <b>Part VI</b> .		
<b>3a</b>		
<b>b</b> Did the organization exercise a substantial degree of direction over the policies, programs, and activities of each of its supported organizations? If "Yes," describe in <b>Part VI</b> the role played by the organization in this regard.		
<b>3b</b>		

**Part V Type III Non-Functionally Integrated 509(a)(3) Supporting Organizations**

1  Check here if the organization satisfied the Integral Part Test as a qualifying trust on Nov. 20, 1970 (explain in Part VI). See instructions.  
All other Type III non-functionally integrated supporting organizations must complete Sections A through E.

<b>Section A - Adjusted Net Income</b>		(A) Prior Year	(B) Current Year (optional)
1	Net short-term capital gain	1	
2	Recoveries of prior-year distributions	2	
3	Other gross income (see instructions)	3	
4	Add lines 1 through 3.	4	
5	Depreciation and depletion	5	
6	Portion of operating expenses paid or incurred for production or collection of gross income or for management, conservation, or maintenance of property held for production of income (see instructions)	6	
7	Other expenses (see instructions)	7	
8	<b>Adjusted Net Income</b> (subtract lines 5, 6, and 7 from line 4)	8	

<b>Section B - Minimum Asset Amount</b>		(A) Prior Year	(B) Current Year (optional)
1	Aggregate fair market value of all non-exempt-use assets (see instructions for short tax year or assets held for part of year):		
a	Average monthly value of securities	1a	
b	Average monthly cash balances	1b	
c	Fair market value of other non-exempt-use assets	1c	
d	<b>Total</b> (add lines 1a, 1b, and 1c)	1d	
e	<b>Discount</b> claimed for blockage or other factors (explain in detail in Part VI):		
2	Acquisition indebtedness applicable to non-exempt-use assets	2	
3	Subtract line 2 from line 1d.	3	
4	Cash deemed held for exempt use. Enter 0.015 of line 3 (for greater amount, see instructions).	4	
5	Net value of non-exempt-use assets (subtract line 4 from line 3)	5	
6	Multiply line 5 by 0.035.	6	
7	Recoveries of prior-year distributions	7	
8	<b>Minimum Asset Amount</b> (add line 7 to line 6)	8	

<b>Section C - Distributable Amount</b>			Current Year
1	Adjusted net income for prior year (from Section A, line 8, column A)	1	
2	Enter 0.85 of line 1.	2	
3	Minimum asset amount for prior year (from Section B, line 8, column A)	3	
4	Enter greater of line 2 or line 3.	4	
5	Income tax imposed in prior year	5	
6	<b>Distributable Amount.</b> Subtract line 5 from line 4, unless subject to emergency temporary reduction (see instructions).	6	
7	<input type="checkbox"/> Check here if the current year is the organization's first as a non-functionally integrated Type III supporting organization (see instructions).		

**Part V Type III Non-Functionally Integrated 509(a)(3) Supporting Organizations** (continued)

<b>Section D - Distributions</b>		<b>Current Year</b>
<b>1</b>	Amounts paid to supported organizations to accomplish exempt purposes	<b>1</b>
<b>2</b>	Amounts paid to perform activity that directly furthers exempt purposes of supported organizations, in excess of income from activity	<b>2</b>
<b>3</b>	Administrative expenses paid to accomplish exempt purposes of supported organizations	<b>3</b>
<b>4</b>	Amounts paid to acquire exempt-use assets	<b>4</b>
<b>5</b>	Qualified set-aside amounts (prior IRS approval required - <i>provide details in Part VI</i> )	<b>5</b>
<b>6</b>	Other distributions ( <i>describe in Part VI</i> ). See instructions.	<b>6</b>
<b>7</b>	<b>Total annual distributions.</b> Add lines 1 through 6.	<b>7</b>
<b>8</b>	Distributions to attentive supported organizations to which the organization is responsive ( <i>provide details in Part VI</i> ). See instructions.	<b>8</b>
<b>9</b>	Distributable amount for 2020 from Section C, line 6	<b>9</b>
<b>10</b>	Line 8 amount divided by line 9 amount	<b>10</b>

<b>Section E - Distribution Allocations</b> (see instructions)	<b>(i) Excess Distributions</b>	<b>(ii) Underdistributions Pre-2020</b>	<b>(iii) Distributable Amount for 2020</b>
<b>1</b> Distributable amount for 2020 from Section C, line 6			
<b>2</b> Underdistributions, if any, for years prior to 2020 (reasonable cause required - <i>explain in Part VI</i> ). See instructions.			
<b>3</b> Excess distributions carryover, if any, to 2020			
<b>a</b> From 2015			
<b>b</b> From 2016			
<b>c</b> From 2017			
<b>d</b> From 2018			
<b>e</b> From 2019			
<b>f</b> <b>Total</b> of lines 3a through 3e			
<b>g</b> Applied to underdistributions of prior years			
<b>h</b> Applied to 2020 distributable amount			
<b>i</b> Carryover from 2015 not applied (see instructions)			
<b>j</b> Remainder. Subtract lines 3g, 3h, and 3i from line 3f.			
<b>4</b> Distributions for 2020 from Section D, line 7: \$			
<b>a</b> Applied to underdistributions of prior years			
<b>b</b> Applied to 2020 distributable amount			
<b>c</b> Remainder. Subtract lines 4a and 4b from line 4.			
<b>5</b> Remaining underdistributions for years prior to 2020, if any. Subtract lines 3g and 4a from line 2. For result greater than zero, <i>explain in Part VI</i> . See instructions.			
<b>6</b> Remaining underdistributions for 2020. Subtract lines 3h and 4b from line 1. For result greater than zero, <i>explain in Part VI</i> . See instructions.			
<b>7</b> <b>Excess distributions carryover to 2021.</b> Add lines 3j and 4c.			
<b>8</b> Breakdown of line 7:			
<b>a</b> Excess from 2016			
<b>b</b> Excess from 2017			
<b>c</b> Excess from 2018			
<b>d</b> Excess from 2019			
<b>e</b> Excess from 2020			

Schedule A (Form 990 or 990-EZ) 2020

**Part VI** **Supplemental Information.** Provide the explanations required by Part II, line 10; Part II, line 17a or 17b; Part III, line 12; Part IV, Section A, lines 1, 2, 3b, 3c, 4b, 4c, 5a, 6, 9a, 9b, 9c, 11a, 11b, and 11c; Part IV, Section B, lines 1 and 2; Part IV, Section C, line 1; Part IV, Section D, lines 2 and 3; Part IV, Section E, lines 1c, 2a, 2b, 3a, and 3b; Part V, line 1; Part V, Section B, line 1e; Part V, Section D, lines 5, 6, and 8; and Part V, Section E, lines 2, 5, and 6. Also complete this part for any additional information.  
(See instructions.)

**PART III, SECTION B, LINE 12, EXPLANATION FOR OTHER INCOME:**

**FUNDRAISING EVENT INCOME- SEE SCHEDULE G PART II**

Multiple horizontal lines for providing supplemental information.



**Schedule B**

(Form 990, 990-EZ, or 990-PF)

Department of the Treasury  
Internal Revenue Service

**Schedule of Contributors**

▶ Attach to Form 990, Form 990-EZ, or Form 990-PF.  
▶ Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for the latest information.

OMB No. 1545-0047

**2020**

Name of the organization

**READY FOR LIFE, INC.**

Employer identification number

**26-4032979**

Organization type (check one):

Filers of:

Section:

Form 990 or 990-EZ

501(c)( 3 ) (enter number) organization

4947(a)(1) nonexempt charitable trust **not** treated as a private foundation

527 political organization

Form 990-PF

501(c)(3) exempt private foundation

4947(a)(1) nonexempt charitable trust treated as a private foundation

501(c)(3) taxable private foundation

Check if your organization is covered by the **General Rule** or a **Special Rule**.

**Note:** Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions.

**General Rule**

For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, contributions totaling \$5,000 or more (in money or property) from any one contributor. Complete Parts I and II. See instructions for determining a contributor's total contributions.

**Special Rules**

For an organization described in section 501(c)(3) filing Form 990 or 990-EZ that met the 33 1/3% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), that checked Schedule A (Form 990 or 990-EZ), Part II, line 13, 16a, or 16b, and that received from any one contributor, during the year, total contributions of the greater of (1) \$5,000; or (2) 2% of the amount on (i) Form 990, Part VIII, line 1h; or (ii) Form 990-EZ, line 1. Complete Parts I and II.

For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than \$1,000 exclusively for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals. Complete Parts I (entering "N/A" in column (b) instead of the contributor name and address), II, and III.

For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions *exclusively* for religious, charitable, etc., purposes, but no such contributions totaled more than \$1,000. If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc., purpose. Don't complete any of the parts unless the **General Rule** applies to this organization because it received *nonexclusively* religious, charitable, etc., contributions totaling \$5,000 or more during the year ..... ▶ \$ \_\_\_\_\_

**Caution:** An organization that isn't covered by the General Rule and/or the Special Rules doesn't file Schedule B (Form 990, 990-EZ, or 990-PF), but it **must** answer "No" on Part IV, line 2, of its Form 990; or check the box on line H of its Form 990-EZ or on its Form 990-PF, Part I, line 2, to certify that it doesn't meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF).



Name of organization <b>READY FOR LIFE, INC.</b>	Employer identification number <b>26-4032979</b>
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**Part I Contributors** (see instructions). Use duplicate copies of Part I if additional space is needed.

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
1	SPEER FOUNDATION 2535 SUCCESS DR ODESSA, FL 33556	\$ 115,000.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
2	GERALD HOGAN 180 BEACH DRIVE #2600 ST. PETERSBURG, FL 33701	\$ 14,500.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
3	ARTHUR FAMILY FOUNDATION 1001 62ND ST S GULFPORT, FL 33707	\$ 22,000.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
4	RAYS BASEBALL FOUNDATION 1 TROPICANA DRIVE ST. PETERSBURG, FL 33705	\$ 5,000.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
5	P.N. RISSE 2865 EXECUTIVE DRIVE CLEARWATER, FL 33762	\$ 32,700.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
6	MARY PATRICIA MCLAIN TRUST 555 5TH AVENUE N.E. NO.614 ST. PETERSBURG, FL 33701	\$ 50,000.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)

Name of organization

Employer identification number

READY FOR LIFE, INC.

26-4032979

**Part I Contributors** (see instructions). Use duplicate copies of Part I if additional space is needed.

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
7	PINELLAS COMMUNITY FOUNDATION 17755 US HWY 19 N #150 CLEARWATER, FL 33764	\$ 10,000.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
8	THOMAS AND MARY JAMES FOUNDATION 880 CARILLON PKWY ST. PETERSBURG, FL 33716	\$ 10,000.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
9	MCLAIN FOODS, INC. 1918 4TH ST. N ST. PETERSBURG, FL 33704	\$ 5,000.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
10	SCHULZE FAMILY FOUNDATION 12810 USF MAGNOLIA DR TAMPA, FL 33612	\$ 5,000.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
11	INDIA RIGGS 88 NEW JERSEY DR DUNEDIN, FL 34698	\$ 20,045.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
12	NEIL AND SUSAN SAVAGE 300 BEACH DR NE #2702 ST. PETERSBURG, FL 33701	\$ 9,000.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)

Name of organization  <b>READY FOR LIFE, INC.</b>	Employer identification number  <b>26-4032979</b>
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**Part I Contributors** (see instructions). Use duplicate copies of Part I if additional space is needed.

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
13	ELIZABETH HEINKEL  650 COLLANY RD.  TIERRA VERDE, FL 33715	\$ 8,500.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
14	GODBOLD FOUNDATION, INC  1625 OCEANVIEW DR  ST. PETERSBURG, FL 33715	\$ 5,000.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
15	SHERYL FORTUNE  175 1 ST. S #2707  ST. PETERSBURG, FL 33701	\$ 5,000.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
	_____  _____  _____	\$ _____	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
	_____  _____  _____	\$ _____	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
	_____  _____  _____	\$ _____	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)

Name of organization  <b>READY FOR LIFE, INC.</b>	Employer identification number  <b>26-4032979</b>
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**Part II Noncash Property** (see instructions). Use duplicate copies of Part II if additional space is needed.

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
	_____	\$ _____	_____
	_____	\$ _____	_____
	_____	\$ _____	_____
	_____	\$ _____	_____
	_____	\$ _____	_____
	_____	\$ _____	_____
	_____	\$ _____	_____
	_____	\$ _____	_____

Name of organization  <b>READY FOR LIFE, INC.</b>	Employer identification number  <b>26-4032979</b>
---	---

**Part III** Exclusively religious, charitable, etc., contributions to organizations described in section 501(c)(7), (8), or (10) that total more than \$1,000 for the year from any one contributor. Complete columns (a) through (e) and the following line entry. For organizations completing Part III, enter the total of exclusively religious, charitable, etc., contributions of \$1,000 or less for the year. (Enter this info. once.) ▶ \$ \_\_\_\_\_  
Use duplicate copies of Part III if additional space is needed.

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
<b>(e) Transfer of gift</b>			
Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee	
(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
<b>(e) Transfer of gift</b>			
Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee	
(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
<b>(e) Transfer of gift</b>			
Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee	
(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
<b>(e) Transfer of gift</b>			
Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee	

SCHEDULE D (Form 990)

Department of the Treasury Internal Revenue Service

Supplemental Financial Statements

Complete if the organization answered "Yes" on Form 990, Part IV, line 6, 7, 8, 9, 10, 11a, 11b, 11c, 11d, 11e, 11f, 12a, or 12b.

Attach to Form 990.

Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

2020

Open to Public Inspection

Name of the organization: READY FOR LIFE, INC. Employer identification number: 26-4032979

Part I Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts. Complete if the organization answered "Yes" on Form 990, Part IV, line 6.

Table with 3 columns: Question, (a) Donor advised funds, (b) Funds and other accounts. Rows include total number at end of year, aggregate value of contributions, grants, and end of year, and two yes/no questions about donor property and grant fund usage.

Part II Conservation Easements. Complete if the organization answered "Yes" on Form 990, Part IV, line 7.

Table with 3 columns: Question, (a) Donor advised funds, (b) Funds and other accounts. Rows include purpose of easements, number of easements, acreage, modified easements, states, monitoring policy, staff hours, expenses, and requirements for section 170(h)(4)(B)(i) and (ii).

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets. Complete if the organization answered "Yes" on Form 990, Part IV, line 8.

Table with 3 columns: Question, (a) Donor advised funds, (b) Funds and other accounts. Rows include reporting requirements for art and historical treasures, and amounts for revenue and assets.

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990. Schedule D (Form 990) 2020

**Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets** (continued)

- 3 Using the organization's acquisition, accession, and other records, check any of the following that make significant use of its collection items (check all that apply):
- a  Public exhibition
  - b  Scholarly research
  - c  Preservation for future generations
  - d  Loan or exchange program
  - e  Other \_\_\_\_\_
- 4 Provide a description of the organization's collections and explain how they further the organization's exempt purpose in Part XIII.
- 5 During the year, did the organization solicit or receive donations of art, historical treasures, or other similar assets to be sold to raise funds rather than to be maintained as part of the organization's collection?  Yes  No

**Part IV Escrow and Custodial Arrangements.** Complete if the organization answered "Yes" on Form 990, Part IV, line 9, or reported an amount on Form 990, Part X, line 21.

- 1a Is the organization an agent, trustee, custodian or other intermediary for contributions or other assets not included on Form 990, Part X?  Yes  No
- b If "Yes," explain the arrangement in Part XIII and complete the following table:
- |                                 | Amount |
|---------------------------------|--------|
| c Beginning balance             | 1c     |
| d Additions during the year     | 1d     |
| e Distributions during the year | 1e     |
| f Ending balance                | 1f     |
- 2a Did the organization include an amount on Form 990, Part X, line 21, for escrow or custodial account liability?  Yes  No
- b If "Yes," explain the arrangement in Part XIII. Check here if the explanation has been provided on Part XIII

**Part V Endowment Funds.** Complete if the organization answered "Yes" on Form 990, Part IV, line 10.

	(a) Current year	(b) Prior year	(c) Two years back	(d) Three years back	(e) Four years back
1a Beginning of year balance					
b Contributions					
c Net investment earnings, gains, and losses					
d Grants or scholarships					
e Other expenditures for facilities and programs					
f Administrative expenses					
g End of year balance					

- 2 Provide the estimated percentage of the current year end balance (line 1g, column (a)) held as:
- a Board designated or quasi-endowment  \_\_\_\_\_ %
  - b Permanent endowment  \_\_\_\_\_ %
  - c Term endowment  \_\_\_\_\_ %
- The percentages on lines 2a, 2b, and 2c should equal 100%.
- 3a Are there endowment funds not in the possession of the organization that are held and administered for the organization by:
- |  | Yes    | No |
|--|--------|----|
| (i) Unrelated organizations  | 3a(i)  |    |
| (ii) Related organizations   | 3a(ii) |    |
| b If "Yes" on line 3a(ii), are the related organizations listed as required on Schedule R? | 3b     |    |
- 4 Describe in Part XIII the intended uses of the organization's endowment funds.

**Part VI Land, Buildings, and Equipment.**

Complete if the organization answered "Yes" on Form 990, Part IV, line 11a. See Form 990, Part X, line 10.

Description of property	(a) Cost or other basis (investment)	(b) Cost or other basis (other)	(c) Accumulated depreciation	(d) Book value
1a Land				
b Buildings				
c Leasehold improvements		64,727.	40,284.	24,443.
d Equipment		53,008.	21,539.	31,469.
e Other				
<b>Total.</b> Add lines 1a through 1e. (Column (d) must equal Form 990, Part X, column (B), line 10c.)				55,912.

**Part VII Investments - Other Securities.**

Complete if the organization answered "Yes" on Form 990, Part IV, line 11b. See Form 990, Part X, line 12.

(a) Description of security or category (including name of security)	(b) Book value	(c) Method of valuation: Cost or end-of-year market value
(1) Financial derivatives .....		
(2) Closely held equity interests .....		
(3) Other .....		
(A)		
(B)		
(C)		
(D)		
(E)		
(F)		
(G)		
(H)		
<b>Total.</b> (Col. (b) must equal Form 990, Part X, col. (B) line 12.) ▶		

**Part VIII Investments - Program Related.**

Complete if the organization answered "Yes" on Form 990, Part IV, line 11c. See Form 990, Part X, line 13.

(a) Description of investment	(b) Book value	(c) Method of valuation: Cost or end-of-year market value
(1)		
(2)		
(3)		
(4)		
(5)		
(6)		
(7)		
(8)		
(9)		
<b>Total.</b> (Col. (b) must equal Form 990, Part X, col. (B) line 13.) ▶		

**Part IX Other Assets.**

Complete if the organization answered "Yes" on Form 990, Part IV, line 11d. See Form 990, Part X, line 15.

(a) Description	(b) Book value
(1)	
(2)	
(3)	
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	
<b>Total.</b> (Column (b) must equal Form 990, Part X, col. (B) line 15.) ▶	

**Part X Other Liabilities.**

Complete if the organization answered "Yes" on Form 990, Part IV, line 11e or 11f. See Form 990, Part X, line 25.

1. (a) Description of liability	(b) Book value
(1) Federal income taxes	
(2)	
(3)	
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	
<b>Total.</b> (Column (b) must equal Form 990, Part X, col. (B) line 25.) ▶	

2. Liability for uncertain tax positions. In Part XIII, provide the text of the footnote to the organization's financial statements that reports the organization's liability for uncertain tax positions under FASB ASC 740. Check here if the text of the footnote has been provided in Part XIII...



**Part XI Reconciliation of Revenue per Audited Financial Statements With Revenue per Return.**

Complete if the organization answered "Yes" on Form 990, Part IV, line 12a.

<b>1</b>	Total revenue, gains, and other support per audited financial statements		<b>1</b>	970,965.
<b>2</b>	Amounts included on line 1 but not on Form 990, Part VIII, line 12:			
<b>a</b>	Net unrealized gains (losses) on investments	<b>2a</b>		
<b>b</b>	Donated services and use of facilities	<b>2b</b>	42,937.	
<b>c</b>	Recoveries of prior year grants	<b>2c</b>		
<b>d</b>	Other (Describe in Part XIII.)	<b>2d</b>		
<b>e</b>	Add lines <b>2a</b> through <b>2d</b>		<b>2e</b>	42,937.
<b>3</b>	Subtract line <b>2e</b> from line <b>1</b>		<b>3</b>	928,028.
<b>4</b>	Amounts included on Form 990, Part VIII, line 12, but not on line 1:			
<b>a</b>	Investment expenses not included on Form 990, Part VIII, line 7b	<b>4a</b>		
<b>b</b>	Other (Describe in Part XIII.)	<b>4b</b>		
<b>c</b>	Add lines <b>4a</b> and <b>4b</b>		<b>4c</b>	0.
<b>5</b>	Total revenue. Add lines <b>3</b> and <b>4c</b> . (This must equal Form 990, Part I, line 12.)		<b>5</b>	928,028.

**Part XII Reconciliation of Expenses per Audited Financial Statements With Expenses per Return.**

Complete if the organization answered "Yes" on Form 990, Part IV, line 12a.

<b>1</b>	Total expenses and losses per audited financial statements		<b>1</b>	1,001,316.
<b>2</b>	Amounts included on line 1 but not on Form 990, Part IX, line 25:			
<b>a</b>	Donated services and use of facilities	<b>2a</b>	42,937.	
<b>b</b>	Prior year adjustments	<b>2b</b>		
<b>c</b>	Other losses	<b>2c</b>		
<b>d</b>	Other (Describe in Part XIII.)	<b>2d</b>		
<b>e</b>	Add lines <b>2a</b> through <b>2d</b>		<b>2e</b>	42,937.
<b>3</b>	Subtract line <b>2e</b> from line <b>1</b>		<b>3</b>	958,379.
<b>4</b>	Amounts included on Form 990, Part IX, line 25, but not on line 1:			
<b>a</b>	Investment expenses not included on Form 990, Part VIII, line 7b	<b>4a</b>		
<b>b</b>	Other (Describe in Part XIII.)	<b>4b</b>		
<b>c</b>	Add lines <b>4a</b> and <b>4b</b>		<b>4c</b>	0.
<b>5</b>	Total expenses. Add lines <b>3</b> and <b>4c</b> . (This must equal Form 990, Part I, line 18.)		<b>5</b>	958,379.

**Part XIII Supplemental Information.**

Provide the descriptions required for Part II, lines 3, 5, and 9; Part III, lines 1a and 4; Part IV, lines 1b and 2b; Part V, line 4; Part X, line 2; Part XI, lines 2d and 4b; and Part XII, lines 2d and 4b. Also complete this part to provide any additional information.

**PART X, LINE 2:**

THE ORGANIZATION IS EXEMPT FROM FEDERAL AND STATE INCOME TAXES UNDER SECTION 501(C)(3) OF THE INTERNAL REVENUE CODE. MANAGEMENT IS NOT AWARE OF ANY ACTIVITIES THAT WOULD JEOPARDIZE THE ORGANIZATION'S TAX EXEMPT STATUS. THE ORGANIZATION IS NOT AWARE OF ANY TAX POSITIONS IT HAS TAKEN THAT ARE SUBJECT TO A SIGNIFICANT DEGREE OF UNCERTAINTY. TAX YEARS AFTER 2018 REMAIN SUBJECT TO EXAMINATION BY FEDERAL AND STATE AUTHORITIES.



**Part II Fundraising Events.** Complete if the organization answered "Yes" on Form 990, Part IV, line 18, or reported more than \$15,000 of fundraising event contributions and gross income on Form 990-EZ, lines 1 and 6b. List events with gross receipts greater than \$5,000.

Revenue		(a) Event #1	(b) Event #2	(c) Other events	(d) Total events (add col. (a) through col. (c))
		ANNUAL LUNCHEON (event type)	FISHING TOURNAMENT (event type)	6 (total number)	
1	Gross receipts .....	12,887.	22,350.	26,509.	61,746.
2	Less: Contributions .....	10,440.	11,100.	2,400.	23,940.
3	Gross income (line 1 minus line 2) .....	2,447.	11,250.	24,109.	37,806.
Direct Expenses	4 Cash prizes .....				
	5 Noncash prizes .....				
	6 Rent/facility costs .....				
	7 Food and beverages .....				
	8 Entertainment .....				
	9 Other direct expenses .....	600.		5,955.	6,555.
10	Direct expense summary. Add lines 4 through 9 in column (d) .....				6,555.
11	Net income summary. Subtract line 10 from line 3, column (d) .....				31,251.

**Part III Gaming.** Complete if the organization answered "Yes" on Form 990, Part IV, line 19, or reported more than \$15,000 on Form 990-EZ, line 6a.

Revenue		(a) Bingo	(b) Pull tabs/instant bingo/progressive bingo	(c) Other gaming	(d) Total gaming (add col. (a) through col. (c))
1	Gross revenue .....				
Direct Expenses	2 Cash prizes .....				
	3 Noncash prizes .....				
	4 Rent/facility costs .....				
	5 Other direct expenses .....				
	6 Volunteer labor .....	<input type="checkbox"/> Yes _____ % <input type="checkbox"/> No	<input type="checkbox"/> Yes _____ % <input type="checkbox"/> No	<input type="checkbox"/> Yes _____ % <input type="checkbox"/> No	
7	Direct expense summary. Add lines 2 through 5 in column (d) .....				
8	Net gaming income summary. Subtract line 7 from line 1, column (d) .....				

9 Enter the state(s) in which the organization conducts gaming activities: \_\_\_\_\_  
 a Is the organization licensed to conduct gaming activities in each of these states?  Yes  No  
 b If "No," explain: \_\_\_\_\_

10a Were any of the organization's gaming licenses revoked, suspended, or terminated during the tax year?  Yes  No  
 b If "Yes," explain: \_\_\_\_\_





**SCHEDULE M  
(Form 990)**

**Noncash Contributions**

OMB No. 1545-0047

**2020**

Open to Public Inspection

Department of the Treasury  
Internal Revenue Service

- ▶ Complete if the organizations answered "Yes" on Form 990, Part IV, lines 29 or 30.
- ▶ Attach to Form 990.
- ▶ Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for instructions and the latest information.

Name of the organization: **READY FOR LIFE, INC.** Employer identification number: **26-4032979**

Part I Types of Property	(a) Check if applicable	(b) Number of contributions or items contributed	(c) Noncash contribution amounts reported on Form 990, Part VIII, line 1g	(d) Method of determining noncash contribution amounts
1 Art - Works of art				
2 Art - Historical treasures				
3 Art - Fractional interests				
4 Books and publications				
5 Clothing and household goods	X		100,164.	
6 Cars and other vehicles				
7 Boats and planes				
8 Intellectual property				
9 Securities - Publicly traded				
10 Securities - Closely held stock				
11 Securities - Partnership, LLC, or trust interests				
12 Securities - Miscellaneous				
13 Qualified conservation contribution - Historic structures				
14 Qualified conservation contribution - Other				
15 Real estate - Residential				
16 Real estate - Commercial				
17 Real estate - Other				
18 Collectibles				
19 Food inventory				
20 Drugs and medical supplies				
21 Taxidermy				
22 Historical artifacts				
23 Scientific specimens				
24 Archeological artifacts				
25 Other ( RENT )	X	0	32,825.	
26 Other ( )				
27 Other ( )				
28 Other ( )				

29 Number of Forms 8283 received by the organization during the tax year for contributions for which the organization completed Form 8283, Part V, Donee Acknowledgement **29**

	Yes	No
30a During the year, did the organization receive by contribution any property reported in Part I, lines 1 through 28, that it must hold for at least three years from the date of the initial contribution, and which isn't required to be used for exempt purposes for the entire holding period?		X
b If "Yes," describe the arrangement in Part II.		
31 Does the organization have a gift acceptance policy that requires the review of any nonstandard contributions?	X	
32a Does the organization hire or use third parties or related organizations to solicit, process, or sell noncash contributions?		X
b If "Yes," describe in Part II.		
33 If the organization didn't report an amount in column (c) for a type of property for which column (a) is checked, describe in Part II.		

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990. Schedule M (Form 990) 2020



**SCHEDULE O**  
**(Form 990 or 990-EZ)**

Department of the Treasury  
Internal Revenue Service

**Supplemental Information to Form 990 or 990-EZ**

Complete to provide information for responses to specific questions on  
Form 990 or 990-EZ or to provide any additional information.

▶ Attach to Form 990 or 990-EZ.

▶ Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for the latest information.

OMB No. 1545-0047

**2020**

Open to Public  
Inspection

Name of the organization

READY FOR LIFE, INC.

Employer identification number

26-4032979

FORM 990, PART VI, SECTION B, LINE 11B:

A DRAFT COPY OF FORM 990 AND ALL ATTACHED SCHEDULES IS PROVIDED TO THE  
GOVERNING BODY FOR REVIEW PRIOR TO FILING.

FORM 990, PART VI, SECTION B, LINE 12C:

EACH DIRECTOR, PRINCIPAL OFFICER AND MEMBER OF A COMMITTEE WITH GOVERNING  
BOARD DELEGATED POWERS WILL ANNUALLY SIGN A STATEMENT WHICH AFFIRMS SUCH  
PERSON:

A. HAS RECEIVED A COPY OF THE CONFLICTS OF INTEREST POLICY

B. HAS READ AND UNDERSTANDS THE POLICY

C. HAS AGREED TO COMPLY WITH THE POLICY, AND

D. UNDERSTANDS THE ORGANIZATION IS CHARITABLE AND IN ORDER TO MAINTAIN ITS  
FEDERAL TAX-EXEMPTION IT MUST ENGAGE PRIMARILY IN ACTIVITIES, WHICH  
ACCOMPLISH ONE OR MORE OF ITS TAX-EXEMPT PURPOSES.

FORM 990, PART VI, SECTION B, LINE 15B:

COMPENSATION IS SET BASED ON SIMILAR ORGANIZATIONS IN THE COMMUNITY.

FORM 990, PART VI, SECTION C, LINE 19:

READY FOR LIFE, INC MAKES ITS GOVERNING DOCUMENTS AND FINANCIAL STATEMENTS  
AVAILABLE TO THE PUBLIC ON GUIDESTAR OR BY REQUEST. PLEASE CALL KATHY  
MIZE-PLUMMER AT  
727-954-3989 OR EMAIL AT [INFO@READYFORLIFEPINELLAS.ORG](mailto:INFO@READYFORLIFEPINELLAS.ORG).

FORM 990, PART XII, LINE 2C

THE OVERSIGHT PROCESS HAS NOT CHANGED FROM THE PRIOR YEAR.

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990 or 990-EZ.

Schedule O (Form 990 or 990-EZ) 2020

032211 11-20-20





**Ready For Life, Inc.**  
**Balance Sheet Comparison**  
As of August 31, 2023

	TOTAL			
	AS OF AUG 31, 2023	AS OF AUG 31, 2022 (PY)	CHANGE	% CHANGE
<b>ASSETS</b>				
Current Assets				
Bank Accounts				
Operating Accounts				
Petty Cash	2,430.26	862.37	1,567.89	181.81 %
Seacoast Operating (4712)	9,545.29	77,100.91	-67,555.62	-87.62 %
Truist Bank Account	542.97	3,218.24	-2,675.27	-83.13 %
<b>Total Operating Accounts</b>	<b>12,518.52</b>	<b>81,181.52</b>	<b>-68,663.00</b>	<b>-84.58 %</b>
Reserve & CD Accounts				
Raymond James Reserve Account (3.43%)	129,685.68	125,864.64	3,821.04	3.04 %
Seacoast CD (4.65%)	75,583.97		75,583.97	
Seacoast Premier MM (4.20%)	70,668.65		70,668.65	
Truist Money Market (4.0%)	170,886.78	117,867.57	53,019.21	44.98 %
<b>Total Reserve &amp; CD Accounts</b>	<b>446,825.08</b>	<b>243,732.21</b>	<b>203,092.87</b>	<b>83.33 %</b>
<b>Total Bank Accounts</b>	<b>\$459,343.60</b>	<b>\$324,913.73</b>	<b>\$134,429.87</b>	<b>41.37 %</b>
Accounts Receivable				
Accounts Receivable	0.00	-100.00	100.00	100.00 %
<b>Total Accounts Receivable</b>	<b>\$0.00</b>	<b>\$ -100.00</b>	<b>\$100.00</b>	<b>100.00 %</b>
Other Current Assets				
PrePaid Expenses				
PrePaid Expenses	0.00	0.00	0.00	
Vanilla Card #5549	45.68	45.68	0.00	0.00 %
Vanilla Card #9615	29.91	29.91	0.00	0.00 %
<b>Total PrePaid Expenses</b>	<b>75.59</b>	<b>75.59</b>	<b>0.00</b>	<b>0.00 %</b>
<b>Total Other Current Assets</b>	<b>\$75.59</b>	<b>\$75.59</b>	<b>\$0.00</b>	<b>0.00 %</b>
<b>Total Current Assets</b>	<b>\$459,419.19</b>	<b>\$324,889.32</b>	<b>\$134,529.87</b>	<b>41.41 %</b>
Fixed Assets				
Accumulated Depreciation				
Accumulated Depreciation	-81,257.27	-81,257.27	0.00	0.00 %
Computers & Office Equipment				
Computers & Office Equipment	22,739.24	22,604.88	134.36	0.59 %
Furniture and Fixtures				
Furniture and Fixtures	31,903.04	31,903.04	0.00	0.00 %
leasehold improvements				
leasehold improvements	79,626.05	79,626.05	0.00	0.00 %
<b>Total Fixed Assets</b>	<b>\$53,011.06</b>	<b>\$52,876.70</b>	<b>\$134.36</b>	<b>0.25 %</b>
Other Assets				
Pre-Paid Software				
Pre-Paid Software	300.00	300.00	0.00	0.00 %
Security Deposits				
Security Deposits	4,138.00	4,138.00	0.00	0.00 %
<b>Total Other Assets</b>	<b>\$4,438.00</b>	<b>\$4,438.00</b>	<b>\$0.00</b>	<b>0.00 %</b>
<b>TOTAL ASSETS</b>	<b>\$516,868.25</b>	<b>\$382,204.02</b>	<b>\$134,664.23</b>	<b>35.23 %</b>

**Ready For Life, Inc.**  
**Balance Sheet Comparison**  
As of August 31, 2023

	TOTAL			
	AS OF AUG 31, 2023	AS OF AUG 31, 2022 (PY)	CHANGE	% CHANGE
<b>LIABILITIES AND EQUITY</b>				
Liabilities				
Current Liabilities				
Accounts Payable				
Accounts Payable	3,263.37	3,263.37	0.00	0.00 %
<b>Total Accounts Payable</b>	<b>\$3,263.37</b>	<b>\$3,263.37</b>	<b>\$0.00</b>	<b>0.00 %</b>
Credit Cards				
TRUIST Visa #0922	66.75		66.75	
TRUIST Visa #5985	1,101.23	361.66	739.57	204.49 %
TRUIST Visa #8441 (deleted)	0.00	288.86	-288.86	-100.00 %
TRUIST Visa 0321	99.99	99.99	0.00	0.00 %
<b>Total Credit Cards</b>	<b>\$1,267.97</b>	<b>\$750.51</b>	<b>\$517.46</b>	<b>68.95 %</b>
Other Current Liabilities				
401K Funds	1,058.55	-419.30	1,477.85	352.46 %
Accrued Expenses - Other	3,137.00	3,137.00	0.00	0.00 %
Accrued Payroll	17,362.00	17,362.00	0.00	0.00 %
<b>Total Other Current Liabilities</b>	<b>\$21,557.55</b>	<b>\$20,079.70</b>	<b>\$1,477.85</b>	<b>7.36 %</b>
<b>Total Current Liabilities</b>	<b>\$26,088.89</b>	<b>\$24,093.58</b>	<b>\$1,995.31</b>	<b>8.28 %</b>
<b>Total Liabilities</b>	<b>\$26,088.89</b>	<b>\$24,093.58</b>	<b>\$1,995.31</b>	<b>8.28 %</b>
Equity				
Retained Earnings	602,792.90	374,339.25	228,453.65	61.03 %
Net Income	-112,013.54	-16,228.81	-95,784.73	-590.21 %
<b>Total Equity</b>	<b>\$490,779.36</b>	<b>\$358,110.44</b>	<b>\$132,668.92</b>	<b>37.05 %</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$516,868.25</b>	<b>\$382,204.02</b>	<b>\$134,664.23</b>	<b>35.23 %</b>

Ready For Life  
Income Statement  
8/31/2023

	8/31/2023			Fiscal Year to Date			Last Fiscal Year July 2022-Aug 2022	
	Actual	Budget	Variance	Actual	Budget	Variance	Last Year Actual	STLY Variance
<b>Revenue</b>								
Individual/Group Giving/Other Revenue	18,125.81	28,449.00	(10,323.19)	29,222.90	47,379.00	(18,156.10)	28,764.97	457.93
Corporation & Foundation	2,392.52	38,000.00	(35,607.48)	13,058.59	40,281.00	(27,222.41)	29,230.63	(16,172.04)
RFL Fundraising Events	4,311.00	15,000.00	(10,689.00)	4,811.00	16,200.00	(11,389.00)	-	4,811.00
Third Party Events	2,271.00	2,271.00	-	2,271.00	2,271.00	-	31,991.49	(29,720.49)
Reimbursed Revenue/Grants/Contracts/Gov	10,666.37	11,766.66	(1,100.29)	22,503.74	23,533.32	(1,029.58)	25,347.81	(2,844.07)
		-	-		-	-		-
<b>Total Revenue</b>	<b>37,766.70</b>	<b>95,486.66</b>	<b>(57,719.96)</b>	<b>71,867.23</b>	<b>129,664.32</b>	<b>(57,797.09)</b>	<b>115,334.90</b>	<b>(43,467.67)</b>
<b>Expenses</b>								
Total Payroll Expense	77,225.86	72,987.51	4,238.35	126,518.94	124,355.02	2,163.92	82,815.65	43,703.29
All Other Expenses	29,365.16	43,656.58	(14,291.42)	60,847.37	79,833.16	(18,985.79)	48,151.72	12,695.65
<b>Total Expenses</b>	<b>106,591.02</b>	<b>116,644.09</b>	<b>(10,053.07)</b>	<b>187,366.31</b>	<b>204,188.18</b>	<b>(16,821.87)</b>	<b>130,967.37</b>	<b>56,398.94</b>
<b>Change in Net Assets from Ongoing Operations</b>	<b>(68,824.32)</b>	<b>(21,157.43)</b>	<b>(47,666.89)</b>	<b>(115,499.08)</b>	<b>(74,523.86)</b>	<b>(40,975.22)</b>	<b>(15,632.47)</b>	<b>(99,866.61)</b>

**Ready For Life, Inc.**  
**Profit and Loss Comparison**  
August 2023

	TOTAL		
	AUG 2023	AUG 2022 (PY)	CHANGE
<b>Income</b>			
(I) Contributions	30,452.90	20,514.88	9,938.02
Reimbursed Expenses	731.80	24,262.80	-23,531.00
RFL (I) Fundraising Events	4,311.00		4,311.00
Third Party Fundraising Events	2,271.00	23,020.00	-20,749.00
<b>Total Income</b>	<b>\$37,766.70</b>	<b>\$67,797.68</b>	<b>\$ -30,030.98</b>
<b>GROSS PROFIT</b>	<b>\$37,766.70</b>	<b>\$67,797.68</b>	<b>\$ -30,030.98</b>
<b>Expenses</b>			
Bank/Credit Card Fees	245.35	476.12	-230.77
Dues and Subscriptions	398.60	14.50	384.10
FSS Expense	5,859.58		5,859.58
Fundraising Expenses	1,131.48	3,826.90	-2,695.42
Insurance	734.63	753.72	-19.09
IT Expenses	1,120.74	1,186.15	-65.41
Marketing & Promotional Expense	1,062.40	2,445.80	-1,383.40
Meeting Expenses	282.33	74.29	208.04
Occupancy Expenses	8,108.83	8,101.32	7.51
Office Expense	585.26	389.66	195.60
Payroll	77,225.86	41,010.55	36,215.31
Professional Development	1,095.39	1,152.02	-56.63
Professional Fees	5,750.00	2,022.50	3,727.50
Repairs/Maintenance		2,353.99	-2,353.99
Youth Support	2,990.57	4,177.21	-1,186.64
<b>Total Expenses</b>	<b>\$106,591.02</b>	<b>\$67,984.73</b>	<b>\$38,606.29</b>
<b>NET OPERATING INCOME</b>	<b>\$ -68,824.32</b>	<b>\$ -187.05</b>	<b>\$ -68,637.27</b>
<b>Other Income</b>			
(I) In-Kind Income	5,162.25	8,478.22	-3,315.97
Cash Rewards		50.00	-50.00
Dividend Income		169.06	-169.06
Interest Income	1,564.60	4.54	1,560.06
Raymond James Change in Value	121.22	117.12	4.10
<b>Total Other Income</b>	<b>\$6,848.07</b>	<b>\$8,818.94</b>	<b>\$ -1,970.87</b>
<b>Other Expenses</b>			
(E) In-Kind Expense	5,162.25	8,478.22	-3,315.97
Reimbursable Expense		1,196.69	-1,196.69
<b>Total Other Expenses</b>	<b>\$5,162.25</b>	<b>\$9,674.91</b>	<b>\$ -4,512.66</b>
<b>NET OTHER INCOME</b>	<b>\$1,685.82</b>	<b>\$ -855.97</b>	<b>\$2,541.79</b>
<b>NET INCOME</b>	<b>\$ -67,138.50</b>	<b>\$ -1,043.02</b>	<b>\$ -66,095.48</b>

# Ready For Life, Inc.

## Profit and Loss

July - August, 2023

	TOTAL		
	JUL - AUG, 2023	JUL - AUG, 2022 (PY)	CHANGE
<b>Income</b>			
(I) Contributions	62,150.63	57,995.60	4,155.03
Reimbursed Expenses	2,634.60	25,347.81	-22,713.21
RFL (I) Fundraising Events	4,811.00		4,811.00
Third Party Fundraising Events	2,271.00	31,991.49	-29,720.49
<b>Total Income</b>	<b>\$71,867.23</b>	<b>\$115,334.90</b>	<b>\$ -43,467.67</b>
<b>GROSS PROFIT</b>	<b>\$71,867.23</b>	<b>\$115,334.90</b>	<b>\$ -43,467.67</b>
<b>Expenses</b>			
Bank/Credit Card Fees	510.84	748.32	-237.48
Dues and Subscriptions	635.40	305.93	329.47
FSS Expense	11,858.11		11,858.11
Fundraising Expenses	1,385.14	3,844.14	-2,459.00
Insurance	734.63	753.72	-19.09
IT Expenses	1,744.76	2,180.56	-435.80
Marketing & Promotional Expense	1,204.90	4,692.80	-3,487.90
Meeting Expenses	282.33	74.29	208.04
Miscellaneous	0.18		0.18
Occupancy Expenses	16,015.25	16,115.24	-99.99
Office Expense	828.20	628.32	199.88
Payroll	126,518.94	82,815.65	43,703.29
Professional Development	1,304.47	1,317.02	-12.55
Professional Fees	12,435.00	3,732.50	8,702.50
Repairs/Maintenance	59.04	3,932.12	-3,873.08
Youth Support	11,849.12	9,826.76	2,022.36
<b>Total Expenses</b>	<b>\$187,366.31</b>	<b>\$130,967.37</b>	<b>\$56,398.94</b>
<b>NET OPERATING INCOME</b>	<b>\$ -115,499.08</b>	<b>\$ -15,632.47</b>	<b>\$ -99,866.61</b>
<b>Other Income</b>			
(I) In-Kind Income	21,836.82	20,597.90	1,238.92
Cash Rewards		50.00	-50.00
Dividend Income		308.06	-308.06
Interest Income	3,122.68	8.22	3,114.46
Raymond James Change in Value	362.86	234.07	128.79
<b>Total Other Income</b>	<b>\$25,322.36</b>	<b>\$21,198.25</b>	<b>\$4,124.11</b>
<b>Other Expenses</b>			
(E) In-Kind Expense	21,836.82	20,597.90	1,238.92
Reimbursable Expense		1,196.69	-1,196.69
<b>Total Other Expenses</b>	<b>\$21,836.82</b>	<b>\$21,794.59</b>	<b>\$42.23</b>
<b>NET OTHER INCOME</b>	<b>\$3,485.54</b>	<b>\$ -596.34</b>	<b>\$4,081.88</b>
<b>NET INCOME</b>	<b>\$ -112,013.54</b>	<b>\$ -16,228.81</b>	<b>\$ -95,784.73</b>

# Ready For Life, Inc.

## Budget vs. Actuals: Budget Jul 2023 - Jun 2024 - FY24 P&L

August 2023

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
<b>Income</b>			
(I) Contributions	30,452.90	76,382.33	-45,929.43
Reimbursed Expenses	731.80	1,833.33	-1,101.53
RFL (I) Fundraising Events	4,311.00	15,000.00	-10,689.00
Third Party Fundraising Events	2,271.00	2,271.00	0.00
<b>Total Income</b>	<b>\$37,766.70</b>	<b>\$95,486.66</b>	<b>\$ -57,719.96</b>
<b>GROSS PROFIT</b>	<b>\$37,766.70</b>	<b>\$95,486.66</b>	<b>\$ -57,719.96</b>
<b>Expenses</b>			
Bank/Credit Card Fees	245.35	406.50	-161.15
Dues and Subscriptions	398.60	250.00	148.60
FSS Expense	5,859.58	9,934.58	-4,075.00
Fundraising Expenses	1,131.48	1,750.00	-618.52
Insurance	734.63	1,434.00	-699.37
IT Expenses	1,120.74	1,775.00	-654.26
Licenses and Permits		0.00	0.00
Marketing & Promotional Expense	1,062.40	416.67	645.73
Meeting Expenses	282.33	150.00	132.33
Occupancy Expenses	8,108.83	8,169.00	-60.17
Office Expense	585.26	383.33	201.93
Payroll	77,225.86	72,987.51	4,238.35
Professional Development	1,095.39	1,625.00	-529.61
Professional Fees	5,750.00	6,562.50	-812.50
Repairs/Maintenance		100.00	-100.00
Website Expenses		33.33	-33.33
Youth Support	2,990.57	10,666.67	-7,676.10
<b>Total Expenses</b>	<b>\$106,591.02</b>	<b>\$116,644.09</b>	<b>\$ -10,053.07</b>
<b>NET OPERATING INCOME</b>	<b>\$ -68,824.32</b>	<b>\$ -21,157.43</b>	<b>\$ -47,666.89</b>
<b>Other Income</b>			
(I) In-Kind Income	5,162.25	9,000.00	-3,837.75
Interest Income	1,564.60		1,564.60
Raymond James Change in Value	121.22		121.22
<b>Total Other Income</b>	<b>\$6,848.07</b>	<b>\$9,000.00</b>	<b>\$ -2,151.93</b>
<b>Other Expenses</b>			
(E) In-Kind Expense	5,162.25	9,000.00	-3,837.75
<b>Total Other Expenses</b>	<b>\$5,162.25</b>	<b>\$9,000.00</b>	<b>\$ -3,837.75</b>
<b>NET OTHER INCOME</b>	<b>\$1,685.82</b>	<b>\$0.00</b>	<b>\$1,685.82</b>
<b>NET INCOME</b>	<b>\$ -67,138.50</b>	<b>\$ -21,157.43</b>	<b>\$ -45,981.07</b>

# Ready For Life, Inc.

## YTD Budget vs. Actuals: Budget Jul 2023 - Jun 2024 - FY24 P&L

July - August, 2023

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
<b>Income</b>				
(I) Contributions	62,150.63	107,526.66	-45,376.03	57.80 %
Reimbursed Expenses	2,634.60	3,666.66	-1,032.06	71.85 %
RFL (I) Fundraising Events	4,811.00	16,200.00	-11,389.00	29.70 %
Third Party Fundraising Events	2,271.00	2,271.00	0.00	100.00 %
<b>Total Income</b>	<b>\$71,867.23</b>	<b>\$129,664.32</b>	<b>\$ -57,797.09</b>	<b>55.43 %</b>
<b>GROSS PROFIT</b>	<b>\$71,867.23</b>	<b>\$129,664.32</b>	<b>\$ -57,797.09</b>	<b>55.43 %</b>
<b>Expenses</b>				
Bank/Credit Card Fees	510.84	813.00	-302.16	62.83 %
Dues and Subscriptions	635.40	500.00	135.40	127.08 %
FSS Expense	11,858.11	19,869.16	-8,011.05	59.68 %
Fundraising Expenses	1,385.14	2,100.00	-714.86	65.96 %
Insurance	734.63	1,434.00	-699.37	51.23 %
IT Expenses	1,744.76	2,500.00	-755.24	69.79 %
Licenses and Permits		0.00	0.00	
Marketing & Promotional Expense	1,204.90	833.34	371.56	144.59 %
Meeting Expenses	282.33	300.00	-17.67	94.11 %
Miscellaneous	0.18		0.18	
Occupancy Expenses	16,015.25	16,317.00	-301.75	98.15 %
Office Expense	828.20	766.66	61.54	108.03 %
Payroll	126,518.94	124,355.02	2,163.92	101.74 %
Professional Development	1,304.47	1,850.00	-545.53	70.51 %
Professional Fees	12,435.00	13,250.00	-815.00	93.85 %
Repairs/Maintenance	59.04	200.00	-140.96	29.52 %
Voided Check	0.00		0.00	
Website Expenses		66.66	-66.66	
Youth Support	11,849.12	19,033.34	-7,184.22	62.25 %
<b>Total Expenses</b>	<b>\$187,366.31</b>	<b>\$204,188.18</b>	<b>\$ -16,821.87</b>	<b>91.76 %</b>
<b>NET OPERATING INCOME</b>	<b>\$ -115,499.08</b>	<b>\$ -74,523.86</b>	<b>\$ -40,975.22</b>	<b>154.98 %</b>
<b>Other Income</b>				
(I) In-Kind Income	21,836.82	18,600.00	3,236.82	117.40 %
Interest Income	3,122.68		3,122.68	
Raymond James Change in Value	362.86		362.86	
<b>Total Other Income</b>	<b>\$25,322.36</b>	<b>\$18,600.00</b>	<b>\$6,722.36</b>	<b>136.14 %</b>
<b>Other Expenses</b>				
(E) In-Kind Expense	21,836.82	18,600.00	3,236.82	117.40 %
<b>Total Other Expenses</b>	<b>\$21,836.82</b>	<b>\$18,600.00</b>	<b>\$3,236.82</b>	<b>117.40 %</b>
<b>NET OTHER INCOME</b>	<b>\$3,485.54</b>	<b>\$0.00</b>	<b>\$3,485.54</b>	<b>0.00%</b>
<b>NET INCOME</b>	<b>\$ -112,013.54</b>	<b>\$ -74,523.86</b>	<b>\$ -37,489.68</b>	<b>150.31 %</b>



INDEPENDENT AUDITORS' COMMUNICATION WITH  
THOSE CHARGED WITH GOVERNANCE

READY FOR LIFE, INC.

JUNE 30, 2022 AND 2021



RIVERO, GORDIMER & COMPANY, P.A.

Member  
American Institute of Certified Public Accountants  
Florida Institute of Certified Public Accountants

Herman V. Lazzara  
Sam A. Lazzara  
Kevin R. Bass  
Jonathan E. Stein  
Stephen G. Douglas  
Marc D. Sasser, of Counsel  
Cesar J. Rivero, in Memoriam (1942-2017)

Michael E. Helton  
James K. O'Connor  
David M. Bohnsack  
Julie A. Davis

To the Board of Directors  
Ready for Life, Inc.

We have audited the financial statements of Ready for Life, Inc., Inc. (the "Organization") for the years ended June 30, 2022 and 2021 and will issue our report thereon dated March 10, 2023. Professional standards require that we provide you with information about our responsibilities, as well as certain information related to the planned scope and timing of our audit. Professional standard also require that we communicate to you the following information related to our audit.

### Significant Audit Findings

#### *Qualitative Aspects of Accounting Practices*

Management is responsible for the selection and use of appropriate accounting policies. The significant accounting policies used by the Organization are described in Note A to the financial statements. During the year ended June 30, 2022, the Organization adopted ASU 2020-07, *Presentation and Disclosure by Not-for-Profit Entities for Contributed Nonfinancial Assets*. We noted no transactions entered into by the Organization during the year for which there is a lack of authoritative guidance or consensus. All significant transactions have been recognized in the financial statements in the proper period.

Accounting estimates are an integral part of the financial statements prepared by management and are based on management's knowledge and experience about past and current events and assumptions about future events. Certain accounting estimates are particularly sensitive because of their significance to the financial statements and because of the possibility that future events affecting them may differ significantly from those expected. The most sensitive estimates affecting the financial statements were:

- Management's estimate of the useful life of capital assets is based on historical experience, physical condition and external factors affecting future utility. We evaluated the key factors and assumptions used to develop the valuation estimate in determining that it is reasonable in relation to the financial statements taken as a whole.
- Management's estimate of functional allocation of expenses is based on prior experience, percentage of time devoted by employees to various activities and which functions utilize various supplies and resources. We evaluated the key factors and assumptions used to develop the valuation estimate in determining that it is reasonable in relation to the financial statements taken as a whole.



Certain financial statement disclosures are particularly sensitive because of their significance to financial statement users. There are no sensitive disclosures affecting the financial statements.

The financial statement disclosures are neutral, consistent, and clear.

#### *Difficulties Encountered in Performing the Audit*

We encountered no significant difficulties in dealing with management in performing and completing our audit.

#### *Corrected and Uncorrected Misstatements*

Professional standards require us to accumulate all misstatements identified during the audit, other than those that are clearly trivial, and communicate them to the appropriate level of management. Management has corrected all such misstatements. In addition, none of the misstatements detected as a result of audit procedures and corrected by management were material, either individually or in the aggregate, to the financial statements taken as a whole.

#### *Disagreements with Management*

For purposes of this letter, a disagreement with management is a financial accounting, reporting, or auditing matter, whether or not resolved to our satisfaction, that could be significant to the financial statements or the auditor's report. We are pleased to report that no such disagreements arose during the course of our audit.

#### *Management Representations*

We have requested certain representations from management that are included in the management representation letter dated March 10, 2023.

#### *Management Consultations with Other Independent Auditors*

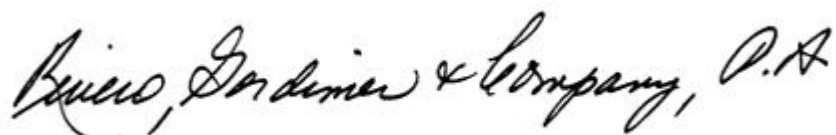
In some cases, management may decide to consult with other accountants about auditing and accounting matters, similar to obtaining a second opinion on certain situations. If a consultation involves application of an accounting principle to the Organization's financial statements or a determination of the type of auditor's opinion that may be expressed on those statements, our professional standards require the consulting accountant to check with us to determine that the consultant has all the relevant facts. To our knowledge, there were no such consultations with other accountants.

#### *Other Audit Findings or Issues*

We generally discuss a variety of matters, including the application of accounting principles and auditing standards, with management each year prior to retention as the Organization's auditors. However, these discussions occurred in the normal course of our professional relationship and our responses were not a condition to our retention.

This information is intended solely for the use of the governing committees and management of Ready for Life, Inc. and is not intended to be, and should not be, used by anyone other than these specified parties.

Tampa, Florida  
March 10, 2023

Handwritten signature in cursive script that reads "Bueco, Gardner & Company, P.A."

FINANCIAL STATEMENTS AND INDEPENDENT AUDITORS' REPORT

READY FOR LIFE, INC.

June 30, 2022 and 2021

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## INDEPENDENT AUDITORS' REPORT

The Board of Directors  
Ready for Life, Inc.

### **Opinion**

We have audited the accompanying financial statements of Ready for Life, Inc. (a nonprofit organization), which comprise the statements of financial position as of June 30, 2022 and 2021, and the related statements of activities, functional expenses, and cash flows for the years then ended, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Ready for Life, Inc. as of June 30, 2022 and 2021, 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 audits in accordance with auditing standards generally accepted in the United States of America. 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 Ready for Life, Inc. and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. 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 Ready for Life, Inc.'s ability to continue as a going concern within one year after the date that the financial statements are available to be issued.

## Auditor's Responsibilities for the Audit of the Financial Statements

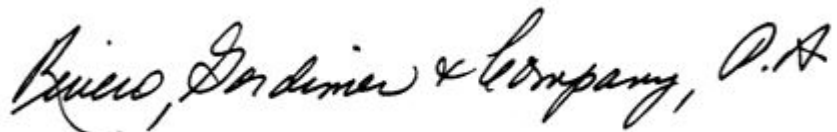
Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards 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 generally accepted auditing standards, 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 Ready for Life, Inc.'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 Ready for Life, Inc.'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.

Tampa, Florida  
March 10, 2023

A handwritten signature in black ink that reads "Bruce, Gardner & Company, P.A." The signature is written in a cursive, flowing style.

Ready for Life, Inc.

STATEMENTS OF FINANCIAL POSITION

June 30,

	<u>2022</u>	<u>2021</u>
<b>ASSETS</b>		
Cash and cash equivalents (note A4)	\$ 196,211	\$ 227,365
Accounts receivable (note A5)	-	5,677
Investments (notes A6, and D)	100,189	95,598
Prepaid expenses	200	-
Property and equipment, net (notes A7 and C)	51,077	55,912
Deposits	<u>53,838</u>	<u>4,138</u>
<b>TOTAL ASSETS</b>	<u><u>\$ 401,515</u></u>	<u><u>\$ 388,690</u></u>
<b>LIABILITIES AND NET ASSETS</b>		
<b>LIABILITIES</b>		
Accounts payable	\$ 7,094	\$ 6,336
Accrued wages and taxes	20,080	20,499
Note payable - PPP (note H)	<u>-</u>	<u>99,835</u>
<b>Total liabilities</b>	<u>27,174</u>	<u>126,670</u>
<b>NET ASSETS (notes A2 and E)</b>		
Without donor restrictions	355,249	243,524
With donor restrictions	<u>19,092</u>	<u>18,496</u>
<b>Total net assets</b>	<u>374,341</u>	<u>262,020</u>
<b>TOTAL LIABILITIES AND NET ASSETS</b>	<u><u>\$ 401,515</u></u>	<u><u>\$ 388,690</u></u>

The accompanying notes are an integral part of these statements.



Ready for Life, Inc.

STATEMENT OF ACTIVITIES AND CHANGES IN NET ASSETS

For the year ended June 30, 2022

	<u>Without donor restrictions</u>	<u>With donor restrictions</u>	<u>Total</u>
<b>REVENUE AND SUPPORT</b>			
Contributions and private grants	\$ 783,658	\$ 3,050	\$ 786,708
Special event revenue (note F)	51,486	-	51,486
Other	4,620	-	4,620
Interest income	911	-	911
Contributions of non-financial assets	168,247	-	168,247
Realized gain on investments	187	-	187
PPP loan forgiveness (note H)	99,835	-	99,835
	<u>1,108,944</u>	<u>3,050</u>	<u>1,111,994</u>
Total revenue and support			
Net assets released from restrictions	<u>2,454</u>	<u>(2,454)</u>	<u>-</u>
Total revenue, support, and net assets released from restrictions	<u>1,111,398</u>	<u>596</u>	<u>1,111,994</u>
<b>EXPENSES</b>			
Program expenses	<u>847,821</u>	<u>-</u>	<u>847,821</u>
Supporting services			
Management and general	101,919	-	101,919
Fundraising	49,933	-	49,933
Total supporting services	<u>151,852</u>	<u>-</u>	<u>151,852</u>
Total expenses	<u>999,673</u>	<u>-</u>	<u>999,673</u>
<b>CHANGE IN NET ASSETS</b>			
	111,725	596	112,321
Net assets at beginning of year	<u>243,524</u>	<u>18,496</u>	<u>262,020</u>
Net assets at end of year	<u>\$ 355,249</u>	<u>\$ 19,092</u>	<u>\$ 374,341</u>

The accompanying notes are an integral part of this statement.

Ready for Life, Inc.

STATEMENT OF ACTIVITIES AND CHANGES IN NET ASSETS

For the year ended June 30, 2021

	<u>Without donor restrictions</u>	<u>With donor restrictions</u>	<u>Total</u>
<b>REVENUE AND SUPPORT</b>			
Contributions and private grants	\$ 641,266	\$ 350	\$ 598,679
Special event revenue, net (note F)	55,191	-	55,191
Other	989	-	989
Interest income	1,143	-	1,143
Contributions of non-financial assets	132,989	-	175,926
PPP loan forgiveness (note H)	96,100	-	96,100
	<u>927,678</u>	<u>350</u>	<u>928,028</u>
Total revenue and support			
Net assets released from restrictions	<u>100,024</u>	<u>(100,024)</u>	<u>-</u>
Total revenue, support, and net assets released from restrictions	<u>1,027,702</u>	<u>(99,674)</u>	<u>928,028</u>
<b>EXPENSES</b>			
Program expenses	<u>807,818</u>	<u>-</u>	<u>807,818</u>
Supporting services			
Management and general	100,361	-	100,361
Fundraising	50,200	-	50,200
Total supporting services	<u>150,561</u>	<u>-</u>	<u>150,561</u>
Total expenses	<u>958,379</u>	<u>-</u>	<u>958,379</u>
CHANGE IN NET ASSETS	69,323	(99,674)	(30,351)
Net assets at beginning of year	<u>174,201</u>	<u>118,170</u>	<u>292,371</u>
Net assets at end of year	<u>\$ 243,524</u>	<u>\$ 18,496</u>	<u>\$ 262,020</u>

The accompanying notes are an integral part of this statement.

Ready for Life, Inc.

STATEMENTS OF CASH FLOWS

For the year ended June 30,

	<u>2022</u>	<u>2021</u>
Cash flows from operating activities		
Change in net assets	\$ 112,321	\$ (30,351)
Adjustments to reconcile change in net assets to net cash used by operating activities		
Depreciation	19,434	17,565
PPP loan forgiveness	(99,835)	(96,100)
Increase in prepaid expenses	(200)	-
Decrease (increase) in accounts receivable	5,677	(5,677)
Increase in deposits	(49,700)	-
Increase (decrease) in accounts payable	758	(704)
(Decrease) increase in accrued wages and taxes	(419)	6,324
Total adjustments	<u>(124,285)</u>	<u>(78,592)</u>
Net cash used by operating activities	<u>(11,964)</u>	<u>(108,943)</u>
Cash flows from investing activities		
Purchase of property and equipment	(14,599)	(14,533)
Sale of investments	(4,591)	9,419
Net cash used by investing activities	<u>(19,190)</u>	<u>(5,114)</u>
Cash flows from financing activities activities		
Proceeds from note payable - PPP	-	99,835
Net cash provided by financing activities	<u>-</u>	<u>99,835</u>
Net change in cash	(31,154)	(14,222)
Cash and cash equivalents at beginning of year	<u>227,365</u>	<u>241,587</u>
Cash and cash equivalents at end of year	<u>\$ 196,211</u>	<u>\$ 227,365</u>
Supplemental disclosures of cash flow information		
Cash paid during the year		
Interest	<u>\$ -</u>	<u>\$ -</u>
Taxes	<u>\$ -</u>	<u>\$ -</u>

The accompanying notes are an integral part of these statements.

Ready for Life, Inc.

STATEMENT OF FUNCTIONAL EXPENSES

For the year ended June 30, 2022

	Program Expenses	Management and General	Fundraising and Development	Total
Salaries & related expenses	\$ 391,491	\$ 67,501	\$ 27,610	\$ 486,602
Benefits	22,201	3,828	1,566	27,595
Payroll Taxes	29,918	5,159	2,110	37,187
Computer expense	556	90	-	646
Credit card fees	-	5,264	-	5,264
Depreciation	15,635	2,696	1,103	19,434
Dues and subscriptions	853	373	480	1,706
Information technology	10,019	646	1,875	12,540
Insurance	2,652	457	187	3,296
In-kind donation expense	168,247	-	-	168,247
Meetings expense	2,523	495	-	3,018
Office expense	75,574	1,435	9,521	86,530
Other expenses	659	114	46	819
Professional development	16,903	-	-	16,903
Professional fees	-	12,065	-	12,065
Promotional expense	14,881	-	4,960	19,841
Repairs and maintenance	5,959	661	-	6,620
Utilities	17,654	1,135	475	19,264
Youth support	72,096	-	-	72,096
	<u>\$ 847,821</u>	<u>\$ 101,919</u>	<u>\$ 49,933</u>	<u>\$ 999,673</u>

The accompanying notes are an integral part of this statement.

Ready for Life, Inc.

STATEMENT OF FUNCTIONAL EXPENSES

For the year ended June 30, 2021

	Program Expenses	Management and General	Fundraising and Development	Total
Salaries & related expenses	\$ 346,811	\$ 59,797	\$ 24,459	\$ 431,067
Benefits	20,295	3,499	1,431	25,225
Payroll Taxes	27,856	4,803	1,965	34,624
Computer expense	-	2,466	-	2,466
Credit card fees	14,132	2,437	997	17,566
Depreciation	1,288	562	724	2,574
Dues and subscriptions	132,989	-	-	132,989
Information technology	78,083	5,038	14,609	97,730
Insurance	2,624	453	185	3,262
Meetings expense	780	153	-	933
Office expense	5,265	100	663	6,028
Other expenses	1,812	312	129	2,253
Professional development	150	-	-	150
Professional fees	-	15,012	-	15,012
Promotional expense	8,329	-	2,776	11,105
Rent	65,801	4,231	1,769	71,801
Repairs and maintenance	2,888	320	-	3,208
Utilities	18,326	1,178	493	19,997
Youth support	80,389	-	-	80,389
	<u>\$ 807,818</u>	<u>\$ 100,361</u>	<u>\$ 50,200</u>	<u>\$ 958,379</u>

The accompanying notes are an integral part of this statement.

Ready for Life, Inc.

NOTES TO FINANCIAL STATEMENTS

June 30, 2022 and 2021

NOTE A - DESCRIPTION OF THE ORGANIZATION AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

A summary of the organization's significant accounting policies consistently applied in the preparation of the accompanying financial statements follows:

1. Description of the Organization

Ready for Life, Inc. (the Organization) works to engage foster care youth, private citizens and public resources to assist Pinellas county foster youth in a successful transition to adulthood. The Organization connects youth "aging out" with resources, provides support, empowers the youth voice and engages the community. This is done through the Organization's office in Largo and throughout the community. The Organization's staff assists youth in the areas of education, employment, housing, transportation, health, legal and life skills. The organization is supported primarily through donor contributions, corporations, foundation and other grant funders.

2. Basis of Accounting

The accompanying financial statements, presented on the accrual basis of accounting, have been prepared to focus on the Organization as a whole and to present balances and transactions according to the existence or absence of donor-imposed restrictions. This has been accomplished by classification of assets, liabilities, and net assets into two self-balancing net asset groups as follows:

- Without Donor Restrictions – Net assets without donor restrictions are net assets not subject to donor-imposed restriction or the donor-imposed restrictions have expired. These net assets are available for the use at the discretion of the Board of Directors and/or management for general operating purposes.
- With Donor Restrictions – Net assets with donor restrictions are net assets subject to donor-imposed stipulations that may be fulfilled by actions of the Organization to meet the stipulations, that may become undesignated by the passage of time, or that require net assets to be permanently maintained, thereby restricting the use of principal.

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that effect the amounts reported in the financial statements and accompanying notes. Actual results could differ from these estimates.

3. Liquidity

Assets and liabilities are presented in the accompanying statement of financial position according to their nearness of conversion to cash and, their maturity and resulting use of cash, respectively. See Note B for more information on liquidity and availability of assets.

Ready for Life, Inc.

NOTES TO FINANCIAL STATEMENTS - CONTINUED

June 30, 2022 and 2021

NOTE A - DESCRIPTION OF THE ORGANIZATION AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES - Continued

4. Cash and cash equivalents

The Organization considers all highly liquid investments purchased with original maturity of three months or less to be cash equivalents.

5. Accounts receivable

The Organization believes all receivables to be collectible at June 30, 2022. As such, no provision for uncollectible amounts at June 30, 2022 is included in the accompanying financial statements.

6. Investments

Investments in equity securities are reported at their fair values, which represents the cost on the date of purchase plus reinvested earnings. Realized and unrealized gains and losses are included in the statement of activities. Investment income is recognized as revenue in the period it is earned and gains and losses are recognized as changes in net assets in the accounting period in which they occur. Investments are comprised of stocks and mutual funds which can be liquidated as needed by the Organization.

7. Property and Equipment

Property and equipment is stated at cost or fair value at the date of donation. Depreciation is calculated using the straight-line method over an estimated useful life of three to seven years. The Organization capitalizes asset acquisitions exceeding \$500.

8. Contributed Services

No amounts have been reflected in the financial statements for donated services. The Organization generally pays for services requiring specific expertise. However, individuals volunteer their time and perform a variety of tasks that assist the Organization, but these services do not meet the criteria for recognition as contributed services.

9. Contributions

Contributions received are recorded as with or without donor restrictions, depending on the existence and nature of any donor restrictions. Support that is not restricted by the donor is reported as an increase in net assets without donor restrictions. All other donor restricted support is reported as an increase in net assets with donor restrictions, depending on the nature of the restriction.

Ready for Life, Inc.

NOTES TO FINANCIAL STATEMENTS - CONTINUED

June 30, 2022 and 2021

NOTE A - DESCRIPTION OF THE ORGANIZATION AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES - Continued

10. Functional Allocation of Expenses

The Organization allocates its expenses on a functional basis among its various programs and services. Expenses that can be identified with a specific revenue and support service are allocated directly according to their natural expenditure classification. Expenses that benefit multiple functional areas have been allocated across programs, general and administrative, and fundraising expenses based on the proportion of employee time involved.

11. In-kind Contributions

In-kind contributions of donated materials and services are recorded as contributions at their estimated value at the date of receipt. In-kind rent of \$37,386 and \$32,825 was recognized during each of the years June 30, 2022 and 2021. In-kind services of \$38,812 and \$42,937 were recognized during the years ended June 30, 2022 and 2021. In-kind supplies of \$130,861 and \$100,164 were recognized during the years ended June 30, 2022 and 2021, respectively.

12. Accounting Standard Update

During the fiscal year 2022, Ready for Life, Inc. adopted Accounting Standards Update (ASU) 2020-07, Presentation and Disclosure by Not-for-Profit Entities for Contributed Nonfinancial Assets. The new guidance requires nonprofit entities to present contributed nonfinancial assets as a separate line item in the statement of activities, apart from contributions of cash and other financial assets. The standard also increases the disclosure requirements around contributed nonfinancial assets, included disaggregating by category the types of contributed nonfinancial assets a nonprofit entity has received. Adoption of this standard did not have significant impact on the financial statements, with the exception of increased disclosure.

13. Reclassification

Certain amounts previously reported in the financial statements have been reclassified in order for them to be in conformity with the current year presentation.



Ready for Life, Inc.

NOTES TO FINANCIAL STATEMENTS - CONTINUED

June 30, 2022 and 2021

NOTE B - LIQUIDITY AND AVAILABILITY OF RESOURCES

The Organization has the following financial assets available within one year of the Statement of Financial Position for general expenditure at June 30,:

	<u>2022</u>	<u>2021</u>
Cash and cash equivalents	\$ 196,211	\$ 227,365
Accounts receivable	-	5,677
Investments	<u>100,189</u>	<u>95,598</u>
Total financial assets available within one year	296,400	328,640
Less:		
Amounts unavailable for general expenditures within one year, due to:		
Restricted by donors with purpose restrictions	<u>19,092</u>	<u>18,496</u>
Total financial assets available to management for expenditure within one year	<u>\$ 277,308</u>	<u>\$ 310,144</u>

The Organization maintains a policy of structuring its financial assets to be available as its general expenditures, liabilities, and other obligations come due.

NOTE C - PROPERTY AND EQUIPMENT

Property and equipment consisted of the following at June 30,:

	<u>2022</u>	<u>2021</u>
Office and computer equipment	\$ 52,708	\$ 53,008
Leasehold improvements	<u>79,626</u>	<u>64,727</u>
	132,334	117,735
Less accumulated depreciation	<u>(81,257)</u>	<u>(61,823)</u>
	<u>\$ 51,077</u>	<u>\$ 55,912</u>

Depreciation expense was \$19,434 and \$17,565 for the years ended June 30, 2022 and 2021, respectively.

Ready for Life, Inc.

NOTES TO FINANCIAL STATEMENTS - CONTINUED

June 30, 2022 and 2021

NOTE D - FAIR VALUE OF FINANCIAL INSTRUMENTS

Financial Accounting Standards Board Accounting Standards Codification 820-10 establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurement) and the lowest priority to unobservable inputs (level 3 measurements).

The three levels of the fair value hierarchy under FASB ASC 820-10 are described below:

- Level 1 valuations, where the valuation is based on quoted market prices for identical assets or liabilities traded in active markets (which include exchanges and over-the-counter markets with sufficient volume),
- Level 2 valuations, where the valuation is based on quoted market prices for similar instruments traded in active markets, quoted prices for identical or similar instruments in markets that are not active and model-based valuation techniques for which all significant assumptions are observable in the market, and
- Level 3 valuations, where the valuation is generated from model-based techniques that use significant assumptions not observable in the market, but observable based on organization-specific data.

The asset's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

The following is a description of the valuation methodologies used for significant assets and liabilities measured at fair value at June 30, 2022 and 2021:

*Mutual Funds:* the Organization uses quoted market prices of identical assets on active exchanges, or Level 1 measurements.

The methods described above may produce a fair value calculation that may not be indicative of the net realizable value or reflective of future fair values. Furthermore, while the Organization believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

Ready for Life, Inc.

NOTES TO FINANCIAL STATEMENTS - CONTINUED

June 30, 2022 and 2021

NOTE D - FAIR VALUE OF FINANCIAL INSTRUMENTS - Continued

The following tables set forth by level, within the fair value hierarchy, the Organization's assets at fair value as of:

<u>June 30, 2022</u>	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Fair Value</u>
Assets				
Mutual Funds	\$ 100,189	\$ -	\$ -	\$ 100,189
	<u>\$ 100,189</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 100,189</u>
<u>June 30, 2021</u>	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Fair Value</u>
Assets				
Mutual Funds	\$ 95,598	\$ -	\$ -	\$ 95,598
	<u>\$ 95,598</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 95,598</u>

NOTE E - NET ASSETS WITH DONOR RESTRICTION

Net assets with donor restriction contain donor-imposed restrictions that expire upon the passage of time or once specific actions are undertaken by the Organization. The net assets are then released and reclassified to unrestricted support when they are expended. Net assets with donor restriction consisted of the following as of June 30,:

	<u>2022</u>	<u>2021</u>
Dental funds	<u>19,092</u>	<u>18,496</u>
Total	<u>\$ 19,092</u>	<u>\$ 18,496</u>

Net assets were released from donor restrictions by incurring expenses satisfying the restricted purpose or by occurrence of the passage of time or other events specified by donors. The net assets released from restrictions are \$2,454 and \$100,024 for the years ended June 30, 2022 and 2021, respectively.

Ready for Life, Inc.

NOTES TO FINANCIAL STATEMENTS - CONTINUED

June 30, 2022 and 2021

NOTE F - SPECIAL EVENTS

The Organization conducted special events, during the years June 30, 2022 and 2021 to benefit the Organization. Net special event revenue consisted of the following at June 30,:

	<u>2022</u>	<u>2021</u>
Gross receipts	\$ 66,802	\$ 61,746
Less direct expenses	<u>(15,316)</u>	<u>(6,555)</u>
Total special event revenue, net	<u>\$ 51,486</u>	<u>\$ 55,191</u>

NOTE G - COMMITMENT AND CONTINGENCIES

The organization leases office space and equipment under agreements expiring in July 2023 with the office lease including an option to expend the agreement until July 2026. The future minimum payments due under these agreements are as follows for the year ended June 30, 2022:

<u>Year ending June 30,</u>	
2023	\$ 76,000
2024	<u>6,300</u>
Total	<u>\$ 82,300</u>

Office lease expense for the years ended June 30, 2022 and 2021 was \$79,939 and \$71,802, respectively.

NOTE H - NOTE PAYABLE - PPP

The Organization obtained a \$99,835 loan under the U.S. Small Business Administration ("SBA") Paycheck Protection Program ("PPP") in February 2021. Under the PPP, and the Coronavirus Aid, Relief, and Economic Security Act (the "Act"), up to the full principal amount of the loan and any accrued interest can be forgiven if the Organization uses all of the loan proceeds for forgivable purposes as required under the Act and any rule, regulation, or guidance issued by the SBA pursuant to the Act (collectively, the "Forgiveness Provisions"). The Organization was granted full forgiveness in August 2021, as the requirements were fully met for loan forgiveness. The forgiveness has been recognized as a gain on forgiveness of PPP loans in the statement of activities for the year ended June 30, 2022.

Ready for Life, Inc.

NOTES TO FINANCIAL STATEMENTS - CONTINUED

June 30, 2022 and 2021

NOTE I - INCOME TAX STATUS

The Organization is exempt from federal and state income taxes under Section 501(c)(3) of the Internal Revenue Code. Accordingly, no income tax liability has been recorded in the financial statements. Management is not aware of any activities that would jeopardize the Organization's tax-exempt status. The Organization is not aware of any tax positions it has taken that are subject to a significant degree of uncertainty. Tax years after 2019 remain subject to examination by federal and state authorities.

NOTE J - RISKS AND UNCERTAINTIES

In March 2021, the United States and global financial markets experienced significant volatility resulting from uncertainty caused by the world-wide coronavirus pandemic (COVID- 19). General economic uncertainties have arisen that may impact future cash flows and changes in net assets as a result of the pandemic. The related financial impact cannot be reasonably estimated at this time.

NOTE K - SUBSEQUENT EVENTS

The Organization has evaluated events and transactions occurring subsequent to June 30, 2022 as of March 10, 2023 which is the date the financial statements were available to be issued.



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

9/27/2023

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

<b>PRODUCER</b> Wallace Welch & Willingham, Inc. 300 1st Ave. So., 5th Floor Saint Petersburg FL 33701	<b>CONTACT NAME:</b> PHONE (A/C. No. Ext): 727-522-7777		FAX (A/C. No.): 727-521-2902
	<b>E-MAIL ADDRESS:</b> certificates@w3ins.com		
<b>INSURER(S) AFFORDING COVERAGE</b>			<b>NAIC #</b>
<b>INSURER A:</b> Alliance of Nonprofits for Ins. RRG			10023
<b>INSURED</b> Ready For Life, Inc. 2300 Tallpines Drive Ste 100 Largo FL 33771	<b>INSURER B:</b>		
	<b>INSURER C:</b>		
	<b>INSURER D:</b>		
	<b>INSURER E:</b>		
	<b>INSURER F:</b>		

**COVERAGES**

CERTIFICATE NUMBER: 1394113795

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	<input checked="" type="checkbox"/> <b>COMMERCIAL GENERAL LIABILITY</b> <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:			202345423	9/16/2023	9/16/2024	EACH OCCURRENCE	\$ 1,000,000
							DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 500,000
							MED EXP (Any one person)	\$ 20,000
							PERSONAL & ADV INJURY	\$ 1,000,000
							GENERAL AGGREGATE	\$ 3,000,000
							PRODUCTS - COMP/OP AGG	\$ 3,000,000
								\$
	<input type="checkbox"/> <b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident)	\$
							BODILY INJURY (Per person)	\$
							BODILY INJURY (Per accident)	\$
							PROPERTY DAMAGE (Per accident)	\$
								\$
	<input type="checkbox"/> <b>UMBRELLA LIAB</b> <input type="checkbox"/> <b>EXCESS LIAB</b> <input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$						EACH OCCURRENCE	\$
							AGGREGATE	\$
								\$
	<input type="checkbox"/> <b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below						PER STATUTE	OTH-ER
							E.L. EACH ACCIDENT	\$
							E.L. DISEASE - EA EMPLOYEE	\$
							E.L. DISEASE - POLICY LIMIT	\$
A	Sexual Conduct & Physical Abuse			202345423	9/16/2023	9/16/2024	\$1,000,000 \$1,000,000	Aggregate Each Limit

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

**CERTIFICATE HOLDER****CANCELLATION**

For Insurance Purposes Only

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

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The front door as pictured here, is old, not up to current code, and doesn't lock fully even with the magnetic strip. The general public must be buzzed in and since we work with vulnerable Teens/Young Adults, the door has taken a lot of wear and tear and is not fully secure. If a person is not permitted into the building, there is a chance that with enough pulling action, they could open the door, creating a serious security risk for employees and clients.

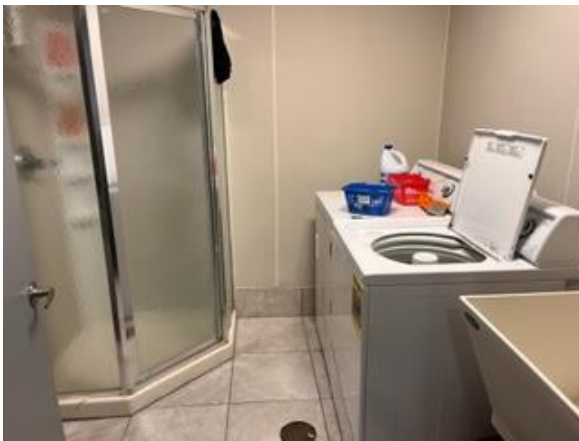


The cabinets in the kitchen pictured left, will be replicated on the wall on the right. This kitchen is very large and the extra storage space will be used for cooking class supplies as well as Ready for Life operations supplies.



This is the hall where the Rays' Clean Sweep Day Stop is located. You can see the mismatched storage system. Those units will be replaced or moved to other locations and replaced with cabinets that match what we have in the kitchen.





This is the Rays' Clean Sweep Day Stop where we are looking to move the washer and dryer out of the shower room and add a toilet. Adding the toilet would allow the client to not have to go down the hall to use the restroom before or after the shower. Currently, there is one door to both rooms and a door between them. Our contractor will build another door to the shower room from the hall.

The washer and dryer and another unit will be moved to the adjacent room so that three clients can be served at one time.

Room on the left as you walk in the Day Stop (see door below). From this room, we will remove the washer and dryer and add a toilet. A door will be build to the hall to the left of the shower.

Room on the right will be where the washer/dryer will be moved to and another washer/dryer added.



This is the large room where two of the oldest HVAC units are cooling. Most of the offices including the food pantry, therapist office, the BayCare office, CEO and Operations staff are in this area. Direct services to clients take place in this room daily.

These AC units were installed in 1985 and since they are not fully broken, there is no plan from the Landlord to replace them. With this grant, we would prevent a full failure and program disruption by replacing these two AC units. The Landlord has agreed to replace the third one that was installed in 1986, between 1-1-24 and 12-31-2026.