

Alfiero & Lucia Palestroni Foundation, Inc.

A Tax Exempt Private Foundation

333 Sylvan Avenue, Suite #100

Englewood Cliffs, NJ 07632

Phone: (201) 568-8000 | Fax: (201) 568-6973

E-mail: info@palestroni.com

2026 ALFIERO & LUCIA PALESTRONI FOUNDATION GRANT APPLICATION

Use this format only to apply for a grant

1. Name of Organization: Bergen Family Center
2. Address of Headquarters Office: 44 Armory Street, Englewood, New Jersey 07631
3. Telephone: 201-568-0817 Fax: 201-568-0913
E-mail: jadvani@bergenfamilycenter.org
Website: www.bergenfamilycenter.org
4. Date Organized: May 22, 2019
5. Date and Place of Incorporation: May 22, 2019
6. Federal Tax Exempt Status: 501 (C) (3) not-for-profit organization - 22-1487611

Please include IRS Code Determination and a Copy of IRS letter as Exhibit 1.

7. Staff Head

Name: Aaron Daly

Title: CEO

Volunteer or Compensated: Compensated

Amount of Compensation/Benefits (if any): \$170,000 with health benefits

8. Staff Head

Name: Harry Martin

Title: Board Chairperson

Volunteer or Compensated: Volunteer

Amount of Compensation/Benefits (if any): N/A

Kindly list Officer/Members or the Board of Directors with Compensation/Benefits (if any) if they serve as Management as Exhibit 2.

9. Chief Purpose of the Organization: Bergen Family Center strengthens communities by providing services to individuals, families and children that enhance their ability to function independently, manage challenges and improve the quality of their lives.

10. Brief History of the Organization: Bergen Family Center is Bergen County's oldest family service agency, serving the community since 1898. It began as an after-school program with a \$100 grant from the Woman's Club of Englewood. Today, it has grown into a \$6.4 million organization with 120 staff members, delivering over 500,000 service hours to approximately 5,000 individuals annually.

11. Brief Description of the Organization's Programs in the Most Recent Year:

Please include descriptive materials, publications, etc. as Exhibit 3.

Bergen Family Center's principal services are as follows:

Children's Services: We provide safe, affordable early childhood education and child care, along with after-school and summer programs, for 300 children ages 4 months to 13 years. Our programs serve infants, toddlers, preschoolers, and elementary school-aged children.

Community-Based Services: These include the Family Success Center (FSC) and the Home Instruction for Parents of Preschool Youngsters (HIPPY) program. Through the FSC, we empower families by providing essential resources and connecting them to additional community services beyond Bergen Family Center's scope. Through HIPPY, we support parents as their child's first and most important teacher.

Adolescent Services: We deliver school-based mental health, prevention, and support programs to more than 1,100 middle and high school students annually.

Elder Care: We support older adults at all levels of independence through adult day programs, care management, wellness activities, enrichment classes, and caregiver respite, helping seniors remain active and engaged in the community.

2024 Impact Snapshot:

- 113 young children served in Early Learning
- 250 students participated in after-school programs
- 1,358 teens supported by the Zone; 1,363 counseling sessions delivered

- 146 received career exploration; 135 received college prep; 129 pursued higher education
- 6,000+ meals, 4,987 case management sessions, and 267 counseling sessions provided to seniors
- 145 seniors participated in SESCIL health and wellness programs
- 469 families received food and school supplies
- HIPPO delivered 2,400 lessons, 2,720 home visits, and 950 bilingual books, training parents to be their child's first teacher
- The Ryan White Program delivered 1,458 health services to individuals living with HIV/AIDS

12. Names of Six Major Contributors:

Please include amount of support given by each last year.

1. Federal Grants	Amount: \$346,000
2. Institutional and Individual Donations	Amount: \$115,000
3. State of New Jersey Assistance to Caregivers	Amount: \$50,000
4. Bergen County Grants	Amount: \$40,000
5. Henry and Marilyn Taub Foundation	Amount: \$40,000
6. EISAI USA Foundation	Amount: \$10,000

13. Three Most Important Needs for Funding by the Palestroni Foundation and the amount you seek for each:

Please list in order of priority as one of the three requests are approved for funding.

1. **Comprehensive Older Adult Services:** Bergen Family Center is currently facing a \$47,000 funding gap in the \$625,000 budget supporting our comprehensive older adult services, limiting our ability to meet the growing demand for senior support. We are seeking a \$10,000 grant from the Alfiero & Lucia Palestroni Foundation to help reduce this shortfall and sustain critical services for the older adult population. Funds will be used over a one-year period.

Your support will directly help maintain and strengthen key programs, including our Adult Day Program, Care Management, Caregiver Support, and the Southeast Senior Center for Independent Living (SESCIL). Together, these services address a vital public health priority by helping older adults age in place safely, affordably, and with dignity, while preventing premature institutionalization.

Bergen County has the largest senior population in New Jersey, with more than 220,000 residents age 60 and older, and one of the highest populations of residents age 65 and older. As this population continues to grow, so does the need for community-based services that help older adults navigate challenges such as social isolation, limited mobility, chronic health conditions,

and financial hardship. This is where our comprehensive older adult services play a critical role, providing a vital lifeline to seniors and their caregivers throughout Bergen County, New Jersey.

Description of Programs: Our programs for seniors are community based and delivered from multiple locations in Englewood, NJ.

The Adult Day Program, located at 44 Armory Street, serves adults aged 60 and older on weekdays Monday through Friday from 9:00 AM to 2:30 PM. Participants engage in art, music, movement, games, and group discussions and receive two nutritious meals and snacks daily. The program serves approximately 65 unduplicated frail and visually impaired seniors each month and provides essential respite for caregivers.

The Care Management Program supports frail, homebound seniors, particularly those living below the poverty line, by helping them age in place with dignity. Care managers connect clients to critical benefits and services such as PAAD, Senior Gold, HEAP, SNAP, Meals on Wheels, MLTSS, veterans' benefits, and home care. Clients typically live alone, have limited support, or face short-term crises that place them at risk of declining health or institutionalization. Each client receives an average of eight hours of support per month, beginning with a comprehensive home visit and ongoing assessments, benefits counseling, and coordination of services. Care Management serves approximately 242 homebound older adults annually.

The Caregiver Support Program provides peer-led support groups, counseling, and referrals to approximately 31 caregivers each month. Many participants are low-income and balancing caregiving with work and family responsibilities. The program helps caregivers manage stress, prevent burnout, and cope with the emotional demands of caregiving.

The SESCIL program, located at 228 Grand Avenue, promotes healthy aging and lifelong learning for 176 adults annually age 57 and older. Through movement-based classes and educational offerings, participants remain physically active, socially connected, and emotionally engaged.

Collectively, these programs support the physical, emotional, and social well-being of older adults, particularly those who are isolated or economically vulnerable. Each year, Bergen Family Center serves approximately 514 older adults, with 29 percent extremely low-income, 38 percent very low-income, and 26 percent low-income.

Amount: \$10,000

2. The Zone – An In-School Youth Development and Mental Health Program (the Zone):

Bergen Family Center is requesting a \$10,000 grant to support the Zone: our in-school youth development and mental health program (the Zone) that has been making a meaningful difference in the lives of middle school students (seventh and eighth graders) we have been serving at Janis E. Dismus Middle School (JDMS) in Englewood, NJ, since 2017. The program site is located within the school building in a dedicated room where Zone staff are based, and students visit the Zone program multiple times throughout the school day.

In each of the past three school years, the Englewood Public School District (EPSD) contributed over \$200,000 annually to support the Zone program. However, for 2024–2025, EPSD reduced its support to just \$42,799 and has not committed any funding for the current school year.

Education systems across the country have faced budget cuts this year, and EPSD is no exception. The nonprofit sector has also been hit hard by reduced government funding. To date, Bergen Family Center has secured \$100,000, but we still face a \$130,000 shortfall against a program budget of \$230,000 for 2025–2026. We have secured the funds needed to start the school year and are working diligently to close the remaining funding shortfall to ensure the Zone runs successfully through the end of the year. Every investment, large or small, plays a meaningful role in sustaining the program. We hope you will consider supporting *the Zone* and helping us ensure that middle school students, during this critical stage of development, continue to receive the care and support they need to thrive.

The Zone Program Description: The Zone provides school-based mental health and youth development services for middle school students at JDMS facing trauma, anxiety, ADHD, language barriers, and food insecurity. Approximately 85% of participants are youth of color, many from Spanish-speaking immigrant families living in Englewood’s lowest-income neighborhoods. More than half live in subsidized housing, and 75% qualify for free or reduced-price lunch. These challenges highlight the urgent need for accessible, in-school mental health supports.

National data mirrors local need. One in five children experiences a mental health condition, with half beginning by age 14. Suicide is now a leading cause of death among youth ages 10 to 24, highlighting the importance of early intervention.

The Zone serves approximately 150 seventh and eighth graders annually and operates Monday through Friday during the school year from 8 am to 4 pm. On a typical day, 80 to 85 students participate in individual and group counseling, enrichment activities, workshops, and wellness check-ins. The program addresses bullying, violence prevention, trauma, and healthy relationships while building emotional regulation, conflict resolution, and study skills.

The program is staffed by a bilingual master’s-level site director, a licensed bilingual clinician, a youth development specialist, and a part-time teacher, supported by graduate-level social work interns. Staff collaborate closely with school counselors, the child study team, and teachers to support students with IEPs, learning differences, and behavioral needs through real-time referrals, crisis response, and coordinated care.

Deeply embedded within the school building, the Zone is a trusted and unique program in Englewood. By year-end, we anticipate that approximately 60% of all students who participate in this program will show improved academic performance, 60% will demonstrate reduced behavioral incidents, and 65% will show stronger skills in healthy communication and relationships.

Amount: \$10,000

3. Enhancing the Multi-Purpose Room at 44 Armory Street, Englewood: The multi-purpose room at our 44 Armory Street location plays a vital role in daily operations and community engagement. Nearly 100 individuals use this space each day for conferences and meetings, caregiver support groups, community events, staff professional development, and organizational activities. During the summer, teens participate in structured programming in this room. It is also used for Women’s Wellness Workshops facilitated by our Family Success Center and for broader community meetings.

Unfortunately, the current furniture in this room is old and worn, limiting both comfort and functionality. A new sofa set and center table are essential furnishings that will significantly improve the room’s appearance and usability, helping to create a welcoming and supportive environment for program participants, caregivers, staff, and community partners.

Support in the amount of \$6,000 would allow us to make this important upgrade and strengthen space that is central to many of our programs and services.

Amount: \$6,000

14. Are Funds Donated to or Raised by the Organization Passed on to Other Charities?

If yes, please list the charities and the amounts given to each in the last two years.

No

15. Gross Income in 2024: \$6,758,281

Program Expense in 2024: \$5,336,015

Management and General Costs in 2024: \$938,204

Fund Raising Costs in 2024: \$270,866

16. Copy of the Most Recent Financial Audit or Year End Financial Report.

*Please enclose as Exhibit 4. **Attached***

17. Copy of the Most Recent IRS 990 and Schedule A.

*Please enclose as Exhibit 5. **Attached***

18. Copy of Current Budget.

*Please enclose as Exhibit 6. **Attached***

19. Copy of the Current Annual Report if available.

*Please enclose as Exhibit 7. **Attached – See Exhibit 3***

PLEASE ENCLOSE ANY OTHER DOCUMENTATION WHICH YOU FEEL WOULD BE OF INTEREST AND/OR ASSISTANCE TO THE TRUSTEES AS EXHIBIT 8.

WE REQUIRE ONE FULL SET OF GRANT APPLICATION AND ATTACHMENTS IN ORDER TO PROCESS APPLICATION. WE ALSO ASK THAT YOU SEND THE APPLICATION ELECTRONICALLY TO INFO@PALESTRONI.COM

PLEASE SEND THE ONE COPY OF THE GRANT APPLICATION ALONG WITH ALL REQUESTED MATERIALS TO:

Alfiero & Lucia Palestroni Foundation, Inc.

Attn: Kristine Sayrafe, Foundation Manager

333 Sylvan Avenue, Suite 100

Englewood Cliffs, NJ 07632

AS TRUSTEES MEET THROUGHOUT THE YEAR TO CONSIDER GRANT APPLICATIONS, WE ENCOURAGE YOU TO SEND THE COMPLETED FORMS AND EXHIBITS AT YOUR EARLIEST CONVENIENCE.

EXHIBIT 1



Department of the Treasury
Internal Revenue Service
P.O. Box 2508
Cincinnati OH 45201

In reply refer to: 0752286401
May 22, 2019 LTR 4168C 0
22-1487611 000000 00
00062247

BODC : TE

BERGEN FAMILY CENTER INC
44 ARMORY STREET 2ND FLOOR
ENGLEWOOD NJ 07631-3304



005495

Employer ID number: 22-1487611
Form 990 required: Yes

Dear Taxpayer:

We issued you a determination letter in June 1937, recognizing you as tax-exempt under Internal Revenue Code (IRC) Section 501(c)(03).

We also show you're not a private foundation as defined under IRC Section 509(a) because you're described in IRC Sections 509(a)(1) and 170(b)(1)(A)(vi).

Donors can deduct contributions they make to you as provided in IRC Section 170. You're also qualified to receive tax deductible bequests, legacies, devises, transfers, or gifts under IRC Sections 2055, 2106, and 2522.

In the heading of this letter, we indicated whether you must file an annual information return. If you're required to file a return, you must file one of the following by the 15th day of the 5th month after the end of your annual accounting period:

- Form 990, Return of Organization Exempt From Income Tax
- Form 990EZ, Short Form Return of Organization Exempt From Income Tax
- Form 990-N, Electronic Notice (e-Postcard) for Tax-Exempt Organizations Not Required to File Form 990 or Form 990-EZ
- Form 990-PF, Return of Private Foundation or Section 4947(a)(1) Trust Treated as Private Foundation

According to IRC Section 6033(j), if you don't file a required annual information return or notice for 3 consecutive years, we'll revoke your tax-exempt status on the due date of the 3rd required return or notice.

You can get IRS forms or publications you need from our website at www.irs.gov/forms-pubs or by calling 800-TAX-FORM (800-829-3676).

If you have questions, call 877-829-5500 between 8 a.m. and 5 p.m., local time, Monday through Friday (Alaska and Hawaii follow Pacific time).



RECEIVED
MAY 28 2019
By _____

[illegible]

005495

CUT OUT AND RETURN THE VOUCHER AT THE BOTTOM OF THIS PAGE IF YOU ARE MAKING A PAYMENT,
EVEN IF YOU ALSO HAVE AN INQUIRY.

Use for inquiries only

0752286401

Letter Number: LTR4168C
Letter Date : 2019-05-22
Tax Period : 000000



221487611

INTERNAL REVENUE SERVICE
P.O. Box 2508
Cincinnati OH 45201
|||

BERGEN FAMILY CENTER INC
44 ARMORY STREET 2ND FLOOR
ENGLEWOOD NJ 07631-3304

221487611 CB BERG 00 2 000000 670 000000000000

Use for payments

0752286401

Letter Number: LTR4168C
Letter Date : 2019-05-22
Tax Period : 000000



221487611

BERGEN FAMILY CENTER INC
44 ARMORY STREET 2ND FLOOR
ENGLEWOOD NJ 07631-3304

Year	Sex	Age Group	Population (approx.)
1990	Male	15-24	1.8
		25-64	2.2
	Female	15-24	1.8
		25-64	2.2
2000	Male	15-24	1.6
		25-64	2.0
	Female	15-24	1.6
		25-64	2.0
2010	Male	15-24	1.4
		25-64	1.8
	Female	15-24	1.4
		25-64	1.8

221487611 CB BERG 00 2 000000 670 000000000000

EXHIBIT 2

Bergen Family Center BOARD MEMBERS 2025

**Harry Martin
Alissa Rudin
Jason Baynes
Frank Skuthan**

**Chairperson
Secretary
Vice Chairperson
Treasurer**

**OFFICER TERMS EXPIRE
12/31/2026**

		TERM
Jason Baynes	<i>Physician, Baynes Orthopedic Health</i>	2025
Ingrid Bradley	<i>Talent Acquisition Manager, Cognizant Technologies</i>	2025
Anita Buchakjian	<i>Vice Pres. Monarch Realtors</i>	2025
Peter Croonquist	<i>Exec VP of Investments Janney Montgomery Scott</i>	2027
Phyllis Grossman	<i>Elementary School Education</i>	2026
Shel Grossman	<i>Pres. Blue Diamon HR Consultants</i>	2026
Nancy Hong	<i>VP & Branch Manager M & T Bank</i>	2026
Irina Kashan	<i>Community Volunteer</i>	2025
Courtney Levi	<i>Community Volunteer</i>	2026
Nancy Marks	<i>Psychologist, Private practice</i>	2026
Ina Miller-Silverstein	<i>NCJW</i>	2025
Harry Martin	<i>President, Martin Digital Media</i>	2026
Laura Mathieu	<i>Principal, Englewood Public Schools</i>	2026
Dana Romita	<i>Real Estate Residential Sales, Douglas Ellman</i>	2026
Alissa Kampner Rudin	<i>Attorney & Community Volunteer</i>	2027
Louise Schwartz	<i>Community Volunteer</i>	2027
Frank Skuthan	<i>General Manager, Sagebrush Partners, LLC</i>	2027
Shelley Taub	<i>Community Volunteer & Nutritionist</i>	2025
Jayanne Tedesco	<i>Interior Designer, Community Volunteer</i>	2027
Joe Vogler	<i>Private Wealth Advisor, UBS</i>	2027
Emmy Wexer	<i>Executive Partner, Alliance Cost Containment</i>	2025

Kindly list Officer/Members or the Board of Directors with Compensation/Benefits (if any) if they serve as Management as Exhibit 2.

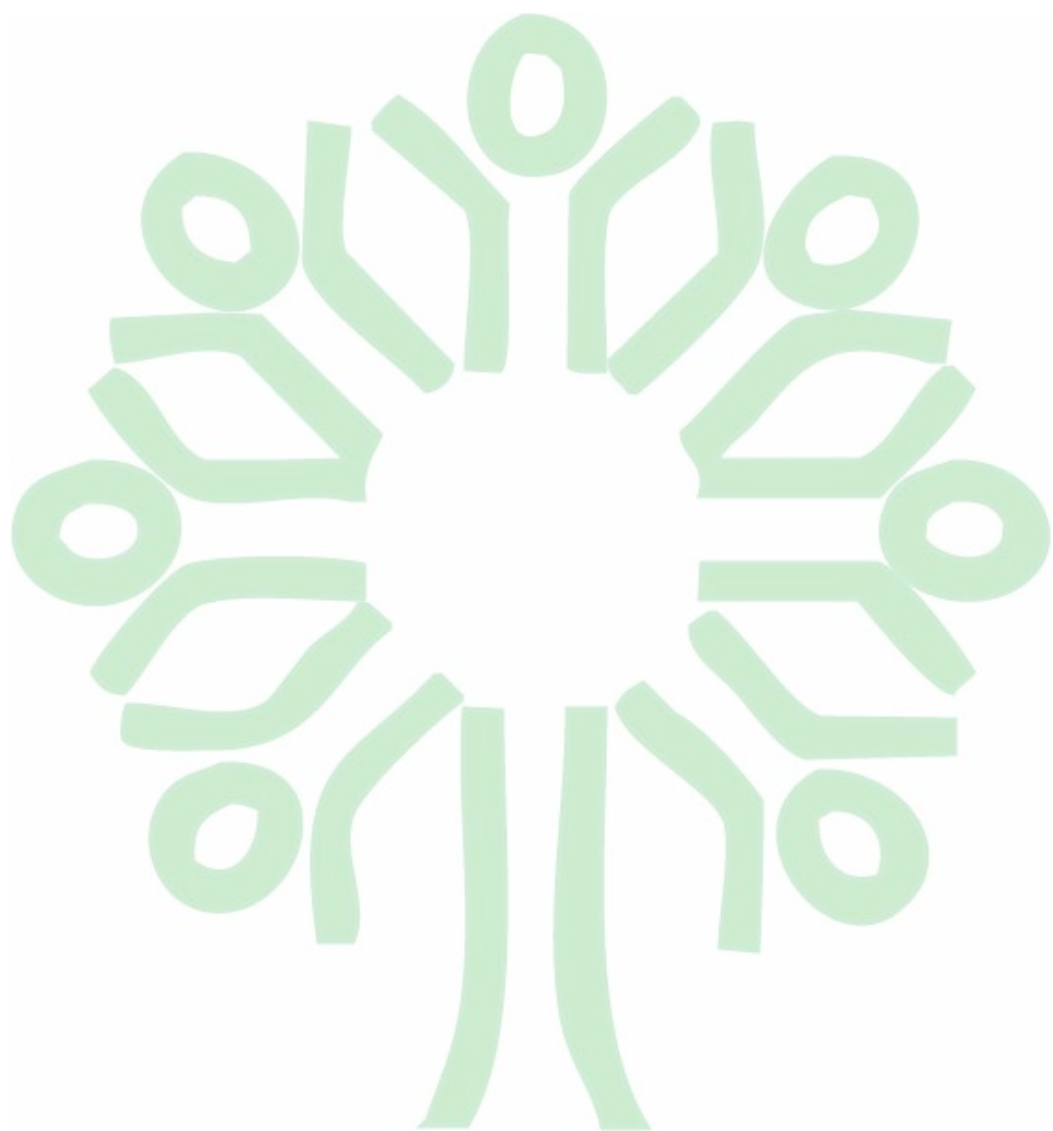
Exhibit 2: Bergen Family Center's Board of Directors list is attached. Board members do not receive any compensation.

EXHIBIT 3

Bergen Family Center

ANNUAL REPORT 2024





Bergen Family Center

Celebrating Over 125 Years of Service to Bergen County



Invest in Strengthening Families

For over 125 years, Bergen Family Center has been a trusted leader in delivering high-quality, comprehensive human services to infants, toddlers, teens, parents, and seniors across Bergen County.

Our experience and dedication allow us to provide exceptional care and assistance to families facing the greatest obstacles. We empower our community by offering services that help families gain independence and enhance their overall well-being.

Grants, donations, and sponsorships enable us to offer affordable childcare to more than 400 children and provide crucial support to over 1,000 parents and guardians. We enrich the lives of hundreds of seniors by offering programs that bring joy

and fulfillment to their golden years. With your support, we continue to foster a compassionate community where every family can thrive.

BFC is dedicated to fostering a supportive and respectful environment for all. We work to remove obstacles that may limit access to our programs and services, ensuring that individuals and families receive the resources they need to succeed. Our goal is to serve the community with fairness, compassion, and a commitment to making a meaningful impact.

Your Support is Crucial. Government programs and funding are essential to our mission, but it's the generosity of our community that truly makes a difference.



Programs at BFC

STRENGTHENING FAMILIES SINCE 1898



FOSTERING TEEN POTENTIAL & TRANSFORMING LIVES IN THE ZONE

The Zone at Bergen Family Center is not just a hub, it's a catalyst for personal growth and transformation for middle and high school teens. Last year, The Zone became a cornerstone of growth and support for 1,358 students, each receiving services tailored to foster their unique development.

Our dedicated team delivered counseling sessions to 322 students, guiding them through their unique challenges and celebrating their individual victories. Moreover, we conducted 1,363 counseling sessions, ensuring consistent, personalized support for each journey.

Our group counseling services engaged 498 students, fostering collective healing and a strong support community. Summer wasn't a break for growth, as 168 students seized the opportunity to participate in our summer initiatives, continuing their journey of learning and self-discovery. Additionally, 146 ambitious students took their first steps towards their career paths, engaging in employment counseling or our apprentice program, setting the foundation for a future of opportunities and success.

COLLEGE-BOUND TEENS WITH UNMATCHED SUPPORT – 96% SUCCESS RATE

At Bergen Family Center, we believe in turning college aspirations into achievements. Our College/SAT/Career Support program played a pivotal role in shaping the futures of 135 students, providing comprehensive college prep and career counseling services.

The results speak volumes about our commitment: 129 dedicated students embarked on their higher education journey, with 123 attending two- or four-year colleges and 6 choosing vocational paths. Impressively, 96% of the students we guided took a significant step toward their dreams by enrolling in two- or four-year colleges.

Our support didn't stop at admissions; we ensured a financial foundation for success. Remarkably, every college student secured financial aid, resulting in minimal or completely covered tuition fees. One student in our 2024 College Prep program was accepted at Harvard, Princeton, Penn, Brown and Amherst! This year's students also got into schools such as NYU, Carnegie Mellon, Boston University, George Washington University, Northeastern, Rutgers Honors and Stevens Institute of Technology.

Future Leaders and Empowering Seniors



CULTIVATING FUTURE LEADERS PRE-K TO 5TH GRADE

In the 2023-2024 school year, Bergen Family Center's After School Program became a beacon of enrichment and growth for young minds. Our program proudly welcomed 250 pre-K to 5th-grade students, engaging them in a comprehensive 10-month learning and personal development journey.

Each day, our dedicated educators and mentors provided a nurturing environment where these young learners could explore their interests, strengthen their academic foundations, and develop essential life skills.

Through diverse activities tailored to their age and developmental stage, our students honed their intellectual abilities and cultivated social, emotional, and creative skills, setting the stage for a lifetime of learning and success. At Bergen Family Center, we're committed to nurturing the potential of every child, ensuring that today's learners become tomorrow's leaders.

EMPOWERING SENIORS WITH COMPREHENSIVE SUPPORT AND CARE

At Bergen Family Center, we actively embrace and empower our senior community. Last year, our seniors enjoyed over 6,000 healthy, nourishing meals, fostering a sense of joy and community.

Our team provided 4,987 case management sessions, ensuring personalized support to meet the unique needs of each individual. Understanding the significance of mental well-being, we conducted 267 counseling sessions, offering a safe and supportive space for seniors to express and resolve concerns.

Additionally, 145 seniors embraced lifelong learning and social interaction by actively participating in various classes at SESCIL. At Bergen Family Center, each number represents a story of enrichment, an uplifted spirit, and a community growing stronger together.

Meeting Family Challenges



CHARTING THE COURSE – NAVIGATING TOWARDS FAMILY EMPOWERMENT AT THE FAMILY SUCCESS CENTER

Bergen Family Center's Family Success Center (FSC) stands as a beacon of support and empowerment, touching the lives of families in profound ways. Last year alone, we supported 469 families, providing a wide array of services designed to foster stability, growth, and community connection.

Understanding the importance of education, we equipped 250 families with essential back-to-school supplies, ensuring that children have the tools they need to thrive academically. Beyond educational support, we recognized the fundamental need for nourishment, offering monthly food donations to 200 families, helping alleviate food insecurity and comforting many households.

At the Family Success Center, every interaction is an opportunity to build stronger, more resilient families, and every service we provide is a step towards a more prosperous and hopeful future for our community.

EARLY LEARNING BEGINS AT HOME WITH HIPPY

Bergen Family Center's Home Instruction for Parents of Preschool Youngsters (HIPPY) program has been a transformative journey, shaping the educational landscape for numerous families. Our dedicated team delivered an impressive 2400 educational lessons in the most recent period, directly impacting young minds and empowering parents as their children's first teacher.

Our team demonstrated their commitment to personal, in-home support by making 2720 visits to HIPPY family homes, providing tailored guidance with a personal touch. In this period, 80 families actively participated in the program, and 82 children enjoyed the advantages of a structured, nurturing HIPPY education.

The program has distributed 950 story books in both English and Spanish, recognizing the diversity of the clients we serve. Remarkably, the program has celebrated the graduation of 750 families since its inception.

Providing Compassionate Care



COMBATING FOOD INSECURITY WITH LOCAL PARTNERS

Food insecurity remains a significant challenge for many in our community, but Bergen Family Center (BFC) is actively addressing this issue with impactful initiatives.

BFC has collaborated with the Bergen County's Food Insecurity Task Force to distribute 400 to 600 meals weekly, prepared by local restaurants.

This effort was bolstered by a partnership with Chef Dion and the Disabled Combat Veteran's Youth Program, where BFC teens helped distribute an additional 250 professionally cooked meals each week.

In 2024, the generosity of Key Food, Ivan Arugelo, and other local vendors and restaurants has enabled BFC to continue supporting hundreds of families weekly, providing much-needed relief and nourishment to those facing food insecurity.

COMPASSIONATE CARE THROUGH THE RYAN WHITE HIV PROGRAM

Bergen Family Center's Ryan White HIV Program is a pillar of strength and support, offering comprehensive services to one of the most vulnerable populations. Last year, our committed team delivered 1,458 services, each a testament to our dedication to health, well-being, and dignity.

Our medical case management sessions, totaling 443, ensured personalized, continuous care, addressing the complex health needs of each individual. With 641 early intervention services, we provided critical, timely support, helping to mitigate health issues and enhance the quality of life. Our approach to mental health, through 271 individual counseling sessions and 103 group sessions, offered a safe space for emotional healing and community support.

Notably, 12% of those we served were under 24, highlighting our commitment to reaching and assisting young individuals facing challenges.

Our Numbers Tell the Story of Our Strength & Efficiency



SENIORS

- 6,000+ healthy meals were enjoyed by seniors
- 4,987 personalized case management sessions were provided.
- 267 counseling sessions were carried out
- 145 seniors engaged in at least one class at SESCIL
- 127 seniors benefited from personal case management.
- 26 caretakers took part in support services; the caregiver group met 36 times

THE ZONE (TEENS)

- 1,358 students received services at a Zone location.
- 322 students benefited from individual counseling.
- 1,363 individual counseling sessions were provided.
- 498 students engaged in group counseling services.
- 168 students participated in summer initiatives.
- 146 students engaged in employment counseling or the apprentice program.

COLLEGE, SAT & CAREER SUPPORT

- 135 students received college prep/career counseling services.
- 129 students attended a two- or four-year college (6 attended vocational school)
- 96% percent of students seen by BFC staff attended a two- or four-year college.
- 100% of students attending college received financial aid -paying little or no tuition, plus scholarship recipients.

BFC AFTER SCHOOL PROGRAM (2023-24)

- 250 students in 10 months (pre-K to 5th grade) participated in our after-school program.

LEONARD JOHNSON EARLY LEARNING CENTER

- 45 students participated in our learning center program partnership with Englewood Public School District.
- 65 children engaged in our early learning center program for 12 months.

RYAN WHITE HIV PROGRAM

- 1,458 services were provided to this vulnerable population.
- 443 medical case management sessions were carried out.
- 641 early intervention services were completed.
- 271 individual counseling sessions were offered.

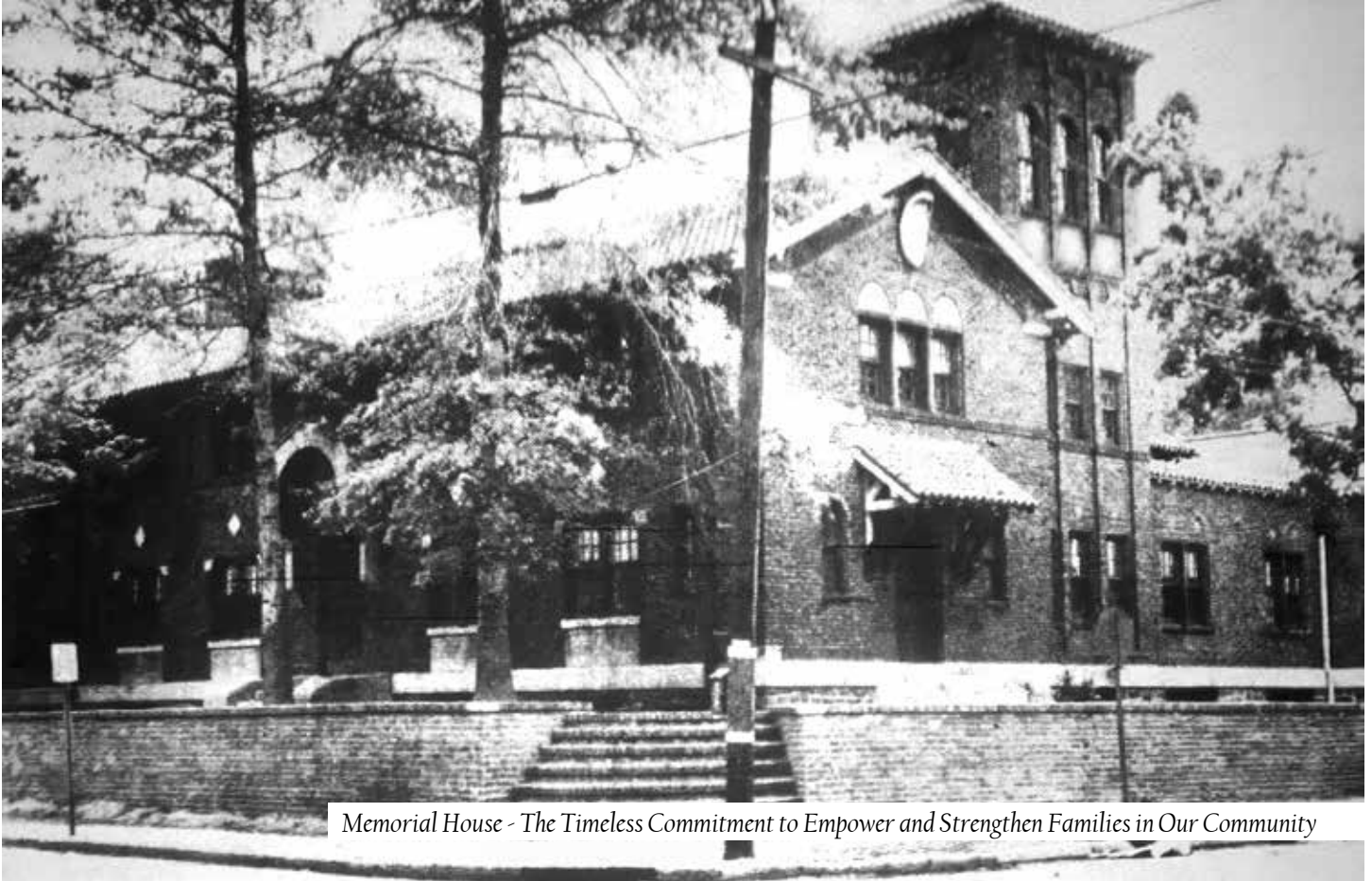
FAMILY SUCCESS CENTER

- 469 families were supported by FSC services.
- 250 families received back-to-school supplies.
- 200 families benefited from monthly food donations.

HIPPY

- 2400 educational lessons were delivered.
- 2720 visits were made to HIPPY family homes
- 80 families engaged in the program.
- 82 children benefited from a HIPPY education.
- 750 families graduated from HIPPY since its inception
- 950 storybooks distributed in English & Spanish

A Proud Legacy of Strengthening Families



Memorial House - The Timeless Commitment to Empower and Strengthen Families in Our Community

Our vision is to be the recognized leader in delivering high-quality, comprehensive human services to people of all ages. We believe that fostering an inclusive and equitable environment can fulfill our mission and bring about positive change in the lives of those we serve.

We understand that diversity, equity, inclusion, and engagement are not just buzzwords but fundamental to our values. We actively work to eliminate disparities stemming from systemic inequities and confront unconscious bias.

Throughout the early 1900s, we grew through mergers, eventually becoming the Civic Association. Our remarkable journey even saw US Senator Dwight Morrow serve as our Board Chair in 1911-12.

Beyond our initial focus, we've left an indelible mark on our community, co-creating programs like the Urban League for Bergen County and New Jersey's School Lunch Program.

The iconic Memorial House served as a source of refuge, resources, and reality in the 4th ward and has been referred to as a "pillar in the African-American Community."

As a neighborhood community center for Englewood's children, families, and older adults, we expanded our reach in 1947 by introducing vital mental health programs. Through a series of mergers and creative thinking, we became Bergen Family Center in 1997.

In 2019, BFC welcomed the Southeast Senior Center for Independent Living (SESCIL) into our family, enriching our capacity to serve older adults.

Our staff, highly trained in education, social work, child development, psychology, and law, are poised to continue profoundly impacting our community for generations.

Join us on this remarkable journey. Together, we will shape a brighter future for all.

Donors at BFC

Donors Above \$100,000

The Henry & Marilyn Taub Foundation
The Kaplen Foundation

Donors \$99,999 - \$50,000

Lillian Schenck Foundation

Donors \$49,999 - \$25,000

Dwight Morrow High School Alumni Educational Association
Harry Martin & Sarah Wallace

Donors \$24,999 - \$15,000

Alissa & Robert Rudin

Donors \$14,999 - \$10,000

Jonathan And Rachel Apter
Community Chest Of Eastern Bergen County
Nancy & Joshua Gillon
National Council Of Jewish Women, Bergen County Section
Linda & Mauro Romita
Miyako & Edmundo Schwartz
Southpole Foundation
Veolia North America LLC
Wilder Family Foundation

Donors at BFC

Donors \$9,999 - \$5,000

Russell Berrie Foundation	Leibel, MD
Pamela De Blasio	M&T Bank
Broadway Cares/Equity Fights Aids	National Philanthropic Trust
Anita And Serge Buchakjian	Norman & Bettina Roberts Foundation
Capital One	Inc.
Chinook Foundation	Genevieve Rudin
Columbia Bank Foundation	Brad Ruskin
Peter & Christine Croonquist	Rosemary And Jeffrey Russell
Englewood Health	Sharon Kinsman Salmon And Thomas
First Commerce Bank	Salmon
First Presbyterian Church	Mitchell Schonfeld and
Of Englewood	Abigail Bergoffen & Family
Fishman Family Foundation	Louise Schwartz
Elizabeth Frank	Shops At Riverside
Sylvia Golden	Frank Skuthan & Noreen Coyne
Charlotte Hansen Charitable Trust	Ira And Shelley Taub
Emily Ho & John Huang	Jayanne Tedesco
Irina Kashan	Alex And April Uram
Randy Ketive	Valley National Bank
David And Courtney Levi	Joe & Jillian Vogler
Harlan B. Levine, MD And Natasha I.	Wiseheart Foundation

Donors \$4,999 - \$2,500

Ad Astra	McCance Foundation
Dr. Jason Baynes & Dr. Sydelle Ross	Robin Odabash-Brown
Karyn & Charles Bendit	Jennifer Maxfield Ostfeld and Scott Ostfeld
Benzel-Busch Motor Car Corp.	George & Alice Philibosian Foundation
Brian Callanan	Rotary Club of Englewood
Anthony & Allison DiClemente	Rumba Cubana
Leo & Eva Gans	The Saylak Family
Shel Grossman	Schwartz Family Giving Foundation
Joseph and Nita Gottesman	Ina Miller & Michael Silverstein
Mark and Phyllis Kessler	Valley Bank
Matt and Jen Kraft	Robin and Timothy Wentworth
Kwon's Foundation	Emmeline Wexer & Dr. Robert Shlien
The M&T Charitable Foundation	Women's Foundation of NJ
Samuel and Emily Mann	
Jeffrey and Katina Mayer	

Donors at BFC

Donors \$2,499 - \$1,000

Kaileen Alston	Gloria Nelson
Alexander & Desere Diaz	PayPal Giving Fund
Bartal Design Group, Inc.	Linda Reiter and Jeff Chinman
BergenPAC	Karen Romaine
Jane Beucler	Jack & Katy Romita
Jodi Brenner	Michael and Melissa Romita
Hildegard Cho	SAD Foundation
Stephanie & Allen Collins	Arianne & Arnold Schreer
Columbia Bank Foundation	Schwartz Family Giving Foundation
Elizabeth Corsini and Dr. Joshua Hyman	Jeff Sotack
Estate of Kay Gellert	Yaz Sweta Shah
Investors Foundation Inc.	Amy & Mark Shirvan
Gay and Graham Jones	Shoprite of Englewood
Judy & Jonathan Furer	Karen & Robert Silber
Genesis Charitable	George and Maria Staphos
Investor's Foundation	Edward & Heidi Teitelbaum
Jennifer and Eliot Kang	Temple Emanuel Sisterhood
Ami Kaplan	The Timepiece Collection LTD
Phyllis Grossman-Kaplan & Robert Kaplan	Donald & Florence Tweel
Nancy Marks	Jose Vicente
Martin Software	Vision's Federal Credit Union
Greg Mueller, Mueller Law Group	Susan Walker
	Wellpoint
	Justin & Shelly Wimpfheimer

Donors at BFC

Donors \$999 - \$500

Colette Allen	Clark Lamendola
Adrienne Anderson	Lawrence and Jayne Lein
Ivan and Mary Arguello	Marcia L. Levy
Lisa & Olof Bergqvist	The Links: Bergen County Chapter
Laura Brenner	David L. Maron
Denise Brunner	Max Mara USA, Inc.
Steven T Cirillo, CPA LLC	Neal Merker and Anna Stein
Ryan Cohen	Geraldine Minichetti
Community Chest of Leonia	Thomas and Christine Muir
Marie Cordner	Deborah O'Donovan
Linda Disher	Alexis & Drew Pizzuro
Dwight Englewood School	Rockland Community Foundation
The Elisabeth Morrow School	Hector Rodriguez
Elite Training Englewood	Saks Inc.
Harold and Kay Gellert	Janet Sharma
Amanda Goldman	Karen Silvera
Patrick Heeney	Elena and Michael Sisti
House of Fish	Gene & Sally Song
Keri Hopper	Temple Sinai of Bergen County
The H. Hovnanian Family Foundation Inc.	Davia & Frank Valenzuela
Suzanne and Martin Huguley	Hanita Walla
Jewish Community Foundation of Bro- ward County	Eric and Jacqueline Witmond
Margaret Kabakow	Iris Wormser
Ronnie Kirsch	The Honorable Mayor Mark Zinna & Family

Friends of Bergen Family Center

Adi Adair	Englewood PBA Local 216
Maria Alum	Meredith Escala
American Online Giving	Ellen Flamholz
Natalie Amerikanian	Peter Flynn
Carmen Amores	Mark Fosshage
Nicole Arias	Aleta Frezzell
Adrienne Artis Maclin	Sylvia Friedmann
Phillip Ball	Dorie Friedrich
Faustina & Tecfilo Ballesteros	John Fung
Abel Bantyiwalu	Suad Gacham
Robert Barbagallo	Frank Gallo
Morriseen Barmore	Thomas Gallo
Bartolomeo Cucina Italiana	Lisa Gallo-Conklin
Natalie Beaumont	Lenora Gavalas
Bergen County Chapter NAACP	Gina Gee
Abigail Bergoffen	Jaime Gillert
BFV 1 Consulting LLC	Joshua Gleis
Delia Bolanos	Gordon Johnson For State Senate
David & Yolanda Brewster	Toy Gordon
Nannette Buchney	Edward Grannell
Catharina Cafarelli	Linda Green
Pamela Camp	Michelle Grossman
Heather Carney	Shama Haider
Luis Castillo	Elizabeth Halverstam
Luz Castillo	Ellen Hines
Charles Cobb	Paul Hobeika
Stefani Cohen	Geri Hoffman
Stephanie Cole	Beverly Jackson
Alexis Cooperman	Alexander James
Lil Corcoran	Peggy Kabakow
Angela Cuciniello	Youngmo Kang
Alexis Deangelias	Susan Azaria Kanrich
Donna Denicola	Edith Kaplan
Marisa Di Martino	Joan Kapsuris
Michelle Diaz	Jane Kendall
Teresita Diaz	Charles & Michelle Kimmelman
Arleen & James Dilworth	Laura Lai-Minteer
Christopher D'Marco	Leconte Realty
Nicole Dolan	Fong Lee
Kate Duggan	Barbara Levin
East-West Electrical Contractors Inc.	Yoseph Levine
June Ehrenberg	Kate Liebhold
Englewood Field Club	Lisa Littman

Friends of Bergen Family Center

Samantha Long	Erik Rodriguez
Pamela Lunzer	Hector RodriguezChiquita Ross-Glover
Marianne & Mike Mackey	Andreas Roubian
Peter Mani III	Susan Russ
Roberta Mathes	Sharon Schubert
Laura Mathieu	Joan Shalhoub
Katina Mayer	Valli Sheppard-Bess
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Elaine Meyerson	Shutterfly LLC
MGC Painting & Home Improvements LLC	Mirella Signoretto
Jordan Migliore	Christopher Smith
Divinity Montijo	Julianne & Douglas Stainton
Rena Moy-Chang	Joanne Surick
Corey Muldowney	SVS Pharmacy Inc. DBA
Mutual Of America	Joan & David Teichman
Doris Neibart	Donald & Florence Tweel
Evelyn Nelson	Francis & Merva Valenzuela
New York Life Insurance	Naryensi Van Dyke
Karen O'Connor	Victoria Veloz-Vicioso
Aidan O'Reilly	Haydee Wagner
Vanessa Palazzo	Barbara Walker
Dimitrios & Joanna Paliouras	Arnold & Ilene Wechter
Assemblywoman Ellen Park	Jodi Wechter
Sam Passow	Wendy Weiler
Julian Payraudeau	Aurielle Wilderman
Sona Pehlivanian	Gail Winter
Antonia Plaster	Lisa & Burton Wisotsky
Nicole Pope	Charles & Myra Wrubel
Jane Prendergast	Nathalie Zapletal
Amy Punyon	Nicole Zelma
Purest Harmony Spa	Joan Zimbalist
C. Anita Robinson	Barry and Zingler
Ellena Rodriguez	

Revenue & Expenses

January 2024 - December 2024



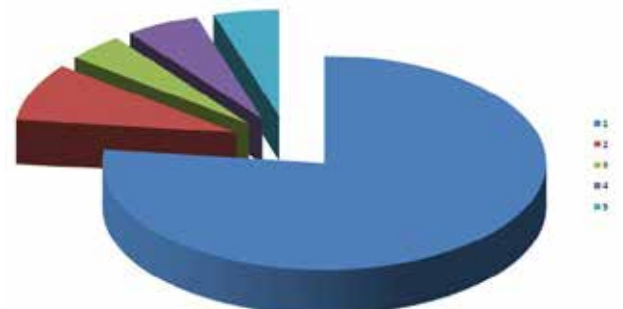
Revenue

1. Contract and Grants	\$3,256,760
2. Fees and Third Party	\$2,163,226
3. Contributions	\$813,822
4. Fund Raising	\$445,983
5. Other Income	\$60,586
Total Revenue	\$6,740,377



Expenses

1. Personnel Costs	\$5,191,710
2. Professional Fees	\$326,265
3. Occupancy	\$249,709
4. Materials & Supplies	\$361,512
5. Other Expenses	\$318,869
Sub total of program expenses	\$6,448,065
Change in operations	\$292,312
Depreciation expense	\$141,826
Net change in value of investments	\$95,925
Change in program assets	\$246,411



*Audited results

Clients

January 2024 - December 2024



Clients



1	1. Children's Services	357
2	2. Adolescents	987
3	3. Elder Care Services	449
4	4. Clinical Services	238
5	5. Community Services	717
	Total Unduplicated Clients	2,748

Program Hours



1	1. Children's Services	212,861
2	2. Adolescents	9,870
3	3. Elder Care Services	55,198
4	4. Clinical Services	4,824
5	5. Community Services	17,658
	Total Program Hours	300,411

*Audited results

Board Officers 2024



Executive Committee 2024

Harry Martin, Chair

President & CEO Martin.Digital.Media
Former Anchor Fox 5 NY and My9 TV

Alissa Kampner Rudin, Vice Chair

Co Founder at Protocall Systems

Dr. Jason Baynes, Vice Chair

Physician, Baynes Orthopedic Health

Mary Frisby, Secretary

Retail Customer Service Professional, Community Volunteer

Frank Skuthan, Treasurer

President of Sagebrush Partners

Board of Trustees 2024



Board of Trustees – 2024

Kai Alston

Director of Christian Education & Family Ministries, St. Paul's Church; Director of Special Projects Eva's Village

Anita Buchkajian

VP Monarch Realty Corp.

Ingrid Bradley

Talent Acquisition Partner - Digital Marketing, Consulting & PPM COE, Co-Lead of Black, LatinX & Indigenous Affinity Group (BLING)

C. Peter Croonquist

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Elementary School Educator,
Attorney, JD Cardozo School of Law

Phyllis Grossman

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Shel Grossman

President, Blue Diamond HR LLC
Nancy Hong
Vice President M&T Bank, Senior Branch Manager

Irina Kashan

Community Volunteer

Courtney Levi

Community Volunteer

Nancy Marks

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Laura Mathieu

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Ina Miller-Silverstein

Co-President NCJWBCS, Educational Consultant,
Learning Disability Specialist

Dana Romita

Real Estate - Residential Sales,
Thought-leader & Influencer

Louise Schwartz

Artist, designer, retired teacher

Shelley Taub

Masters Food & Nutrition Community Volunteer

Jayanne Tedesco

Interior Designer, Community Volunteer

Joe Vogler

CFP, CPWA, Vice President UBS Financial Services, Inc.

Emmeline Wexer

Executive Partner, Alliance Cost Containment



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Present and CEO

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EXHIBIT 4

BERGEN FAMILY CENTER

Financial Statements
December 31, 2024 and 2023

BERGEN FAMILY CENTER

TABLE OF CONTENTS

December 31, 2024 and 2023

	<u>Page</u>
Report of Independent Auditors'	1-2
Statements of Financial Position	3
Statements of Activities	4
Statements of Functional Expenses	5
Statements of Cash Flows	6
Notes to Financial Statements	7-20
Schedule of Expenditures of Federal, State and County Awards	21-23
Notes to Schedule of Expenditures of Federal, State and County Awards	24
Independent Auditors' Report on Internal Control Over Financial Reporting and on Compliance and Other Matters Based on an Audit of Financial Statements Performed in Accordance with <i>Government Auditing Standards</i>	25-26
Independent Auditors' Report on Compliance for Each Major State Program and on Internal Control Over Compliance Required by the State of New Jersey Department of the Treasury Circular 15-08-OMB	27-28
Schedule of Findings and Questioned Costs – Federal Awards	29
Schedule of Findings and Questioned Costs – State Awards	30

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INDEPENDENT AUDITORS' REPORT

To the Board of Trustees
Bergen Family Center

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying financial statements of Bergen Family Center (a nonprofit organization) which comprise the statement of financial position as of December 31, 2024 and 2023, 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 present fairly, in all material respects, the financial position of Bergen Family Center as of December 31, 2024 and 2023, and the changes in its net assets and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in Government Auditing Standards, issued by the Comptroller General of the United States. 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 Bergen Family Center and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

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 the Bergen Family Center's ability to continue as a going concern within one year after the date that the financial statements are available to be issued.

Auditors' Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards and *Government 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 and *Government 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 Bergen Family Center'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 the Bergen Family Center's ability to continue as a going concern for a reasonable period of time. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

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.

Supplementary Information

Our audit was conducted for the purpose of forming an opinion on the financial statements as a whole. The accompanying schedule of expenditures of federal and state awards on page 21-23 and the notes to the schedule on page 24 are presented for purposes of additional analysis as required by Title 2 U.S. *Code of Federal Regulations Part 200, Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* and the *State of New Jersey Department of the Treasury Circular 15-08-OMB* and is not a required part of the financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated, in all material respects, in relation to the financial statements as a whole.

Other Reporting Required by Government Auditing Standards

In accordance with *Government Auditing Standards*, we have also issued our report dated June 10, 2025 on our consideration of Bergen Family Center's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts and grant agreements and other matters. The purpose of that report is to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering Bergen Family Center's internal control over financial reporting and compliance.



Westwood, New Jersey

June 10, 2025

STEVEN T. CIRILLO, CPA, LLC
345 Kinderkamack Rd. – Suite C, Westwood NJ 07675
(201) 666-4477

BERGEN FAMILY CENTER

STATEMENTS OF FINANCIAL POSITION
December 31, 2024 and 2023

ASSETS

	2024	2023
CURRENT ASSETS:		
Cash and cash equivalents	\$ 2,431,630	\$ 2,442,491
Investments	2,675,759	1,087,096
Client fees receivable, net	101,869	78,550
Grants receivable	446,023	1,192,587
Pledges receivable, net	1,036,251	1,531,337
Prepaid expenses	52,086	103,911
Total Current Assets	6,743,618	6,435,972
PROPERTY, PLANT AND EQUIPMENT, net	1,703,005	1,761,821
OTHER ASSETS:		
Investments - endowments	108,453	108,453
Total Assets	<u>\$ 8,555,076</u>	<u>\$ 8,306,246</u>

LIABILITIES AND NET ASSETS

CURRENT LIABILITIES:		
Accounts payable and accrued expenses	\$ 79,337	\$ 104,621
Refundable advance	109,313	123,547
Accrued salaries and vacation	137,472	111,596
Total Current Liabilities	326,122	339,764
NET ASSETS:		
Without donor restrictions	6,052,201	5,854,793
With donor restrictions	2,176,753	2,111,689
Total Net Assets	8,228,954	7,966,482
Total Liabilities and Net Assets	<u>\$ 8,555,076</u>	<u>\$ 8,306,246</u>

The accompanying notes are an integral
part of these financial statements.

BERGEN FAMILY CENTER

STATEMENTS OF ACTIVITIES
For the Years Ended December 31, 2024 and 2023

	2024			2023		
	Without Donor Restrictions	With Donor Restrictions	Total	Without Donor Restrictions	With Donor Restrictions	Total
SUPPORT AND REVENUE:						
Grants	\$ 3,256,760	\$ -	\$ 3,256,760	\$ 3,759,365	\$ -	\$ 3,759,365
Client fees and services	2,163,226	-	2,163,226	1,739,629	-	1,739,629
Contributions	428,029	462,070	890,099	516,537	1,524,699	2,041,236
Special event income, net of expenses, \$60,408 in 2024 and \$67,243 in 2023	325,359	-	325,359	378,673	-	378,673
Investment income	106,420	-	106,420	56,855	-	56,855
Other	16,417	-	16,417	94,412	-	94,412
Release from restrictions	397,006	(397,006)	-	269,131	(269,131)	-
Total Support and Revenue	6,693,217	65,064	6,758,281	6,814,602	1,255,568	8,070,170
EXPENSES:						
Program	5,336,015	-	5,336,015	4,670,014	-	4,670,014
Supporting services:						
Management and general	938,204	-	938,204	906,070	-	906,070
Fundraising	270,866	-	270,866	195,667	-	195,667
Total Expenses	6,545,085	-	6,545,085	5,771,751	-	5,771,751
CHANGE IN NET ASSETS BEFORE UNREALIZED						
GAIN ON INVESTMENTS	148,132	65,064	213,196	1,042,851	1,255,568	2,298,419
UNREALIZED GAIN ON INVESTMENTS	49,276	-	49,276	85,173	-	85,173
CHANGE IN NET ASSETS	197,408	65,064	262,472	1,128,024	1,255,568	2,383,592
NET ASSETS, Beginning of Year	5,854,793	2,111,689	7,966,482	4,726,769	856,121	5,582,890
NET ASSETS, End of Year	\$ 6,052,201	\$ 2,176,753	\$ 8,228,954	\$ 5,854,793	\$ 2,111,689	\$ 7,966,482

The accompanying notes are an integral
part of these financial statements.

BERGEN FAMILY CENTER

STATEMENTS OF FUNCTIONAL EXPENSES
For the Years Ended December 31, 2024 and 2023

	2024				2023			
	Supporting			Total	Supporting			Total
	Total Program	Management and General	Fund- raising		Total Program	Management and General	Fund- raising	
Salaries	\$ 3,587,650	\$ 587,212	\$ 164,417	\$ 4,339,279	\$ 3,208,215	\$ 620,590	\$ 126,237	\$ 3,955,042
Payroll taxes	279,948	43,141	12,628	335,717	252,066	46,012	9,500	307,578
Health and retirement benefits	442,727	70,008	19,582	532,317	332,121	65,543	12,713	410,377
 Total Salaries and Related Expenses	 4,310,325	 700,361	 196,627	 5,207,313	 3,792,402	 732,145	 148,450	 4,672,997
 Professional fees	 176,362	 129,139	 27,349	 332,850	 147,537	 73,111	 6,236	 226,884
Supplies	333,073	16,569	20,656	370,298	293,519	23,777	15,130	332,426
Telephone	16,845	3,961	805	21,611	13,024	1,417	312	14,753
Postage and shipping	655	75	559	1,289	385	90	489	964
Occupancy - In-kind	75,000	-	-	75,000	75,000	-	-	75,000
Utilities	55,129	5,133	284	60,546	56,280	2,296	383	58,959
Repairs and maintenance	107,244	11,068	715	119,027	88,359	4,684	360	93,403
Recruiting and Advertising	10,068	960	10,744	21,772	9,322	720	10,000	20,042
Transportation	22,521	97	30	22,648	17,225	280	59	17,564
Conferences and meetings	16,937	35	-	16,972	5,377	249	-	5,626
Insurance	43,217	3,538	1,769	48,524	37,578	3,714	1,857	43,149
Dues, subscriptions and licenses	10,036	3,909	139	14,084	11,771	3,510	2,503	17,784
Board expenses	-	1,350	2,199	3,549	-	2,335	2,166	4,501
Miscellaneous	48,502	37,120	2,155	87,777	6,383	27,702	1,200	35,285
 Expenses before depreciation	 5,225,914	 913,315	 264,031	 6,403,260	 4,554,162	 876,030	 189,145	 5,619,337
 Depreciation	 110,101	 24,889	 6,835	 141,825	 115,852	 30,040	 6,522	 152,414
 Total Expenses	 <u>\$ 5,336,015</u>	 <u>\$ 938,204</u>	 <u>\$ 270,866</u>	 <u>\$ 6,545,085</u>	 <u>\$ 4,670,014</u>	 <u>\$ 906,070</u>	 <u>\$ 195,667</u>	 <u>\$ 5,771,751</u>

The accompanying notes are an integral
part of these financial statements.

BERGEN FAMILY CENTER

STATEMENTS OF CASH FLOWS
For the Years Ended December 31, 2024 and 2023

	<u>2024</u>	<u>2023</u>
CASH FLOWS FROM OPERATING ACTIVITIES:		
Change in net assets	\$ 262,472	\$ 2,383,592
Adjustments to reconcile change in net assets to net cash provided by operating activities:		
Depreciation	141,825	152,414
Bad debts expense	19,678	-
Realized and Unrealized gain on investments	(95,923)	(108,901)
Discount on long-term pledge	(53,978)	101,663
Changes in operating assets and liabilities:		
Client fees receivable	(42,997)	23,794
Grants receivable	746,564	(788,347)
Pledges receivable	549,064	(1,191,061)
Prepaid expenses	51,825	1,412
Accounts payable and accrued expenses	(25,284)	(135,587)
Refundable advance	(14,234)	26,828
Accrued salaries and vacation	25,876	24,104
Net Cash Provided by Operating Activities	<u>1,564,888</u>	<u>489,911</u>
CASH FLOWS FROM INVESTING ACTIVITIES:		
Purchase of property, plant and equipment	(83,009)	(59,891)
Proceeds from sales of investments	1,523,586	871,387
Purchases of investments	<u>(3,016,326)</u>	<u>(897,760)</u>
Net Cash Used in Investing Activities	<u>(1,575,749)</u>	<u>(86,264)</u>
NET CHANGE IN CASH AND CASH EQUIVALENTS	(10,861)	403,647
CASH AND CASH EQUIVALENTS, Beginning of Year	<u>2,442,491</u>	<u>2,038,844</u>
CASH AND CASH EQUIVALENTS, End of Year	<u><u>\$ 2,431,630</u></u>	<u><u>\$ 2,442,491</u></u>

The accompanying notes are an integral
part of these financial statements.

BERGEN FAMILY CENTER

NOTES TO FINANCIAL STATEMENTS
December 31, 2024 and 2023

NOTE 1 - NATURE OF THE ORGANIZATION:

Bergen Family Center ("the Center") provides recreational and educational programs, child and adult day care, mental health and therapeutic services, consultation and training, case advocacy and community education and intervention to families, individuals and groups. The Center's mission is to support, strengthen and enrich family life through innovative programs and quality service.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES:

Accounting Framework

The financial statements of the Center have been prepared on the accrual basis of accounting. The Center adheres to accounting principles generally accepted in the United States of America ("U.S. GAAP").

Financial Statement Reporting for Nonprofits

The financial statement presentation follows the recommendations of the Financial Accounting Standards Board ("FASB") Accounting Standards Codification ("ASC") 958-205, Presentation of Financial Statement, as amended by Accounting Standards Update No. 2016-14.

Financial Statement Presentation

The Center classifies information regarding its Financial position and activities including net assets and revenue, expenses, gains, and losses based on the existence or absence of donor-imposed restrictions. Accordingly, net assets of the Center and changes therein are classified and reported as follows:

Net Assets Without Donor Restrictions – Net assets not subject to donor-imposed stipulations.

Net Assets With Donor Restrictions – Net assets subject to donor-imposed stipulations that may or will be met, either by actions of the Center and/or the passage of time. Also, other net assets subject to donor-imposed stipulations that be maintained permanently by the Center. Generally, the donors of these assets permit the Center to use all or part of the income earned on any related investments for general or specific purposes. When a restriction expires, net assets with donor restrictions are reclassified to net assets without donor restrictions and reported in the statements of activities and changes in net assets as net assets released from restrictions.

BERGEN FAMILY CENTER

NOTES TO FINANCIAL STATEMENTS December 31, 2024 and 2023

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED):

Contributions and Support

Contributions are reported as restricted support or unrestricted support, distinguishing between the existence or absence of donor-imposed restrictions. Net assets with donor restrictions are those whose donor-imposed restrictions, as to a specific purpose or time, have not yet been met or are those with donor-imposed restrictions on the corpus of the gifts specifying they be maintained in perpetuity. Net assets without donor restrictions include all resources that are not subject to donor-imposed restrictions.

Support from government grants is recognized according to the specific agreement. Generally, revenues from restricted grants are recognized in the period of the grant award while revenues from cost reimbursement contracts are recognized to the extent of the expenses incurred. Grant advances received that remain unspent at the conclusion of the grant period are reported as refundable advance on the statement of financial position. Grant receivables are all expected to be collected in less than one year.

Program Service Fees

Client fees and services are deemed to be in exchange for the benefits of program services provided by the Center and are recognized as revenue in the period the services are provided. Client fees represent the net realizable amounts from third party payors and clients for services rendered. Client fees received in advance of the period the services are provided are recorded as deferred revenue.

The process for estimating the collectability of client fees receivable involves significant assumptions and judgment. The allowance for doubtful accounts is based on historical loss experience and the aged basis of the outstanding balances. Balances that are still outstanding after the Center has used reasonable collection efforts are written off as bad debts.

Cash and Cash Equivalents

The Center considers all highly liquid investments with an original maturity of three months or less at the time of acquisition, to be cash equivalents. Cash and money market balances held in brokerage accounts are considered investments.

Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

BERGEN FAMILY CENTER

NOTES TO FINANCIAL STATEMENTS

December 31, 2024 and 2023

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED):

Fair Value Measurements

The Center carries investments in marketable securities at fair market value which are managed by an outside Investment Advisor under an Investment Policy adopted by the Board. Interest, dividends and realized and unrealized gains and losses on investments are reflected in the statements of activities as increases and decreases in net assets without donor restrictions, unless their use is restricted by explicit donor stipulations or by law. Investment income and gains restricted by the donor are reported as increases in net assets without donor restrictions if the restrictions expire in the fiscal year in which the income is recognized.

Fair Value measurements are based on the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the fair value measurement date. In order to increase consistency and comparability in fair value measurements, a fair value hierarchy prioritizes observable and unobservable inputs used to measure fair value into three levels, as described in Note 4.

Property, Plant, and Equipment

Property, plant and equipment are carried at cost, if purchased, or if donated, at fair market value at the date of receipt. The cost of maintenance and repairs is charged to expense as incurred while significant renewals and betterments are capitalized. It is the policy of the Center to capitalize expenditures which meet the criteria above and are over \$5,000. Depreciation is computed using the straight-line method over the estimated useful lives of the assets as follows:

Buildings	40 Years
Improvements	10-40 Years
Furniture, Fixtures, and Equipment	3-10 Years
Transportation Equipment	3-10 Years

Certain funding sources have a reversionary interest in certain property, as well as the determination of use of any proceeds from the sale of these assets.

Functional Allocation of Expenses

The costs of providing the various programs and other activities have been summarized on a functional basis on the statements of functional expenses. Accordingly, certain costs have been allocated among the programs and supporting services benefits. General and administrative expenses are those not directly identifiable with any specific function, but which provide for the overall support and direction of the Center.

The financial statements contain certain categories of expense that are attributed to more than one program or supporting function. Therefore, expenses require allocation on a reasonable basis that is consistently applied. Salaries and related expenses are allocated based on hours incurred. Additional expenses are allocated based on direct costs within the program or department.

BERGEN FAMILY CENTER

NOTES TO FINANCIAL STATEMENTS
December 31, 2024 and 2023

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED):

In-Kind Contributions

Donated goods and services are recorded at their estimated fair value when received. Contributions of services are recognized if the services received create or enhance nonfinancial assets or require specialized skills, are provided by individuals possessing those skills and would typically need to be purchased if not provided by donation. The Center received \$91,884 and \$95,315 of in-kind goods and services for the years ended December 31, 2024 and December 31, 2023, respectively, the majority of which was for donated space to run the School Based program within Dwight Morrow High School. In-kind revenue is included in contributions on the statement of activities.

Reclassifications

Certain balances in the prior years' financial statements may have been reclassified for comparative purposes to conform with the presentation in the current years' financial statements. These reclassifications had no effect on the change in net assets.

NOTE 3 – CLIENT FEES RECEIVABLE:

Client fees receivable consist of the following at December 31, 2024 and 2023:

	<u>2024</u>	<u>2023</u>
Gross receivables	\$ 148,684	\$ 106,315
Less: allowance for doubtful accounts	<u>46,815</u>	<u>27,765</u>
Net client fees receivable	<u><u>\$ 101,869</u></u>	<u><u>\$ 78,550</u></u>

Bad debt expense amounted to \$19,678 and \$0 for the years ended December 31, 2024 and 2023, respectively, and is included in miscellaneous on the statements of functional expenses.

BERGEN FAMILY CENTER

NOTES TO FINANCIAL STATEMENTS
December 31, 2024 and 2023

NOTE 4 – PLEDGES RECEIVABLE:

Pledges receivable consist of the following at December 31, 2024 and 2023:

	<u>2024</u>	<u>2023</u>
Within one year	\$ 913,936	\$ 133,000
In one to five years	<u>170,000</u>	<u>1,500,000</u>
	1,083,936	1,633,000
Less discount to net present value at 4.3%	<u>(47,685)</u>	<u>(101,663)</u>
	<u><u>\$ 1,036,251</u></u>	<u><u>\$ 1,531,337</u></u>

NOTE 5 – INVESTMENTS AND FAIR VALUE MEASUREMENTS:

Authoritative guidance 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 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy are described below:

Level 1

Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Center has the ability to access at the measurement date. The types of investments in Level 1 include listed equities, fixed income and money market funds.

Level 2

Inputs other than quoted prices within Level 1, that are observable for the asset or liability, either directly or indirectly. Investments in this category include certificates of deposit.

Level 3

Inputs that are unobservable for the asset or liability and that include situations where there is little, if any, market activity for the asset or liability. The inputs into the determination of fair value are based upon the best information in the circumstances and may require significant management judgment or estimation. Investments in this category generally include equity and debt positions in private companies. Currently the Center does not have any Level 3 investments.

BERGEN FAMILY CENTER

NOTES TO FINANCIAL STATEMENTS

December 31, 2024 and 2023

NOTE 5 – INVESTMENTS AND FAIR VALUE MEASUREMENTS (CONTINUED):

In determining fair value, the Center utilizes valuation techniques that maximize the use of observable inputs and minimize the use of unobservable inputs, to the extent possible in its measurement of fair value.

The Center's financial instruments, carried at fair value, and are invested in equities, fixed income, money markets and cash and are deemed to be Level 1. Amounts invested in certificates of deposit are deemed to be Level 2. As of December 31, 2024 and 2023, total investments are as follows:

	<u>2024</u>	<u>2023</u>
Level 1:		
Equities:		
Common stock	\$ 394,410	\$ 278,881
Mutual funds - ETF's	487,184	408,217
	<u>881,594</u>	<u>687,098</u>
Fixed Income:		
Corporate bonds	176,184	55,294
Government Securities	-	214,384
	<u>176,184</u>	<u>269,678</u>
Money market and cash	<u>1,054,476</u>	<u>113,606</u>
Total Level 1 investment	2,112,254	1,070,382
Level 2:		
Certificates of deposit	<u>671,959</u>	<u>125,167</u>
Total investments carried at fair value	<u><u>\$ 2,784,213</u></u>	<u><u>\$ 1,195,549</u></u>

BERGEN FAMILY CENTER

NOTES TO FINANCIAL STATEMENTS
December 31, 2024 and 2023

NOTE 5 – INVESTMENTS AND FAIR VALUE MEASUREMENTS (CONTINUED):

The Center's investment income consists of the following at December 31, 2024 and 2023:

	<u>2024</u>	<u>2023</u>
Interest and dividends	\$ 59,773	\$ 33,127
Realized gain	46,647	23,728
Unrealized gain	<u>49,276</u>	<u>85,173</u>
	<u>\$ 155,696</u>	<u>\$ 142,028</u>

NOTE 6 – PROPERTY, PLANT AND EQUIPMENT:

Property, plant and equipment consist of the following at December 31, 2024 and 2023:

	<u>2024</u>	<u>2023</u>
Land	\$ 335,069	\$ 335,069
Buildings	1,603,961	1,603,961
Improvements	1,760,415	1,713,115
Furniture, fixtures and equipment	356,668	328,918
Construction in progress	<u>18,981</u>	<u>11,021</u>
	4,075,093	3,992,083
Less: Accumulated depreciation	<u>2,372,088</u>	<u>2,230,263</u>
Net property plant and equipment	<u>\$ 1,703,005</u>	<u>\$ 1,761,821</u>

During the years ended December 31, 2024 and 2023, the Center added fixed asset additions in the amount \$75,050 and \$291,890 respectively.

Depreciation expense amounted to \$141,825 and \$152,414 for the years ended December 31, 2024 and 2023, respectively.

BERGEN FAMILY CENTER

NOTES TO FINANCIAL STATEMENTS

December 31, 2024 and 2023

NOTE 7 – NET ASSETS WITH DONOR RESTRICTIONS:

The Center's net assets with donor restrictions are held for the following purpose at December 31, 2024 and 2023:

	<u>2024</u>	<u>2023</u>
Senior Services	\$ 366,547	\$ 205,776
Community Education Services	517,021	218,760
Building Renovation	8,581	28,231
Programmatic training	29,632	29,632
Personnel - General Operations	104,204	-
Endowment contribution	<u>108,453</u>	<u>108,453</u>
	<u>1,134,438</u>	<u>590,852</u>
Time - less than one year	702,315	122,500
Time - more than one year	<u>340,000</u>	<u>1,398,337</u>
	<u>1,042,315</u>	<u>1,520,837</u>
Total, net assets with donor restrictions	<u>\$ 2,176,753</u>	<u>\$ 2,111,689</u>

Net assets were released from donor restrictions by incurring expenses and satisfying the purpose restrictions specified by donors for the years ended December 31, 2024 and 2023 as follows:

	<u>2024</u>	<u>2023</u>
Early Childhood Program	\$ -	\$ 85,000
Senior Services	163,408	104,675
Community Education Services	63,152	36,796
Building Renovation	170,446	34,160
Programmatic training	<u>-</u>	<u>8,500</u>
Total, net assets released from restrictions	<u>\$ 397,006</u>	<u>\$ 269,131</u>

The Center is maintaining a restricted contribution which has been included in the Center's endowment. The donor agreement specified that the corpus be held in perpetuity and the annual investment income be used to support children's education programs. The Center maintains the original corpus of the donation as restricted investments.

BERGEN FAMILY CENTER

NOTES TO FINANCIAL STATEMENTS December 31, 2024 and 2023

NOTE 8 – ENDOWMENTS:

The Center's endowment consists of one donor-restricted fund established to satisfy program expense needs. As required by US GAAP, net assets associated with endowment funds are classified and reported based on the existence or absence of donor-imposed restrictions.

Interpretation of Relevant Law

The Board of Directors of the Center has interpreted the Uniform Prudent Management of Institutional Funds Act (UPMIFA) as requiring the preservation of the fair value of the original gift as of the gift date to the donor-restricted endowment fund, absent explicit donor stipulations to the contrary. As a result of this interpretation, the Center classifies as donor restricted net assets (a) the original value of gifts donated to the endowment, (b) the original value of subsequent gifts to the endowment and (c) accumulations to the endowment made in accordance with the direction of the applicable donor gift instrument at the time the accumulation is added to the fund.

The remaining portion of the donor-restricted endowment fund is classified as donor restricted net assets, until those amounts are appropriated for expenditure by the Center in a manner consistent with the standard of prudence prescribed by UPMIFA. In accordance with UPMIFA, the Center considers the following factors in making a determination to appropriate or accumulate donor-restricted endowment funds:

1. The duration and preservation of the fund;
2. The purposes of the organization and the donor-restricted endowment fund;
3. General economic conditions;
4. The possible effect of inflation and deflation;
5. The expected total return from income and the appreciation of investments;
6. Other resources of the Center;
7. The investment policies of the Center

Return Objectives and Risk Parameters

The Board of Directors has delegated responsibility of the oversight of its endowment assets to the Finance committee for the following:

- Development of sound and consistent investment policies and guidelines;
- Establishing reasonable and prudent investment objectives;
- Identifying, selecting and allocating asset categories and determining the asset mix of all assets;
- Periodically reviewing the suitability of the investments; and
- Making changes to any of the above.

BERGEN FAMILY CENTER

NOTES TO FINANCIAL STATEMENTS
December 31, 2024 and 2023

NOTE 8 – ENDOWMENTS (CONTINUED):

The Center's adopted investment and spending policies for endowment assets attempt to provide a predictable stream of funding to programs supported by its endowment while seeking to maintain the purchasing power of the endowment assets. Endowment assets include those assets of donor-restricted funds that the center must hold in perpetuity. Under this policy, as approved by the Board of Directors, the endowment assets are invested in a manner that is intended to produce results that may be characterized as moderate growth. The philosophy is aimed at the preservation and safety of principal with long term reasonable growth as an ideal. In order to maintain the safety of principal with moderate growth and without risking wide swings in principal value, it is necessary to maintain an investment in a variety of assets.

Strategies Employed for Achieving Objectives

To satisfy its long-term rate-of -return objectives, the Center relies on a total return strategy in which investment returns are achieved through both capital appreciation (realized and unrealized) and current yield (interest and dividends). The Center targets a diversified asset allocation that places a greater emphasis on equity-based investments to achieve its long-term return objectives within prudent risk constraints.

Spending Policy and How the Investment Objectives Relate to Spending Policy

The Center has a policy of appropriating for distribution each year the allowable amount per the endowment agreements. In establishing this policy, the Center considered the long term expected return on its endowments. Accordingly, over the long term, the Center expects the current spending policy to allow its endowments to grow. This is consistent with the Center's objective to maintain the purchasing power of the endowment assets, as well as to preserve and increase the assets. When the fund incurs investment losses, the loss is absorbed by net assets without donor restrictions.

BERGEN FAMILY CENTER

NOTES TO FINANCIAL STATEMENTS
December 31, 2024 and 2023

NOTE 8 – ENDOWMENTS (CONTINUED):

As of December 31, 2024, the Center had the following endowment net asset composition by net asset class:

	<u>Without Donor Restriction</u>	<u>With Donor Restriction</u>	<u>Total</u>
Beginning of year, January 1, 2024	\$ -	\$ 108,453	\$ 108,453
Investment return, net	-	3,187	3,187
Realized gain / (loss)	-	12,201	12,201
Appropriation/distribution of endowment assets, net	<u>-</u>	<u>(15,388)</u>	<u>(15,388)</u>
End of year, December 31, 2024	<u>\$ -</u>	<u>\$ 108,453</u>	<u>\$ 108,453</u>

As of December 31, 2023, the Center had the following endowment net asset composition by net asset class:

	<u>Without Donor Restriction</u>	<u>With Donor Restriction</u>	<u>Total</u>
Beginning of year, January 1, 2023	\$ -	\$ 108,453	\$ 108,453
Investment return, net	-	2,235	2,235
Unrealized gain / (loss)	-	5,791	5,791
Appropriation/distribution of endowment assets, net	<u>-</u>	<u>(8,026)</u>	<u>(8,026)</u>
End of year, December 31, 2023	<u>\$ -</u>	<u>\$ 108,453</u>	<u>\$ 108,453</u>

Funds with Deficiencies:

From time to time, the donor-restricted endowment fund may have fair values less than the amount required to be maintained by donors or by law (underwater endowments). At December 31, 2024, a deficiency of this nature does not exist in the endowment fund held by the Center.

BERGEN FAMILY CENTER

NOTES TO FINANCIAL STATEMENTS
December 31, 2024 and 2023

NOTE 9 – LINE OF CREDIT:

In April 2019, the Center renewed a \$500,000 line of credit with a bank, collateralized by the land and building in Englewood, New Jersey, with a variable interest rate of prime plus 0.46% (7.96% at April 28, 2025), expiring in April 2026. There were no draw-downs during 2024 or 2023.

NOTE 10 - PENSION PLAN:

The Center offers a 403(b) defined contribution retirement plan (the “Plan”) to employees meeting certain age and service requirements. Under the terms of the Plan, employees who participate may contribute up to an annual maximum allowable limitation as established in the Internal Revenue Code. Additionally, after one year of employment, or equivalent nonprofit employment experience, employees are entitled to a contribution from the Center of three percent of their salary. Employees become vested after completing three-years of employment with the Center. For the years ended December 31, 2024 and 2023, the Center’s contribution amounted to \$80,418 and \$65,178, respectively.

NOTE 11 - CONCENTRATIONS:

Government grants

The Center's revenue is largely dependent on its mix of governmental granting agencies which result from the fulfillment of grant requirements. For the years ended December 31, 2024 and 2023, the Center received approximately 48% and 47%, respectively, of its total support and revenue from various governmental granting agencies. The grants are typically for one year, which are subject to renewal annually.

Credit Risk

The Center maintains its cash in bank deposit accounts at high credit quality financial institutions. Cash and cash equivalents that potentially subject the Center to a concentration of credit risk include cash accounts with banks that may exceed the Federal Deposit Insurance Corporation (“FDIC”) insurance limits. Interest and non-interest bearing accounts are insured up to \$250,000 per depositor. As of December 31, 2024 and 2023, cash and cash equivalents held in banks exceeded FDIC limits by approximately \$1,550,000 and \$1,539,000, respectively.

In addition, included in cash and cash equivalents as of December 31, 2024 and 2023 are cash and money market funds held with investment companies, which is subject to Securities Investor Protection Corporation (“SIPC”) protection limits, that potentially subject the Center to a concentration risk. As of December 31, 2024 and 2023, respectively, the Center had no amounts in excess of SIPC protection limits.

BERGEN FAMILY CENTER

NOTES TO FINANCIAL STATEMENTS
December 31, 2024 and 2023

NOTE 12 – INCOME TAXES:

The Center is exempt from federal income taxes under Section 501(c)(3) of the Internal Revenue Code. The Center had no uncertain tax positions as of December 31, 2024 and 2023 in accordance with Accounting Standards Codification (“ASC”) Topic 740, “Income Taxes”, which provides standards for establishing and classifying any tax provisions for uncertain tax positions. No provision has been made for income taxes on the statement of activities. The Center is no longer subject to federal or state tax examinations by tax authorities for the year ended December 31, 2021 and prior years.

NOTE 13 – LIQUIDITY AND AVAILABILITY:

The following represents the Center’s financial assets at December 31, 2024 and 2023, reduced by amounts not available for general use within one year of the statement of financial position date because of contractual or donor-imposed restrictions or internal designations. Amounts available include donor-restricted amounts that are available for general expenditure in the following year.

	<u>2024</u>	<u>2023</u>
Financial assets:		
Cash and cash equivalents	\$ 2,431,630	\$ 2,442,491
Investments	2,784,212	1,195,549
Client fees receivable	101,869	78,550
Grants receivable	446,023	1,192,587
Pledges receivable	<u>1,036,251</u>	<u>1,531,337</u>
	<u>6,799,985</u>	<u>6,440,514</u>
Less amounts not available to be used within one year:		
Certificates of deposit with maturity dates greater than 12 months	(671,959)	(125,167)
Net assets with purpose restrictions	(1,134,438)	(590,852)
Net assets with time restrictions	<u>(1,042,315)</u>	<u>(1,520,837)</u>
	<u>(2,848,712)</u>	<u>(2,236,856)</u>
Financial assets available to meet general expenditures over the next 12 months	<u>\$ 3,951,273</u>	<u>\$ 4,203,658</u>

BERGEN FAMILY CENTER

NOTES TO FINANCIAL STATEMENTS
December 31, 2024 and 2023

NOTE 14 – LIQUIDITY AND AVAILABILITY (CONTINUED):

The Center has a policy to structure its financial assets to be available as its general expenditures, liabilities, and other obligations come due. As part of its liquidity plan, the Center maintains cash reserve funds in the form of investments derived from excess funds accumulated to be available in the event of unexpected financial crisis. The Center strives to keep a minimum balance of cash on hand to meet the ongoing financial obligations. Excess funds are deposited in short-term investments to maximize earned interest opportunities. Interest rates and investment options are reviewed regularly by management and the board of directors to determine the best investment options.

At December 31, 2024 and 2023, the Center has available a line of credit in the amount of \$500,000 to cover any financial needs it may have.

NOTE 15 - SUBSEQUENT EVENTS:

Management has evaluated events through the date of the independent auditors' report, the date the financial statements were available to be issued and have determined that there are no subsequent events requiring recording or disclosure in these financial statements.

BERGEN FAMILY CENTER

Schedule of Expenditures of Federal, State and County Awards
For the Year Ended December 31, 2024

Federal Grantor / Pass-through Grantor / Program or Cluster	Federal Assistance Listing Number	Pass-through Entity Identifying Number	Grant Award Date	Award Amount	Provided to Subrecipients	Total Federal Expenditures
<u>Federal Awards</u>						
U.S. Department of Agriculture:						
Pass through State of New Jersey - Department of Agriculture,						
Child and Adult Care Food Program	10.558	CH-010030-BRG - 03-0319	10/01/24 - 09/30/25	\$ 195,461	\$ -	\$ 27,327
Child and Adult Care Food Program	10.558	CH-010030-BRG - 03-0319	10/01/23 - 09/30/24	\$ 261,287	-	95,169
Child and Adult Care Food Program	10.558	AD-010043-BRG - 04-0023	10/01/24 - 09/30/25	\$ 38,832	-	2,999
Child and Adult Care Food Program	10.558	AD-010030-BRG - 03-0319	10/01/23 - 09/30/24	\$ 39,005	-	8,764
					-	134,259
U.S. Department of Housing and Urban Development:						
Pass through - County of Bergen						
Community Development Block Grants/Entitlement Grants	14.218	PS- BERFAMCOMP24	7/1/24 - 6/30/25	\$ 15,000	-	10,000
Community Development Block Grants/Entitlement Grants	14.218	PS-BERFAMSOCSESV23	7/1/22 - 6/30/24	\$ 20,000	-	20,000
					-	30,000
U.S. Department of the Treasury - American Resue Plan Act						
Coronavirus State and Local Fiscal Recovery Funds	21.027	02-213-42-130-101-025	11/29/23 - 9/19/24	\$ 15,000	-	15,000
U.S. Department of Education:						
Pass through - State of New Jersey,						
Pass through - City of Englewood, JDMS Mental Health - Formula Grant,						
Education Stablization Fund	84.425D	8694-24-01951	07/01/23 - 09/30/24	\$ 231,150	-	150,788
					-	150,788
U.S. Department of Health and Human Services:						
Pass through - State of New Jersey - Department of Human Services						
Special Programs for the Aging, Title III,	93.044	608	07/01/22 - 09/30/24	\$ 10,000	-	1,223
Special Programs for the Aging, Title III,	93.044	249	07/01/22 - 09/30/24	\$ 16,000	-	4,402
Part B, Grants for Supportive Services and Senior Centers	93.044	251	07/01/22 - 09/30/24	\$ 15,000	-	7,888
Part B, Grants for Supportive Services and Senior Centers	93.044	251	01/01/24 - 12/31/24	\$ 35,000	-	35,000
					-	48,513
National Family Caregiver Support, Title III, Part E	93.052	249	01/01/24 - 12/31/24	\$ 41,464	-	41,464
National Family Caregiver Support, Title III, Part E	93.052	306	07/01/22 - 09/30/24	\$ 26,000	-	6,820
National Family Caregiver Support, Title III, Part E	93.052	306	01/01/24 - 12-31-24	\$ 16,000	-	16,000
					-	64,284

(Continued)

BERGEN FAMILY CENTER

**Schedule of Expenditures of Federal, State and County Awards
For the Year Ended December 31, 2024**

Federal Grantor / Pass-through Grantor / Program or Cluster Title	Federal Assistance Listing Number	Pass-through Entity Identifying Number	Grant Award Date	Award Amount	Provided to Subrecipients	Total Federal Expenditures
<u>Federal Awards (Continued)</u>						
Pass through - State of New Jersey - Department of Human Services,						
Pass through - County of Bergen, Division of Senior Services,						
Social Service Block Grant	93.667	249	01/01/24 - 12-31-24	\$ 147,000	-	147,000
Social Service Block Grant	93.667	608	01/01/24 - 12-31-24	\$ 110,000	-	110,000
					-	257,000
Pass through - City of Paterson Department of Human Services						
HIV Emergency Relief Project Grants (Ryan White HIV/AIDS	93.914	89-9808	03/01/24 - 02/28/25	\$ 235,581	-	192,055
HIV Emergency Relief Project Grants (Ryan White HIV/AIDS	93.914	89-9808	03/01/23 - 02/28/24	\$ 191,067	-	48,853
Program Part A)					-	240,908
Total Expenditures of Federal Awards					\$ -	\$ 940,752
<u>State Awards</u>						
New Jersey Department of Children and Family,						
Division of Prevention and Community Partnerships:						
Family Success Center	n/a	25NF0026	07/01/24 - 06/30/25	\$ 256,800	\$ -	\$ 139,198
Family Success Center	n/a	NF0026	07/01/23 - 06/30/24	\$ 256,800	-	115,484
Home Instruction Parents of Preschool Youngsters (HIPPY)	n/a	25NF0027	07/01/24 - 06/30/25	\$ 370,219	-	189,110
Home Instruction Parents of Preschool Youngsters (HIPPY)	n/a	NF0027	07/01/23 - 06/30/24	\$ 370,219	-	202,002
School Based Youth Services Program	n/a	25NF0025	07/01/24 - 06/30/25	\$ 299,395	-	134,098
School Based Youth Services Program	n/a	NF0025	07/01/23 - 06/30/24	\$ 308,726	-	178,866
					-	958,758
Pass through Englewood Board of Education,						
Pre-K program	n/a	8694-25-01032	07/01/24 - 06/30/25	\$ 792,720	-	321,640
Pre-K program	n/a	8694-24-01604	07/01/23 - 06/30/24	\$ 749,205	-	408,720
					-	730,360
New Jersey Department of Community Affairs						
Comprehensive Mental Health Services	n/a	2025-05181-0003-00	07/01/24 - 09/30/25	\$ 50,000	-	38,060
Comprehensive Mental Health Services	n/a	2024-05181-0217-00	07/01/23 - 09/30/24	\$ 600,000	-	348,310
					-	386,370
Total Expenditures of State Awards					\$ -	2,075,488

BERGEN FAMILY CENTER

Schedule of Expenditures of Federal, State and County Awards
For the Year Ended December 31, 2024

Federal Grantor / Pass-through Grantor / Program or Cluster	Federal Assistance Listing Number	Pass-through Entity Identifying Number	Grant Award Date	Award Amount	Provided to Subrecipients	Total Federal Expenditures
<u>County Awards</u>						
Bergen County Board of County Commissioners						
Department of Human Services - Custody/Parenting Time Evaluations	n/a	BFC-C24	01/01/24 - 12/31/24	\$ 180,000	\$ -	\$ 180,000
Department of Human Services - Special Psychological Services	n/a	BFC-C24	01/01/24 - 12/31/24	\$ 20,000	-	20,000
Department of Human Services - Adult Day Services	n/a	BFC-608-24	01/01/24 - 12/31/24	\$ 20,070	-	20,070
Department of Human Services - Care Mgt. & Counseling	n/a	BFC-249-24	01/01/24 - 12/31/24	\$ 20,450	-	20,450
					<u>-</u>	<u>240,520</u>
Total Expenditures of County Awards					<u>\$ -</u>	<u>\$ 240,520</u>

BERGEN FAMILY CENTER

SCHEDULE OF FINDINGS AND QUESTIONED COSTS

For the Year Ended December 31, 2024

NOTE 1- BASIS OF PRESENTATION:

The accompanying schedule of expenditures of federal and state awards (the Schedule) includes the federal and state grant activity of Bergen Family Center under programs of the federal and state government for the year ended December 31, 2024. The information in this schedule is presented in accordance with the requirements of the *State of New Jersey Department of the Treasury Circular 15-08-OMB*. Because the schedule presents only a selected portion of the operations of Bergen Family Center, it is not intended to and does not present the financial position, changes in net assets or cash flows of Bergen Family Center.

NOTE 2 – SUBRECIPIENTS:

During the year ended December 31, 2024, the Center did not provide any funds relating to their federal, state or county programs to subrecipients.

NOTE 3 – INDIRECT COSTS:

The Center did not elect to use the de minimis cost rate when allocating indirect costs to federal, state or county programs.

NOTE 4 – LOAN AND LOAN GUARANTEE PROGRAMS:

As of December 31, 2024, the Center did not have any federal, state or county loan or loan guarantee programs.

STEVEN T. CIRILLO, CPA, LLC

ACCOUNTING / TAX / CONSULTING SERVICES

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INDEPENDENT AUDITORS' REPORT ON INTERNAL CONTROL OVER FINANCIAL REPORTING AND ON COMPLIANCE AND OTHER MATTERS BASED ON AN AUDIT OF FINANCIAL STATEMENTS PERFORMED IN ACCORDANCE WITH *GOVERNMENT AUDITING STANDARDS*

To the Board of Trustees
Bergen Family Center

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States, the financial statements of Bergen Family Center (a nonprofit organization), which comprise the statement of financial position as of December 31, 2024, and the related statements of activities and cash flows for the year then ended, and the related notes to the financial statements, and have issued our report thereon dated June 10, 2025.

Report on Internal Control over Financial Reporting

In planning and performing our audit of the financial statements, we considered Bergen Family Center's internal control over financial reporting (internal control) to determine the audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of Bergen Family Center's internal control. Accordingly, we do not express an opinion on the effectiveness of Bergen Family Center's internal control.

A deficiency in internal control exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented or detected and corrected on a timely basis. A *significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses may exist that have not been identified.

Report on Compliance and Other Matters

As part of obtaining reasonable assurance about whether Bergen Family Center's financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the determination of financial statement amounts. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

Purpose of This Report

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the organization's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the organization's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

A handwritten signature in black ink that reads "Steven T. Cirillo CPA LLC". The signature is written in a cursive, flowing style.

Westwood, New Jersey

June 10, 2025

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INDEPENDENT AUDITORS' REPORT ON COMPLIANCE FOR EACH MAJOR PROGRAM AND ON INTERNAL CONTROL OVER COMPLIANCE REQUIRED BY THE UNIFORM GUIDANCE AND THE STATE OF NEW JERSEY DEPARTMENT OF THE TREASURY CIRCULAR 15-08-OMB

To the Board of Directors of
Bergen Family Center

Report on Compliance for Each Major Federal and State Program

Opinion on Each Major Federal and State Program

We have audited Bergen Family Center's compliance with the types of compliance requirements identified as subject to audit in the OMB Compliance Supplement that could have a direct and material effect on each of Bergen Family Center's major federal and state programs for the year ended December 31, 2024. Bergen Family Center's major federal and state programs are identified in the summary of auditor's results section of the accompanying schedule of findings and questioned costs.

In our opinion, Bergen Family Center complied, in all material respects, with the types of compliance requirements referred to above that could have a direct and material effect on each of its major federal and state programs for the year ended December 31, 2024.

Basis for Opinion on Each Major Federal and State Program

We conducted our audit of compliance in accordance with auditing standards generally accepted in the United States of America; the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States; and the audit requirements of Title 2 U.S. *Code of Federal Regulations Part 200, Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance) and the *State of New Jersey Department of the Treasury Circular 15-08-OMB*. Our responsibilities under those standards and the Uniform Guidance are further described in the Auditor's Responsibilities for the Audit of Compliance section of our report.

We are required to be independent of Bergen Family Center and to meet our other ethical responsibilities, in accordance with relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on compliance for each major federal and state programs. Our audit does not provide a legal determination of Bergen Family Center's compliance with the compliance requirements referred to above.

Responsibilities of Management for Compliance

Management is responsible for compliance with the requirements referred to above and for the design, implementation, and maintenance of effective internal control over compliance with the requirements of laws, statutes, regulations, rules, and provisions of contracts or grant agreements applicable to Bergen Family Center's federal and state programs.

Auditor's Responsibilities for the Audit of Compliance

Our objectives are to obtain reasonable assurance about whether material noncompliance with the compliance requirements referred to above occurred, whether due to fraud or error, and express an opinion on Bergen Family Center's compliance based on our audit. 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, *Government Auditing Standards*, the Uniform Guidance the *State of New Jersey Department of the Treasury Circular 15-08-OMB* will always detect material noncompliance when it exists. The risk of not detecting material noncompliance resulting from fraud is higher than for that resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Noncompliance with the compliance requirements referred to above is considered material if there is a substantial likelihood that, individually or in the aggregate, it would influence the judgment made by a reasonable user of the report on compliance about Bergen Family Center's compliance with the requirements of each major federal and state program as a whole.

In performing an audit in accordance with generally accepted auditing standards, *Government Auditing Standards*, the Uniform Guidance the *State of New Jersey Department of the Treasury Circular 15-08-OMB*, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material noncompliance, 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 Bergen Family Center's compliance with the compliance requirements referred to above and performing such other procedures as we considered necessary in the circumstances.
- Obtain an understanding of Bergen Family Center's internal control over compliance relevant to the audit in order to design audit procedures that are appropriate in the circumstances and to test and report on internal control over compliance in accordance with the Uniform Guidance and the *State of New Jersey Department of the Treasury Circular 15-08-OMB*, but not for the purpose of expressing an opinion on the effectiveness of Bergen Family Center's internal control over compliance. Accordingly, no such opinion is expressed.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and any significant deficiencies and material weaknesses in internal control over compliance that we identified during the audit.

Report on Internal Control over Compliance

A deficiency in internal control over compliance exists when the design or operation of a control over compliance does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, noncompliance with a type of compliance requirement of a federal or state program on a timely basis. *A material weakness in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance, such that there is a reasonable possibility that material noncompliance with a type of compliance requirement of a federal or state program will not be prevented, or detected and corrected, on a timely basis. *A significant deficiency in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance with a type of compliance requirement of a federal or state program that is less severe than a material weakness in internal control over compliance, yet important enough to merit attention by those charged with governance.

Our consideration of internal control over compliance was for the limited purpose described in the Auditor's Responsibilities for the Audit of Compliance section above and was not designed to identify all deficiencies in internal control over compliance that might be material weaknesses or significant deficiencies in internal control over compliance. Given these limitations, during our audit we did not identify any deficiencies in internal control over compliance that we consider to be material weaknesses, as defined above. However, material weaknesses or significant deficiencies in internal control over compliance may exist that were not identified.

Our audit was not designed for the purpose of expressing an opinion on the effectiveness of internal control over compliance. Accordingly, no such opinion is expressed.

The purpose of this report on internal control over compliance is solely to describe the scope of our testing of internal control over compliance and the results of that testing based on the requirements of the Uniform Guidance. Accordingly, this report is not suitable for any other purpose.



Westwood, New Jersey

June 10, 2025

STEVEN T. CIRILLO, CPA, LLC
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BERGEN FAMILY CENTER

SCHEDULE OF FINDINGS AND QUESTIONED COSTS – FEDERAL AWARDS
For the Year Ended December 31, 2024

PART I – SUMMARY OF AUDITORS' RESULTS

Financial Statements

Type of report the auditor issued on whether the financial statements audited were prepared in accordance with GAAP: Unmodified

Internal control over financial reporting:

- Material weakness(es) identified? ☐yes ☒no
- Significant deficiency(ies) identified? ☐yes ☒none reported

Noncompliance material to financial statements noted

☐yes ☒no

Federal Awards

Internal control over major federal programs:

- Material weakness(es) identified? ☐yes ☒no
- Significant deficiency(ies) identified? ☐yes ☒none reported

Type of auditors' report issued on compliance for major federal programs: Unmodified

Any audit findings disclosed that are required to be reported in accordance with 2 CFR section 200.516(a)?

☐yes ☒no

Identification of major federal programs:

CFDA # 84.425D	\$150,788
CFDA # 93.667	\$257.000

Dollar threshold to distinguish between Type A and Type B programs: \$750,000

Auditee qualified as a low risk auditee? ☐yes ☒no

PART II – FINDINGS – FINANCIAL STATEMENT AUDIT – NONE

PART III – FINDINGS AND QUESTIONED COSTS – MAJOR FEDERAL AWARD PROGRAMS
AUDIT – NONE

BERGEN FAMILY CENTER

SCHEDULE OF FINDINGS AND QUESTIONED COSTS – STATE AWARDS
For the Year Ended December 31, 2024

PART I – SUMMARY OF AUDITORS' RESULTS

Financial Statements

Type of report the auditor issued on whether the financial statements audited were prepared in accordance with GAAP: Unmodified

Internal control over financial reporting:

- Material weakness(es) identified? ☐ yes ☒ no
- Significant deficiency(ies) identified? ☐ yes ☒ none reported

Noncompliance material to financial
statements noted

☐ yes ☒ no

New Jersey State Awards

Internal control over major state programs:

- Material weakness(es) identified? ☐ yes ☒ no
- Significant deficiency(ies) identified? ☐ yes ☒ none reported

Type of auditors' report issued on compliance for major state programs: Unmodified

Any audit findings disclosed that are
required to be reported in accordance
with 2 CFR section 200.516(a)?

☐ yes ☒ no

Identification of major state program:

State of New Jersey, Department of Children and Families,
Division of Prevention and Community Partnerships

\$958,758

Dollar threshold to distinguish between Type A and Type B programs: \$750,000

Auditee qualified as a low risk auditee? ☒ yes ☐ no

PART II – FINDINGS – FINANCIAL STATEMENT AUDIT – NONE

PART III – FINDINGS AND QUESTIONED COSTS – MAJOR STATE AWARD PROGRAMS AUDIT
– NONE

EXHIBIT 5

Form **990**Department of the Treasury
Internal Revenue Service**Return of Organization Exempt From Income Tax**

OMB No. 1545-0047

2024Open to Public
Inspection

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)

Do not enter social security numbers on this form as it may be made public.

Go to www.irs.gov/Form990 for instructions and the latest information.**A For the 2024 calendar year, or tax year beginning and ending**

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	C Name of organization BERGEN FAMILY CENTER		D Employer identification number ** - *** 7611	
	Doing business as			
	Number and street (or P.O. box if mail is not delivered to street address) Room/suite 44 ARMORY STREET		E Telephone number 201-568-0817	
	City or town, state or province, country, and ZIP or foreign postal code ENGLEWOOD, NJ 07631		G Gross receipts \$ 8,229,507.	
	F Name and address of principal officer: MITCHELL SCHONFELD SAME AS C ABOVE		H(a) Is this a group return for subordinates? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No H(b) Are all subordinates included? <input type="checkbox"/> Yes <input type="checkbox"/> No If "No," attach a list. See instructions H(c) Group exemption number	
I 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				
J Website: BERGENFAMILYCENTER.ORG				
K Form of organization: <input checked="" type="checkbox"/> Corporation <input type="checkbox"/> Trust <input type="checkbox"/> Association <input type="checkbox"/> Other L Year of formation: 1922 M State of legal domicile: NJ				

Part I Summary

Activities & Governance	1 Briefly describe the organization's mission or most significant activities: TO PROVIDE CHILD AND ADULT DAYCARE, MENTAL HEALTH AND THERAPEUTIC SERVICES, CONSULTATION AND		
	2 Check this box <input type="checkbox"/> if the organization discontinued its operations or disposed of more than 25% of its net assets.		
	3 Number of voting members of the governing body (Part VI, line 1a)	3	24
	4 Number of independent voting members of the governing body (Part VI, line 1b)	4	24
	5 Total number of individuals employed in calendar year 2024 (Part V, line 2a)	5	167
	6 Total number of volunteers (estimate if necessary)	6	75
	7a Total unrelated business revenue from Part VIII, column (C), line 12	7a	0.
7b Net unrelated business taxable income from Form 990-T, Part I, line 11	7b	0.	
Revenue	8 Contributions and grants (Part VIII, line 1h)	Prior Year	Current Year
	9 Program service revenue (Part VIII, line 2g)	6,145,772.	4,431,573.
	10 Investment income (Part VIII, column (A), lines 3, 4, and 7d)	1,739,629.	2,163,226.
	11 Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)	56,855.	106,420.
	12 Total revenue - add lines 8 through 11 (must equal Part VIII, column (A), line 12)	69,991.	-9,059.
		8,012,247.	6,692,160.
Expenses	13 Grants and similar amounts paid (Part IX, column (A), lines 1-3)	0.	0.
	14 Benefits paid to or for members (Part IX, column (A), line 4)	0.	0.
	15 Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10)	4,672,997.	5,207,313.
	16a Professional fundraising fees (Part IX, column (A), line 11e)	37,390.	25,763.
	b Total fundraising expenses (Part IX, column (D), line 25)	296,629.	
	17 Other expenses (Part IX, column (A), lines 11a-11d, 11f-24e)	1,098,754.	1,337,772.
	18 Total expenses. Add lines 13-17 (must equal Part IX, column (A), line 25)	5,809,141.	6,570,848.
19 Revenue less expenses. Subtract line 18 from line 12	2,203,106.	121,312.	
Net Assets or Fund Balances	20 Total assets (Part X, line 16)	Beginning of Current Year	End of Year
	21 Total liabilities (Part X, line 26)	8,306,246.	8,555,076.
	22 Net assets or fund balances. Subtract line 21 from line 20	339,764.	326,122.
		7,966,482.	8,228,954.

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.

Sign Here	Signature of officer		Date		
	FRANK SKUTHAN, TREASURER				
Paid Preparer Use Only	Preparer's name	Preparer's signature	Date	Check if self-employed <input type="checkbox"/>	PTIN
	PATRICK F. HEENEY, CPA	PATRICK F. HEENEY, C	07/29/25		P00020980
	Firm's name	Firm's EIN			
	STEVEN T. CIRILLO, CPA LLC	** - *** 0134			
	Firm's address	Phone no.			
	345 KINDERKAMACK ROAD, SUITE C	2016664477			
	WESTWOOD, NJ 07675				

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

LHA For Paperwork Reduction Act Notice, see the separate instructions.

432001 12-10-24

Form **990** (2024)**SEE SCHEDULE O FOR ORGANIZATION MISSION STATEMENT CONTINUATION**

Part III Statement of Program Service AccomplishmentsCheck if Schedule O contains a response or note to any line in this Part III ☒ **X**

- 1** Briefly describe the organization's mission:
TO PROVIDE MENTAL HEALTH, EDUCATIONAL, CASE MANAGEMENT AND RECREATIONAL PROGRAMS TO INDIVIDUALS, FAMILIES AND GROUPS, FROM AGES INFANCY TO OLDER ADULTS.
-
- 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
 If "Yes," describe these new services on Schedule O.
- 3** Did the organization cease conducting, or make significant changes in how it conducts, any program services? ☐ Yes ☒ No
 If "Yes," describe these changes on Schedule O.
- 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 \$ 2,897,189. including grants of \$) (Revenue \$ 1,942,021.)
CHILDRENS SERVICES - TO PROVIDE CHILDRENS EDUCATION, DAY CARE, ENRICHMENT AND HOME INSTRUCTION TO 357 CHILDREN AGES INFANT TO 9. THIS INCLUDES A PARTNERSHIP WITH THE ENGLEWOOD PUBLIC SCHOOL TO EDUCATE THEIR ENROLLED PRE-KINDERGARTEN 3-YEAR-OLD STUDENTS. OTHER PROGRAMS ARE FOR COMMUNITY MEMBERS AND INCLUDE EARLY LEARNING, AFTER SCHOOL AND SUMMER SERVICES.
-
- 4b** (Code:) (Expenses \$ 754,102. including grants of \$) (Revenue \$ 80,579.)
OLDER ADULT SERVICES - TO PROVIDE COMPREHENSIVE OLDER ADULT PROGRAMS TO 449 OLDER ADULTS. THIS INCLUDES ADULT DAY CARE, HOME BOUND SERVICES, EDUCATION, FITNESS, WELLNESS PROGRAMS, AND SUPPORT FOR CARGIVERS.
-
- 4c** (Code:) (Expenses \$ 885,600. including grants of \$) (Revenue \$ 1,275.)
ADOLESCENT SERVICES - TO PROVIDE COMPREHENSIVE ADOLESCENT SERVICES TO 987 TEENS AGES 12 TO 19. THIS INCLUDES SCHOOL BASED YOUTH SERVICES PROVIDING MENTAL HEALTH, ACADEMIC SUPPORT AND WORKPLACE READINESS. SUMMER, WEEKEND AND AFTER-SCHOOL ENRICHMENT ARE ALSO PROVIDED.
-
- 4d** Other program services (Describe on Schedule O.)
 (Expenses \$ 799,124. including grants of \$) (Revenue \$ 139,351.)
- 4e** Total program service expenses 5,336,015.

Part IV Checklist of Required Schedules

	Yes	No
1 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>	1 X	
2 Is the organization required to complete <i>Schedule B, Schedule of Contributors</i> ? See instructions	2 X	
3 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>	3	X
4 Section 501(c)(3) organizations. 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>	4	X
5 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 Rev. Proc. 98-19? <i>If "Yes," complete Schedule C, Part III</i>	5	X
6 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>	6	X
7 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>	7	X
8 Did the organization maintain collections of works of art, historical treasures, or other similar assets? <i>If "Yes," complete Schedule D, Part III</i>	8	X
9 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>	9	X
10 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>	10 X	
11 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.		
a 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>	11a X	
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>	11b	X
c 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>	11c	X
d 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>	11d	X
e Did the organization report an amount for other liabilities in Part X, line 25? <i>If "Yes," complete Schedule D, Part X</i>	11e	X
f 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>	11f X	
12a Did the organization obtain separate, independent audited financial statements for the tax year? <i>If "Yes," complete Schedule D, Parts XI and XII</i>	12a X	
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>	12b	X
13 Is the organization a school described in section 170(b)(1)(A)(ii)? <i>If "Yes," complete Schedule E</i>	13	X
14a Did the organization maintain an office, employees, or agents outside of the United States?	14a	X
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>	14b	X
15 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>	15	X
16 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>	16	X
17 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. See instructions</i>	17 X	
18 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>	18 X	
19 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>	19	X
20a Did the organization operate one or more hospital facilities? <i>If "Yes," complete Schedule H</i>	20a	X
b If "Yes" to line 20a, did the organization attach a copy of its audited financial statements to this return?	20b	
21 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>	21	X

Part IV Checklist of Required Schedules (continued)

	Yes	No
22 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
23 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	
24a 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 Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?		
c Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds?		
d Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?		
25a Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations. 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 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
26 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
27 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
28 Was the organization a party to a business transaction with one of the following parties? (See the Schedule L, Part IV, instructions for applicable filing thresholds, conditions, and exceptions):		
a A current or former officer, director, trustee, key employee, creator or founder, or substantial contributor? If "Yes," complete Schedule L, Part IV		X
b A family member of any individual described in line 28a? If "Yes," complete Schedule L, Part IV		X
c A 35% controlled entity of one or more individuals and/or organizations described in line 28a or 28b? If "Yes," complete Schedule L, Part IV		X
29 Did the organization receive more than \$25,000 in noncash contributions? If "Yes," complete Schedule M		X
30 Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? If "Yes," complete Schedule M		X
31 Did the organization liquidate, terminate, or dissolve and cease operations? If "Yes," complete Schedule N, Part I		X
32 Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? If "Yes," complete Schedule N, Part II		X
33 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
34 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
35a Did the organization have a controlled entity within the meaning of section 512(b)(13)?		X
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		
36 Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization? If "Yes," complete Schedule R, Part V, line 2		X
37 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
38 Did the organization complete Schedule O and provide explanations on Schedule O for Part VI, lines 11b and 19?	X	

Note: All Form 990 filers are required to complete Schedule O

Part V Statements Regarding Other IRS Filings and Tax ComplianceCheck if Schedule O contains a response or note to any line in this Part V ☐

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

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

		Yes	No
2a Enter the number of employees reported on Form W-3, Transmittal of Wage and Tax Statements, filed for the calendar year ending with or within the year covered by this return	2a 167		
b If at least one is reported on line 2a, did the organization file all required federal employment tax returns?	2b	X	
3a Did the organization have unrelated business gross income of \$1,000 or more during the year?	3a		X
b If "Yes," has it filed a Form 990-T for this year? If "No" to line 3b, provide an explanation on Schedule O	3b		
4a At any time during the calendar year, did the organization have an interest in, or a signature or other authority over, a financial account in a foreign country (such as a bank account, securities account, or other financial account)?	4a		X
b If "Yes," enter the name of the foreign country See instructions for filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR).			
5a Was the organization a party to a prohibited tax shelter transaction at any time during the tax year?	5a		X
b Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction?	5b		X
c If "Yes" to line 5a or 5b, did the organization file Form 8886-T?	5c		
6a Does the organization have annual gross receipts that are normally greater than \$100,000, and did the organization solicit any contributions that were not tax deductible as charitable contributions?	6a		X
b If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?	6b		
7 Organizations that may receive deductible contributions under section 170(c).			
a Did the organization receive a payment in excess of \$75 made partly as a contribution and partly for goods and services provided to the payor?	7a	X	
b If "Yes," did the organization notify the donor of the value of the goods or services provided?	7b	X	
c Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282?	7c		X
d If "Yes," indicate the number of Forms 8282 filed during the year	7d		
e Did the organization receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	7e		X
f Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?	7f		X
g If the organization received a contribution of qualified intellectual property, did the organization file Form 8899 as required?	7g		
h If the organization received a contribution of cars, boats, airplanes, or other vehicles, did the organization file a Form 1098-C?	7h		
8 Sponsoring organizations maintaining donor advised funds. Did a donor advised fund maintained by the sponsoring organization have excess business holdings at any time during the year?	8		
9 Sponsoring organizations maintaining donor advised funds.			
a Did the sponsoring organization make any taxable distributions under section 4966?	9a		
b Did the sponsoring organization make a distribution to a donor, donor advisor, or related person?	9b		
10 Section 501(c)(7) organizations. Enter:			
a Initiation fees and capital contributions included on Part VIII, line 12	10a		
b Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities	10b		
11 Section 501(c)(12) organizations. Enter:			
a Gross income from members or shareholders	11a		
b Gross income from other sources. (Do not net amounts due or paid to other sources against amounts due or received from them.)	11b		
12a Section 4947(a)(1) non-exempt charitable trusts. Is the organization filing Form 990 in lieu of Form 1041?	12a		
b If "Yes," enter the amount of tax-exempt interest received or accrued during the year	12b		
13 Section 501(c)(29) qualified nonprofit health insurance issuers.			
a Is the organization licensed to issue qualified health plans in more than one state? Note: See the instructions for additional information the organization must report on Schedule O.	13a		
b Enter the amount of reserves the organization is required to maintain by the states in which the organization is licensed to issue qualified health plans	13b		
c Enter the amount of reserves on hand	13c		
14a Did the organization receive any payments for indoor tanning services during the tax year?	14a		X
b If "Yes," has it filed a Form 720 to report these payments? If "No," provide an explanation on Schedule O	14b		
15 Is the organization subject to the section 4960 tax on payment(s) of more than \$1,000,000 in remuneration or excess parachute payment(s) during the year? If "Yes," see the instructions and file Form 4720, Schedule N.	15		X
16 Is the organization an educational institution subject to the section 4968 excise tax on net investment income? If "Yes," complete Form 4720, Schedule O.	16		X
17 Section 501(c)(21) organizations. Did the trust, or any disqualified or other person engage in any activities that would result in the imposition of an excise tax under section 4951, 4952 or 4953? If "Yes," complete Form 6069.	17		

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

☒**Section A. Governing Body and Management**

	Yes	No
1a Enter the number of voting members of the governing body at the end of the tax year 1a 24 If there are material differences in voting rights among members of the governing body, or if the governing body delegated broad authority to an executive committee or similar committee, explain on Schedule O.		
b Enter the number of voting members included on line 1a, above, who are independent 1b 24		
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? 2		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? 3		X
4 Did the organization make any significant changes to its governing documents since the prior Form 990 was filed? 4		X
5 Did the organization become aware during the year of a significant diversion of the organization's assets? 5		X
6 Did the organization have members or stockholders? 6		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? 7a		X
b Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or persons other than the governing body? 7b		X
8 Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following:		
a The governing body? 8a	X	
b Each committee with authority to act on behalf of the governing body? 8b	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 9		X

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

	Yes	No
10a Did the organization have local chapters, branches, or affiliates? 10a		X
b 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? 10b		
11a Has the organization provided a complete copy of this Form 990 to all members of its governing body before filing the form? 11a	X	
b Describe on 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 12a	X	
b Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts? 12b	X	
c Did the organization regularly and consistently monitor and enforce compliance with the policy? If "Yes," describe on Schedule O how this was done 12c	X	
13 Did the organization have a written whistleblower policy? 13	X	
14 Did the organization have a written document retention and destruction policy? 14	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 15a	X	
b Other officers or key employees of the organization 15b	X	
If "Yes" to line 15a or 15b, describe the process on 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? 16a		X
b 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? 16b		

Section C. Disclosure

17 List the states with which a copy of this Form 990 is required to be filed NJ

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 ☐ 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
ABEL BANTYIWALU - (201) 567-1495
228 GRAND AVENUE, ENGLEWOOD, NJ 07631

Part VII Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent ContractorsCheck 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 the 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, box 6 of Form 1099-MISC, and/or box 1 of Form 1099-NEC) 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 the 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/1099-NEC)	(E) Reportable compensation from related organizations (W-2/1099-MISC/1099-NEC)	(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) KAILEEN ALSTON TRUSTEE	2.00	X						0.	0.	0.
(2) INGRID BRADLEY TRUSTEE	2.00	X						0.	0.	0.
(3) ANITA BUCHAKJIAN TRUSTEE	2.00	X						0.	0.	0.
(4) PETER CROONQUIST TRUSTEE	2.00	X						0.	0.	0.
(5) VANESSA GONZALEZ TRUSTEE	2.00	X						0.	0.	0.
(6) PHYLLIS GROSSMAN TRUSTEE	2.00	X						0.	0.	0.
(7) SHEL GROSSMAN TRUSTEE	2.00	X						0.	0.	0.
(8) NANCY HONG TRUSTEE	2.00	X						0.	0.	0.
(9) IRINA KASHAN TRUSTEE	2.00	X						0.	0.	0.
(10) COURTNEY LEVI TRUSTEE	2.00	X						0.	0.	0.
(11) NANCY MARKS TRUSTEE	2.00	X						0.	0.	0.
(12) LAURA MATHIEU TRUSTEE	2.00	X						0.	0.	0.
(13) INA MILLER-SILVERSTEIN TRUSTEE	2.00	X						0.	0.	0.
(14) DANA ROMITA TRUSTEE	2.00	X						0.	0.	0.
(15) LOUISE SCHWARTZ TRUSTEE	2.00	X						0.	0.	0.
(16) SHELLY TAUB TRUSTEE	2.00	X						0.	0.	0.
(17) JAYANNE TEDESCO TRUSTEE	2.00	X						0.	0.	0.

Part VII Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees (continued)

(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/1099-NEC)	(E) Reportable compensation from related organizations (W-2/1099-MISC/1099-NEC)	(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			
(18) JOSEPH VOGLER TRUSTEE	2.00	X						0.	0.	0.
(19) EMMELINE WEXER TRUSTEE	2.00	X						0.	0.	0.
(20) HARRY MARTIN CHAIRPERSON	2.00	X		X				0.	0.	0.
(21) JASON BAYNES VICE CHAIRPERSON	2.00	X		X				0.	0.	0.
(22) ALLISA K. RUDIN VICE CHAIRPERSON	2.00	X		X				0.	0.	0.
(23) MARY FRISBY SECRETARY	2.00	X		X				0.	0.	0.
(24) FRANK SKUTHAN TREASURER	2.00	X		X				0.	0.	0.
(25) MITCHELL SCHONFELD PRESIDENT / CEO	35.00			X				179,101.	0.	9,957.
(26) DAVIA VALENZUELA DIRECTOR HUMAN RESOURCES	35.00					X		105,828.	0.	15,018.
1b Subtotal								284,929.	0.	24,975.
c Total from continuation sheets to Part VII, Section A								447,905.	0.	24,081.
d Total (add lines 1b and 1c)								732,834.	0.	49,056.

2 Total number of individuals (including but not limited to those listed above) who received more than \$100,000 of reportable compensation from the organization

6

3 Did the organization list any **former** officer, director, trustee, key employee, or highest compensated employee on line 1a? If "Yes," complete Schedule J for such individual

	Yes	No
3		X
4	X	
5		X

4 For any individual listed on line 1a, is the sum of reportable compensation and other compensation from the organization and related organizations greater than \$150,000? If "Yes," complete Schedule J for such individual

5 Did any person listed on line 1a receive or accrue compensation from any unrelated organization or individual for services rendered to the organization? If "Yes," complete Schedule J for such person

Section B. Independent Contractors

1 Complete this table for your five highest compensated independent contractors that received more than \$100,000 of compensation from the organization. Report compensation for the calendar year ending with or within the organization's tax year.

(A) Name and business address	(B) Description of services	(C) Compensation
NONE		

2 Total number of independent contractors (including but not limited to those listed above) who received more than \$100,000 of compensation from the organization

0

SEE PART VII, SECTION A CONTINUATION SHEETS

432201
04-01-24

Part VIII Statement of RevenueCheck 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
Contributions, Gifts, Grants and Other Similar Amounts	1 a	Federated campaigns	1a				
	b	Membership dues	1b				
	c	Fundraising events	1c	376,599.			
	d	Related organizations	1d				
	e	Government grants (contributions)	1e	3,256,760.			
	f	All other contributions, gifts, grants, and similar amounts not included above ...	1f	798,214.			
	g	Noncash contributions included in lines 1a-1f	1g	\$			
	h	Total. Add lines 1a-1f		4,431,573.			
Program Service Revenue	2 a	CLIENT FEES & SERVICES	Business Code	624100	2,163,226.	2,163,226.	
	b						
	c						
	d						
	e						
	f	All other program service revenue					
	g	Total. Add lines 2a-2f		2,163,226.			
	Other Revenue	3	Investment income (including dividends, interest, and other similar amounts)		59,773.		
4		Income from investment of tax-exempt bond proceeds					
5		Royalties					
6 a		Gross rents	(i) Real	(ii) Personal			
b		Less: rental expenses ...					
c		Rental income or (loss)					
d		Net rental income or (loss)					
7 a		Gross amount from sales of assets other than inventory	(i) Securities	(ii) Other			
b		Less: cost or other basis and sales expenses					
c		Gain or (loss)					
d		Net gain or (loss)			46,647.		46,647.
8 a		Gross income from fundraising events (not including \$ 376,599. of contributions reported on line 1c). See Part IV, line 18			34,932.		
b		Less: direct expenses			60,408.		
c		Net income or (loss) from fundraising events			-25,476.		-25,476.
9 a	Gross income from gaming activities. See Part IV, line 19						
b	Less: direct expenses						
c	Net income or (loss) from gaming activities						
10 a	Gross sales of inventory, less returns and allowances						
b	Less: cost of goods sold						
c	Net income or (loss) from sales of inventory						
Miscellaneous Revenue	11 a	MISCELLANEOUS	Business Code	624100	16,417.		16,417.
	b						
	c						
	d	All other revenue					
	e	Total. Add lines 11a-11d		16,417.			
	12	Total revenue. See instructions		6,692,160.	2,163,226.	0.	97,361.

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	189,158.		189,158.	
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	4,160,178.	3,587,650.	408,111.	164,417.
8 Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions)	90,646.	82,442.	5,211.	2,993.
9 Other employee benefits	431,614.	360,285.	54,740.	16,589.
10 Payroll taxes	335,717.	279,948.	43,141.	12,628.
11 Fees for services (nonemployees):				
a Management				
b Legal	71,987.	394.	71,593.	
c Accounting	27,425.		27,425.	
d Lobbying				
e Professional fundraising services. See Part IV, line 17	25,763.			25,763.
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.)	233,438.	175,968.	30,121.	27,349.
12 Advertising and promotion	21,772.	10,068.	960.	10,744.
13 Office expenses				
14 Information technology				
15 Royalties				
16 Occupancy	135,546.	130,129.	5,133.	284.
17 Travel				
18 Payments of travel or entertainment expenses for any federal, state, or local public officials				
19 Conferences, conventions, and meetings	16,972.	16,937.	35.	
20 Interest				
21 Payments to affiliates				
22 Depreciation, depletion, and amortization	141,825.	110,101.	24,889.	6,835.
23 Insurance	48,524.	43,217.	3,538.	1,769.
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 SUPPLIES	370,298.	333,073.	16,569.	20,656.
b REPAIRS AND MAINTENANCE	119,027.	107,244.	11,068.	715.
c MISCELLANEOUS	87,777.	48,502.	37,120.	2,155.
d TRANSPORTATION	22,648.	22,521.	97.	30.
e All other expenses	40,533.	27,536.	9,295.	3,702.
25 Total functional expenses. Add lines 1 through 24e	6,570,848.	5,336,015.	938,204.	296,629.
26 Joint costs. Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation. Check here <input type="checkbox"/> if following SOP 98-2 (ASC 958-720)				

Part X Balance SheetCheck if Schedule O contains a response or note to any line in this Part X ☐

		(A) Beginning of year		(B) End of year
Assets	1 Cash - non-interest-bearing	2,442,491.	1	2,431,630.
	2 Savings and temporary cash investments		2	
	3 Pledges and grants receivable, net	2,723,924.	3	1,482,274.
	4 Accounts receivable, net	78,550.	4	101,869.
	5 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		5	
	6 Loans and other receivables from other disqualified persons (as defined under section 4958(f)(1)), and persons described in section 4958(c)(3)(B)		6	
	7 Notes and loans receivable, net		7	
	8 Inventories for sale or use		8	
	9 Prepaid expenses and deferred charges		9	
	10a Land, buildings, and equipment: cost or other basis. Complete Part VI of Schedule D	10a 4,075,093.		
	b Less: accumulated depreciation	10b 2,372,088.		
	11 Investments - publicly traded securities	1,761,821.	10c	1,703,005.
	12 Investments - other securities. See Part IV, line 11	1,195,549.	11	2,784,212.
	13 Investments - program-related. See Part IV, line 11		12	
	14 Intangible assets		13	
	15 Other assets. See Part IV, line 11	103,911.	14	
16 Total assets. Add lines 1 through 15 (must equal line 33)	8,306,246.	15	52,086.	
17 Accounts payable and accrued expenses	339,764.	16	8,555,076.	
18 Grants payable		17	326,122.	
19 Deferred revenue		18		
20 Tax-exempt bond liabilities		19		
21 Escrow or custodial account liability. Complete Part IV of Schedule D		20		
22 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		21		
23 Secured mortgages and notes payable to unrelated third parties		22		
24 Unsecured notes and loans payable to unrelated third parties		23		
25 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		24		
26 Total liabilities. Add lines 17 through 25	339,764.	25		
27 Net assets without donor restrictions	5,854,793.	26	326,122.	
28 Net assets with donor restrictions	2,111,689.	27	6,052,201.	
29 Capital stock or trust principal, or current funds		28	2,176,753.	
30 Paid-in or capital surplus, or land, building, or equipment fund		29		
31 Retained earnings, endowment, accumulated income, or other funds		30		
32 Total net assets or fund balances	7,966,482.	31		
33 Total liabilities and net assets/fund balances	8,306,246.	32	8,228,954.	
33 Total liabilities and net assets/fund balances		33	8,555,076.	

Form 990 (2024)

Part XI Reconciliation of Net AssetsCheck if Schedule O contains a response or note to any line in this Part XI ☐

1	Total revenue (must equal Part VIII, column (A), line 12)	1	6,692,160.
2	Total expenses (must equal Part IX, column (A), line 25)	2	6,570,848.
3	Revenue less expenses. Subtract line 2 from line 1	3	121,312.
4	Net assets or fund balances at beginning of year (must equal Part X, line 32, column (A))	4	7,966,482.
5	Net unrealized gains (losses) on investments	5	49,276.
6	Donated services and use of facilities	6	91,884.
7	Investment expenses	7	
8	Prior period adjustments	8	
9	Other changes in net assets or fund balances (explain on Schedule O)	9	0.
10	Net assets or fund balances at end of year. Combine lines 3 through 9 (must equal Part X, line 32, column (B))	10	8,228,954.

Part XII Financial Statements and ReportingCheck if Schedule O contains a response or note to any line in this Part XII ☐

	Yes	No
1 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 on Schedule O.		
2a 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	2a	X
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	2b	X
c 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.	2c	X
3a As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Uniform Guidance, 2 C.F.R. Part 200, Subpart F? _____	3a	X
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 _____	3b	X

Form 990 (2024)

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) 2020	(b) 2021	(c) 2022	(d) 2023	(e) 2024	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")	4703664.	4211959.	4623124.	5742678.	4457336.	23738761.
2 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
3 The value of services or facilities furnished by a governmental unit to the organization without charge						
4 Total. Add lines 1 through 3	4703664.	4211959.	4623124.	5742678.	4457336.	23738761.
5 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)						
6 Public support. Subtract line 5 from line 4.						23738761.

Section B. Total Support

Calendar year (or fiscal year beginning in)	(a) 2020	(b) 2021	(c) 2022	(d) 2023	(e) 2024	(f) Total
7 Amounts from line 4	4703664.	4211959.	4623124.	5742678.	4457336.	23738761.
8 Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources	51,406.	36,692.	15,372.	56,855.	106,420.	266,745.
9 Net income from unrelated business activities, whether or not the business is regularly carried on						
10 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.)	21,906.	23,086.	9,102.	94,412.	16,417.	164,923.
11 Total support. Add lines 7 through 10						24170429.
12 Gross receipts from related activities, etc. (see instructions)					12	8,183,117.
13 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						<input type="checkbox"/>

Section C. Computation of Public Support Percentage

14 Public support percentage for 2024 (line 6, column (f), divided by line 11, column (f))	14	98.21 %
15 Public support percentage from 2023 Schedule A, Part II, line 14	15	98.10 %
16a 33 1/3% support test - 2024. If the organization did not check the box on line 13, and line 14 is 33 1/3% or more, check this box and stop here. The organization qualifies as a publicly supported organization		<input checked="" type="checkbox"/>
b 33 1/3% support test - 2023. 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 stop here. The organization qualifies as a publicly supported organization		<input type="checkbox"/>
17a 10% -facts-and-circumstances test - 2024. 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 stop here. 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 10% -facts-and-circumstances test - 2023. 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 stop here. Explain in Part VI how the organization meets the facts-and-circumstances test. The organization qualifies as a publicly supported organization		<input type="checkbox"/>
18 Private foundation. 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) 2020	(b) 2021	(c) 2022	(d) 2023	(e) 2024	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")						
2 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						
3 Gross receipts from activities that are not an unrelated trade or business under section 513						
4 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
5 The value of services or facilities furnished by a governmental unit to the organization without charge						
6 Total. Add lines 1 through 5						
7a Amounts included on lines 1, 2, and 3 received from disqualified persons						
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						
c Add lines 7a and 7b						
8 Public support. (Subtract line 7c from line 6.)						

Section B. Total Support

Calendar year (or fiscal year beginning in)	(a) 2020	(b) 2021	(c) 2022	(d) 2023	(e) 2024	(f) Total
9 Amounts from line 6						
10a Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources						
b Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975						
c Add lines 10a and 10b						
11 Net income from unrelated business activities not included on line 10b, whether or not the business is regularly carried on						
12 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.)						
13 Total support. (Add lines 9, 10c, 11, and 12.)						

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

15 Public support percentage for 2024 (line 8, column (f), divided by line 13, column (f))	15	%
16 Public support percentage from 2023 Schedule A, Part III, line 15	16	%

Section D. Computation of Investment Income Percentage

17 Investment income percentage for 2024 (line 10c, column (f), divided by line 13, column (f))	17	%
18 Investment income percentage from 2023 Schedule A, Part III, line 17	18	%

19a 33 1/3% support tests - 2024. 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 - 2023. 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 on line 12 of 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
1 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>		
2 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>		
3a 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 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>		
c 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>		
4a 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 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>		
c 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>		
5a 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 Type I or Type II only. Was any added or substituted supported organization part of a class already designated in the organization's organizing document?		
c Substitutions only. Was the substitution the result of an event beyond the organization's control?		
6 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>		
7 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).</i>		
8 Did the organization make a loan to a disqualified person (as defined in section 4958) not described on line 7? <i>If "Yes," complete Part I of Schedule L (Form 990).</i>		
9a 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 Did one or more disqualified persons (as defined on 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>		
c Did a disqualified person (as defined on 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>		
10a 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 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
11 Has the organization accepted a gift or contribution from any of the following persons?		
a A person who directly or indirectly controls, either alone or together with persons described on lines 11b and 11c below, the governing body of a supported organization?		
11a		
b A family member of a person described on line 11a above?		
11b		
c A 35% controlled entity of a person described on line 11a or 11b above? If "Yes" to line 11a, 11b, or 11c, provide detail in Part VI .		
11c		

Section B. Type I Supporting Organizations

	Yes	No
1 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 Part VI 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.		
1		
2 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 Part VI how providing such benefit carried out the purposes of the supported organization(s) that operated, supervised, or controlled the supporting organization.		
2		

Section C. Type II Supporting Organizations

	Yes	No
1 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 Part VI how control or management of the supporting organization was vested in the same persons that controlled or managed the supported organization(s).		
1		

Section D. All Type III Supporting Organizations

	Yes	No
1 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?		
1		
2 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 Part VI how the organization maintained a close and continuous working relationship with the supported organization(s).		
2		
3 By reason of the relationship described on 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 Part VI the role the organization's supported organizations played in this regard.		
3		

Section E. Type III Functionally Integrated Supporting Organizations

1 Check the box next to the method that the organization used to satisfy the Integral Part Test during the year (see instructions).			
a <input type="checkbox"/> The organization satisfied the Activities Test. Complete line 2 below.			
b <input type="checkbox"/> The organization is the parent of each of its supported organizations. Complete line 3 below.			
c <input type="checkbox"/> The organization supported a governmental entity. Describe in Part VI how you supported a governmental entity (see instructions).			
2 Activities Test. Answer lines 2a and 2b below.			
a 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 Part VI 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.			
2a			
b Did the activities described on 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 Part VI the reasons for the organization's position that its supported organization(s) would have engaged in these activities but for the organization's involvement.			
2b			
3 Parent of Supported Organizations. Answer lines 3a and 3b below.			
a 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 Part VI .			
3a			
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 Part VI the role played by the organization in this regard.			
3b			

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.

Section A - Adjusted Net Income		(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 Adjusted Net Income (subtract lines 5, 6, and 7 from line 4)	8		

Section B - Minimum Asset Amount		(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 Total (add lines 1a, 1b, and 1c)	1d		
e Discount claimed for blockage or other factors (<i>explain in detail in Part VI</i>):			
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 Minimum Asset Amount (add line 7 to line 6)	8		

Section C - Distributable Amount			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 Distributable Amount. 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)

Section D - Distributions		Current Year
1 Amounts paid to supported organizations to accomplish exempt purposes	1	
2 Amounts paid to perform activity that directly furthers exempt purposes of supported organizations, in excess of income from activity	2	
3 Administrative expenses paid to accomplish exempt purposes of supported organizations	3	
4 Amounts paid to acquire exempt-use assets	4	
5 Qualified set-aside amounts (prior IRS approval required - <i>provide details in Part VI</i>)	5	
6 Other distributions (describe in Part VI). See instructions.	6	
7 Total annual distributions. Add lines 1 through 6.	7	
8 Distributions to attentive supported organizations to which the organization is responsive (<i>provide details in Part VI</i>). See instructions.	8	
9 Distributable amount for 2024 from Section C, line 6	9	
10 Line 8 amount divided by line 9 amount	10	

Section E - Distribution Allocations (see instructions)	(i) Excess Distributions	(ii) Underdistributions Pre-2024	(iii) Distributable Amount for 2024
1 Distributable amount for 2024 from Section C, line 6			
2 Underdistributions, if any, for years prior to 2024 (reasonable cause required - <i>explain in Part VI</i>). See instructions.			
3 Excess distributions carryover, if any, to 2024			
a From 2019			
b From 2020			
c From 2021			
d From 2022			
e From 2023			
f Total of lines 3a through 3e			
g Applied to under distributions of prior years			
h Applied to 2024 distributable amount			
i Carryover from 2019 not applied (see instructions)			
j Remainder. Subtract lines 3g, 3h, and 3i from line 3f.			
4 Distributions for 2024 from Section D, line 7: \$			
a Applied to underdistributions of prior years			
b Applied to 2024 distributable amount			
c Remainder. Subtract lines 4a and 4b from line 4.			
5 Remaining underdistributions for years prior to 2024, if any. Subtract lines 3g and 4a from line 2. For result greater than zero, <i>explain in Part VI</i> . See instructions.			
6 Remaining underdistributions for 2024. Subtract lines 3h and 4b from line 1. For result greater than zero, <i>explain in Part VI</i> . See instructions.			
7 Excess distributions carryover to 2025. Add lines 3j and 4c.			
8 Breakdown of line 7:			
a Excess from 2020			
b Excess from 2021			
c Excess from 2022			
d Excess from 2023			
e Excess from 2024			

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.)

**Schedule B
(Form 990)**

(Rev. December 2024)
Department of the Treasury
Internal Revenue Service

Schedule of Contributors

Attach to Form 990, 990-EZ, or 990-PF.
Go to www.irs.gov/Form990 for the latest information.

OMB No. 1545-0047

Name of the organization

BERGEN FAMILY CENTER

Employer identification number

**** - ***7611**

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), 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), 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).

Name of organization	Employer identification number
BERGEN FAMILY CENTER	** - ***7611

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
<u>1</u>		\$ <u>881,148.</u>	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
<u>2</u>		\$ <u>200,000.</u>	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
<u>3</u>		\$ <u>240,908.</u>	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
<u>4</u>		\$ <u>149,259.</u>	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
<u>5</u>		\$ <u>958,758.</u>	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
<u>6</u>		\$ <u>386,370.</u>	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
BERGEN FAMILY CENTER	** - ***7611

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		\$ 370,000.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
8		\$ 410,317.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
9		\$ 90,000.	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.)

Employer identification number

-*7611

Part II

[illegible]

Name of organization	Employer identification number
BERGEN FAMILY CENTER	** - ***7611

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
(e) Transfer of gift			
Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee	
(e) Transfer of gift			
Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee	
(e) Transfer of gift			
Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee	
(e) Transfer of gift			
Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee	

SCHEDULE D
(Form 990)

(Rev. December 2024)
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

Open to Public
Inspection

Name of the organization

BERGEN FAMILY CENTER

Employer identification number

-*7611

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.

	(a) Donor advised funds	(b) Funds and other accounts
1 Total number at end of year		
2 Aggregate value of contributions to (during year)		
3 Aggregate value of grants from (during year)		
4 Aggregate value at end of year		
5 Did the organization inform all donors and donor advisors in writing that the assets held in donor advised funds are the organization's property, subject to the organization's exclusive legal control?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
6 Did the organization inform all grantees, donors, and donor advisors in writing that grant funds can be used only for charitable purposes and not for the benefit of the donor or donor advisor, or for any other purpose conferring impermissible private benefit?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

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

1 Purpose(s) of conservation easements held by the organization (check all that apply).

<input type="checkbox"/> Preservation of land for public use (for example, recreation or education)	<input type="checkbox"/> Preservation of a historically important land area
<input type="checkbox"/> Protection of natural habitat	<input type="checkbox"/> Preservation of a certified historic structure
<input type="checkbox"/> Preservation of open space	

2 Complete lines 2a through 2d if the organization held a qualified conservation contribution in the form of a conservation easement on the last day of the tax year.

	Held at the End of the Tax Year
a Total number of conservation easements	2a
b Total acreage restricted by conservation easements	2b
c Number of conservation easements on a certified historic structure included on line 2a	2c
d Number of conservation easements included on line 2c acquired after July 25, 2006, and not on a historic structure listed in the National Register	2d

3 Number of conservation easements modified, transferred, released, extinguished, or terminated by the organization during the tax year

4 Number of states where property subject to conservation easement is located

5 Does the organization have a written policy regarding the periodic monitoring, inspection, handling of violations, and enforcement of the conservation easements it holds?

☐ Yes ☐ No

6 Staff and volunteer hours devoted to monitoring, inspecting, handling of violations, and enforcing conservation easements during the year

7 Amount of expenses incurred in monitoring, inspecting, handling of violations, and enforcing conservation easements during the year

8 Does each conservation easement reported on line 2d above satisfy the requirements of section 170(h)(4)(B)(i) and section 170(h)(4)(B)(ii)?

☐ Yes ☐ No

9 In Part XIII, describe how the organization reports conservation easements in its revenue and expense statement and balance sheet, and include, if applicable, the text of the footnote to the organization's financial statements that describes the organization's accounting for conservation easements.

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.

1a If the organization elected, as permitted under FASB ASC 958, not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide in Part XIII the text of the footnote to its financial statements that describes these items.

b If the organization elected, as permitted under FASB ASC 958, to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items.

(i) Revenue included on Form 990, Part VIII, line 1 \$

(ii) Assets included in Form 990, Part X \$

2 If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under FASB ASC 958 relating to these items:

a Revenue included on Form 990, Part VIII, line 1 \$

b Assets included in Form 990, Part X \$

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

d ☐ Loan or exchange program

b ☐ Scholarly research

e ☐ Other _____

c ☐ Preservation for future generations

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
1c Beginning balance	
1d Additions during the year	
1e Distributions during the year	
1f Ending balance	

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 in 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	108,453.	108,453.	108,453.	108,453.	108,453.
b Contributions			6,122.		
c Net investment earnings, gains, and losses	15,388.	8,026.	-6,122.		
d Grants or scholarships					
e Other expenditures for facilities and programs	15,388.	8,026.			
f Administrative expenses					
g End of year balance	108,453.	108,453.	108,453.	108,453.	108,453.

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 100 %

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:

(i) Unrelated organizations? _____

(ii) Related organizations? _____

	Yes	No
3a(i)		X
3a(ii)		X
3b		

b If "Yes" on line 3a(ii), are the related organizations listed as required on Schedule R? _____

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		335,069.		335,069.
b Buildings		1,603,961.	1,227,002.	376,959.
c Leasehold improvements		1,760,415.	854,615.	905,800.
d Equipment		356,668.	290,471.	66,197.
e Other		18,980.		18,980.
Total. Add lines 1a through 1e. (Column (d) must equal Form 990, Part X, line 10c, column (B)).				1,703,005.

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)		
Total. (Col. (b) must equal Form 990, Part X, line 12, col. (B))		

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)		
Total. (Col. (b) must equal Form 990, Part X, line 13, col. (B))		

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)	
Total. (Column (b) must equal Form 990, Part X, line 15, col. (B))	

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)	
Total. (Column (b) must equal Form 990, Part X, line 25, col. (B))	

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.

1	Total revenue, gains, and other support per audited financial statements	1	6,807,557.
2	Amounts included on line 1 but not on Form 990, Part VIII, line 12:		
a	Net unrealized gains (losses) on investments	2a	49,276.
b	Donated services and use of facilities	2b	91,884.
c	Recoveries of prior year grants	2c	
d	Other (Describe in Part XIII.)	2d	
e	Add lines 2a through 2d	2e	141,160.
3	Subtract line 2e from line 1	3	6,666,397.
4	Amounts included on Form 990, Part VIII, line 12, but not on line 1:		
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a	
b	Other (Describe in Part XIII.)	4b	25,763.
c	Add lines 4a and 4b	4c	25,763.
5	Total revenue. Add lines 3 and 4c . (This must equal Form 990, Part I, line 12.)	5	6,692,160.

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.

1	Total expenses and losses per audited financial statements	1	6,545,085.
2	Amounts included on line 1 but not on Form 990, Part IX, line 25:		
a	Donated services and use of facilities	2a	
b	Prior year adjustments	2b	
c	Other losses	2c	
d	Other (Describe in Part XIII.)	2d	
e	Add lines 2a through 2d	2e	0.
3	Subtract line 2e from line 1	3	6,545,085.
4	Amounts included on Form 990, Part IX, line 25, but not on line 1:		
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a	
b	Other (Describe in Part XIII.)	4b	25,763.
c	Add lines 4a and 4b	4c	25,763.
5	Total expenses. Add lines 3 and 4c . (This must equal Form 990, Part I, line 18.)	5	6,570,848.

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 CENTER IS EXEMPT FROM FEDERAL INCOME TAXES UNDER SECTION 501(C)(3) OF THE INTERNAL REVENUE CODE. MANAGEMENT HAS ANALYZED THE TAX POSITIONS TAKEN BY THE CENTER AND HAS CONCLUDED THAT AS OF DECEMBER 31, 2024, THERE ARE NO UNCERTAIN POSITIONS TAKEN OR EXPECTED TO BE TAKEN. THE CENTER IS SUBJECT TO ROUTINE AUDITS BY TAXING JURISDICTIONS, HOWEVER, THERE ARE CURRENTLY NO AUDITS FOR ANY TAX PERIODS IN PROCESS. MANAGEMENT BELIEVES THE CENTER IS NO LONGER SUBJECT TO INCOME TAX EXAMINATIONS FOR YEARS PRIOR TO 2021.

PART XI, LINE 4B - OTHER ADJUSTMENTS:

INCOME FROM PROFESSIONAL FUNDRAISER

PART XII, LINE 4B - OTHER ADJUSTMENTS:

INCOME RETAINED BY PROFESSIONAL FUNDRAISER

Part XIII	Supplemental Information <i>(continued)</i>
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(Rev. December 2024)
Department of the Treasury
Internal Revenue Service

Supplemental Information Regarding Fundraising or Gaming Activities
Complete if the organization answered "Yes" on Form 990, Part IV, line 17, 18, or 19, or if the organization entered more than \$15,000 on Form 990-EZ, line 6a.

OMB No. 1545-0047

Open to Public Inspection

Attach to Form 990 or Form 990-EZ.

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

Name of the organization

BERGEN FAMILY CENTER

Employer identification number

-*7611

Part I Fundraising Activities. Complete if the organization answered "Yes" on Form 990, Part IV, line 17. Form 990-EZ filers are not required to complete this part.

1 Indicate whether the organization raised funds through any of the following activities. Check all that apply.

- a** ☐ Mail solicitations
b ☐ Internet and email solicitations
c ☐ Phone solicitations
d ☐ In-person solicitations
e ☐ Solicitation of nongovernment grants
f ☐ Solicitation of government grants
g ☒ Special fundraising events

- 2 a** Did the organization have a written or oral agreement with any individual (including officers, directors, trustees, or key employees listed in Form 990, Part VII) or entity in connection with professional fundraising services? ☒ **Yes** ☐ **No**
- b** If "Yes," list the 10 highest paid individuals or entities (fundraisers) pursuant to agreements under which the fundraiser is to be compensated at least \$5,000 by the organization.

(i) Name and address of individual or entity (fundraiser)	(ii) Activity	(iii) Did fundraiser have custody or control of contributions?		(iv) Gross receipts from activity	(v) Amount paid to (or retained by) fundraiser listed in col. (i)	(vi) Amount paid to (or retained by) organization
		Yes	No			
RYCO FUNDRAISING LLC - 10 TIMBER ACRES ROAD,	PROVIDES SILENT AUCTION AT ANNUAL GALA DINNER		X	69,175.	25,763.	41,762.
Total				69,175.	25,763.	41,762.

- 3** List all states in which the organization is registered or licensed to solicit contributions or has been notified it is exempt from registration or licensing.

NJ

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.

		(a) Event #1 ANNUAL DINNER	(b) Event #2	(c) Other events NONE	(d) Total events (add col. (a) through col. (c))
		(event type)	(event type)	(total number)	
Revenue	1 Gross receipts	411,531.			411,531.
	2 Less: Contributions	376,599.			376,599.
	3 Gross income (line 1 minus line 2)	34,932.			34,932.
Direct Expenses	4 Cash prizes				
	5 Noncash prizes				
	6 Rent/facility costs	34,932.			34,932.
	7 Food and beverages				
	8 Entertainment				
	9 Other direct expenses	25,476.			25,476.
	10 Direct expense summary. Add lines 4 through 9 in column (d)				60,408.
	11 Net income summary. Subtract line 10 from line 3, column (d)				-25,476.

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.

		(a) Bingo	(b) Pull tabs/instant bingo/progressive bingo	(c) Other gaming	(d) Total gaming (add col. (a) through col. (c))
Revenue	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: _____

- 11 Does the organization conduct gaming activities with nonmembers? ☐ Yes ☐ No
- 12 Is the organization a grantor, beneficiary or trustee of a trust, or a member of a partnership or other entity formed to administer charitable gaming? ☐ Yes ☐ No
- 13 Indicate the percentage of gaming activity conducted in:
- | | | |
|-------------------------------|-----|---|
| a The organization's facility | 13a | % |
| b An outside facility | 13b | % |
- 14 Enter the name and address of the person who prepares the organization's gaming/special events books and records:

Name _____

Address _____

- 15a Does the organization have a contract with a third party from whom the organization receives gaming revenue?
- ☐
- Yes
- ☐
- No

b If "Yes," enter the amount of gaming revenue received by the organization \$ _____ and the amount of gaming revenue retained by the third party \$ _____

c If "Yes," enter the name and address of the third party:

Name _____

Address _____

- 16 Gaming manager information:

Name _____

Gaming manager compensation \$ _____

Description of services provided _____

☐ Director/officer ☐ Employee ☐ Independent contractor

- 17 Mandatory distributions:

a Is the organization required under state law to make charitable distributions from the gaming proceeds to retain the state gaming license? ☐ Yes ☐ No

b Enter the amount of distributions required under state law to be distributed to other exempt organizations or spent in the organization's own exempt activities during the tax year \$ _____

Part IV Supplemental Information. Provide the explanations required by Part I, line 2b, columns (iii) and (v); and Part III, lines 9, 9b, 10b, 15b, 15c, 16, and 17b, as applicable. Also provide any additional information. See instructions.

SCHEDULE G, PART I, LINE 2B, LIST OF TEN HIGHEST PAID FUNDRAISERS:

(I) NAME OF FUNDRAISER: RYCO FUNDRAISING LLC

(I) ADDRESS OF FUNDRAISER: 10 TIMBER ACRES ROAD, SPRINGFIELD, NJ 07081

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**SCHEDULE J
(Form 990)**

(Rev. December 2024)
Department of the Treasury
Internal Revenue Service

Compensation Information

For certain Officers, Directors, Trustees, Key Employees, and Highest
Compensated Employees
Complete if the organization answered "Yes" on Form 990, Part IV, line 23.
Attach to Form 990.
Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

Open to Public
Inspection

Name of the organization

BERGEN FAMILY CENTER

Employer identification number

-*7611

Part I Questions Regarding Compensation

1a Check the appropriate box(es) if the organization provided any of the following to or for a person listed on Form 990, Part VII, Section A, line 1a. Complete Part III to provide any relevant information regarding these items.

- | | |
|--|--|
| <input type="checkbox"/> First-class or charter travel | <input type="checkbox"/> Housing allowance or residence for personal use |
| <input type="checkbox"/> Travel for companions | <input type="checkbox"/> Payments for business use of personal residence |
| <input type="checkbox"/> Tax indemnification and gross-up payments | <input type="checkbox"/> Health or social club dues or initiation fees |
| <input type="checkbox"/> Discretionary spending account | <input type="checkbox"/> Personal services (such as maid, chauffeur, chef) |

b If any of the boxes on line 1a are checked, did the organization follow a written policy regarding payment or reimbursement or provision of all of the expenses described above? If "No," complete Part III to explain

2 Did the organization require substantiation prior to reimbursing or allowing expenses incurred by all directors, trustees, and officers, including the CEO/Executive Director, regarding the items checked on line 1a?

3 Indicate which, if any, of the following the organization used to establish the compensation of the organization's CEO/Executive Director. Check all that apply. Do not check any boxes for methods used by a related organization to establish compensation of the CEO/Executive Director, but explain in Part III.

- | | |
|---|---|
| <input type="checkbox"/> Compensation committee | <input type="checkbox"/> Written employment contract |
| <input type="checkbox"/> Independent compensation consultant | <input checked="" type="checkbox"/> Compensation survey or study |
| <input checked="" type="checkbox"/> Form 990 of other organizations | <input checked="" type="checkbox"/> Approval by the board or compensation committee |

4 During the year, did any person listed on Form 990, Part VII, Section A, line 1a, with respect to the filing organization or a related organization:

a Receive a severance payment or change-of-control payment?

b Participate in or receive payment from a supplemental nonqualified retirement plan?

c Participate in or receive payment from an equity-based compensation arrangement?

If "Yes" to any of lines 4a-c, list the persons and provide the applicable amounts for each item in Part III.

Only section 501(c)(3), 501(c)(4), and 501(c)(29) organizations must complete lines 5-9.

5 For persons listed on Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the revenues of:

a The organization?

b Any related organization?

If "Yes" on line 5a or 5b, describe in Part III.

6 For persons listed on Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the net earnings of:

a The organization?

b Any related organization?

If "Yes" on line 6a or 6b, describe in Part III.

7 For persons listed on Form 990, Part VII, Section A, line 1a, did the organization provide any nonfixed payments not described on lines 5 and 6? If "Yes," describe in Part III

8 Were any amounts reported on Form 990, Part VII, paid or accrued pursuant to a contract that was subject to the initial contract exception described in Regulations section 53.4958-4(a)(3)? If "Yes," describe in Part III

9 If "Yes" on line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53.4958-6(c)?

Yes No

1b

2

4a

4b

4c

5a

5b

6a

6b

7

8

9

X

X

X

X

X

X

X

X

X

For Paperwork Reduction Act Notice, see the Instructions for Form 990.

Schedule J (Form 990) (Rev. 12-2024)

Part II	Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees. Use duplicate copies if additional space is needed.
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For each individual whose compensation must be reported on Schedule J, report compensation from the organization on row (i) and from related organizations, described in the instructions, on row (ii). Do not list any individuals that aren't listed on Form 990, Part VII.

Note: The sum of columns (B)(i)-(iii) for each listed individual must equal the total amount of Form 990, Part VII, Section A, line 1a, applicable column (D) and (E) amounts for that individual.

[illegible]

Provide the information, explanation, or descriptions required for Part I, lines 1a, 1b, 3, 4a, 4b, 4c, 5a, 5b, 6a, 6b, 7, and 8, and for Part II. Also complete this part for any additional information.

This image shows a full page of blank, lined paper. It features approximately 30 evenly spaced horizontal blue or grey lines across its entire width. The lines are uniform in thickness and spacing, providing a template for writing. There are no margins, text, or other markings on the page.

SCHEDULE O
(Form 990)

(Rev. December 2024)
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 Form 990-EZ.
Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

Open to Public
Inspection

Name of the organization	BERGEN FAMILY CENTER	Employer identification number	** - ***7611
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FORM 990, PART I, LINE 1, DESCRIPTION OF ORGANIZATION MISSION:
TRAINING, COMMUNITY EDUCATION AND INTERVENTION TO FAMILIES INDIVIDUALS
AND GROUPS AND RECREATIONAL AND EDUCATIONAL PROGRAMS.

FORM 990, PART III, LINE 4D, OTHER PROGRAM SERVICES:
OTHER PROGRAM SERVICES INCLUDE MENTAL HEALTH, FAMILY COURT SERVICES AND
FAMILY-BASED PREVENTION PROGRAMS.
EXPENSES \$ 799,124. INCLUDING GRANTS OF \$ 0. REVENUE \$ 139,351.

FORM 990, PART VI, SECTION B, LINE 11B:
THE FORM 990 IS REVIEWED BY THE FINANCE COMMITTEE AND THEN PRESENTED TO THE
BOARD OF DIRECTORS FOR REVIEW AND APPROVAL BEFORE IT IS FILED.

FORM 990, PART VI, SECTION B, LINE 12C:
OFFICERS AND TRUSTEES MUST ANNUALLY ACKNOWLEDGE ANY CONFLICTS OF INTEREST
IN WRITING, OR DURING THE YEAR IF THE SITUATION ARISES.

FORM 990, PART VI, SECTION B, LINE 15:
COMPENSATION OF THE EXECUTIVE DIRECTOR IS REVIEWED AND APPROVED BY BOARD.
COMPARABILITY DATA, DELIBARATION AND DECISION ARE DOCUMENTED.

FORM 990, PART VI, SECTION C, LINE 19:
REQUESTS FOR THE ORGANIZATION'S GOVERNING DOCUMENTS, POLICIES, FINANCIAL
STATEMENTS, OR FORM 990 MUST BE SUBMITTED IN WRITING. DOCUMENTS ARE
RELEASED AFTER THE REQUEST IS REVIEWED AND CONSIDERED.

EXHIBIT 6

BERGEN FAMILY CENTER - APPROVED 2026 BUDGET								
	2024 Budget	2024 Audited	YTD % of Budget		2025 Budget	Actuals as of 9/30/25	YTD % of Budget	2026 Approved Budget
REVENUE								
4100 · UNITED WAY INCOME	\$0	\$3,500	0%		\$0	\$0	0%	\$0
4210 · UNRES PRIV DONAT	\$200,000	\$71,470	36%		\$200,000	\$64,197	32%	\$250,000
4301 · RESTRICTED DONATIONS	\$375,000	\$549,530	147%		\$375,000	\$331,551	88%	\$425,000
4405 · CORP DONATIONS - MISC.	\$10,000	\$0	0%		\$10,000	\$0	0%	\$10,000
4430 · DONATIONS - COMMUNITY CHEST	\$10,000	\$10,000	100%		\$10,000	\$0	0%	\$10,000
4440 · FOUNDATION DONATIONS	\$250,000	\$103,500	41%		\$250,000	\$105,000	42%	\$300,000
DONATION	\$845,000	\$738,000	87%		\$845,000	\$500,749	59%	\$995,000
IN-KIND DONATION	\$75,000	\$91,884	123%		\$75,000	\$62,015	83%	\$75,000
4520 · BC FREEHOLDERS MATCH	\$60,500	\$60,520	100%		\$60,500	\$47,799	79%	\$60,500
4527 · BC DIV SENIOR SERVICES	\$355,000	\$369,797	104%		\$350,000	\$233,685	67%	\$312,000
4540 · BC DEPT HUMAN SERVICES	\$180,000	\$180,000	100%		\$180,000	\$145,358	81%	\$180,000
4557 · BC COMM DEVEL GRANT	\$20,000	\$30,000	150%		\$165,000	\$154,900	94%	\$10,000
4565 · CITY / BD. ED. ENGLEWD	\$867,000	\$881,148	102%		\$793,000	\$593,068	75%	\$821,000
4567 · CITY OF PATERSON (RW-C)	\$191,000	\$240,908	126%		\$236,000	\$236,345	100%	\$327,000
4581 · NJ DCF	\$916,500	\$958,758	105%		\$926,500	\$695,605	75%	\$926,500
4584 · NJ DCA	\$400,000	\$386,370	97%		\$50,000	\$11,940	24%	\$260,000
4585 · NJ DHS/ DFD	\$0	\$0	0%		\$0	\$0	0%	\$0
4595 · NJ DEPT OF ED - FOOD	\$145,000	\$149,259	103%		\$159,000	\$97,361	61%	\$164,000
GOV'T GRANT	\$3,135,000	\$3,256,760	104%		\$2,920,000	\$2,216,061	76%	\$3,061,000
4580 · NJ DYFS/FAMILY DEVELOP - OFC \$	\$ 875,000	\$1,131,277	129%		\$ 1,036,000	\$761,566	74%	\$ 1,060,000
4610 · CLINICAL FEES - CLIENTS	\$ 150,000	\$153,255	102%		\$ 165,000	\$150,695	91%	\$ 205,500
4622 · THIRD PARTY FEE INCOME	\$ 55,000	\$77,229	140%		\$ 55,000	\$48,273	88%	\$ 65,000
4635 · FULL FEE - LJ	\$ 250,000	\$343,422	137%		\$ 320,000	\$280,632	88%	\$ 374,000
4640 · CHILD CARE FEES	\$ 275,000	\$408,953	149%		\$ 370,000	\$306,950	83%	\$ 425,000
4641 · FEES OUTINGS/TRIPS	\$ 5,000	\$26,301	526%		\$ 25,000	\$0	0%	\$ -
4642 · COPAYS OFC	\$ -	\$18,102	0%		\$ 28,000	\$34,041	122%	\$ 50,000
4655 · MEMBERSHIP FEES	\$ 16,000	\$3,350	21%		\$ -	\$0	0%	\$ -
4660 · CHILD CARE FEES - LATE	\$ 1,000	\$1,337	134%		\$ 1,000	\$1,897	190%	\$ 2,500
CLIENT FEES	\$1,627,000	\$2,163,226	133%		\$2,000,000	\$1,584,055	79%	\$2,182,000
4710 · INTEREST INCOME	\$30,000	\$59,773	199%		\$35,000	\$60,715	173%	\$80,000
4720 · RENTAL INCOME	\$1,000	\$505	51%		\$1,000	\$500	50%	\$1,000
4725 · SUBGRANT INCOME	\$0	\$0	0%		\$0	\$0	0%	\$0

BERGEN FAMILY CENTER - APPROVED 2026 BUDGET							
	2024 Budget	2024 Audited	YTD % of Budget		2025 Budget	Actuals as of 9/30/25	2026 Approved Budget
4730 · MISCELLANEOUS INCOME	\$10,000	\$309	3%		\$10,000	\$200	\$4,000
4731 · MISC. INC- FUND RAISING	\$2,000	\$0	0%		\$2,000	\$0	\$2,000
4732 · GAIN/LOSS ON SALE OF AN ASSET		\$0	0%			\$0	
4800 · UNCOLLECTABLE INCOME		\$0	0%			\$0	
INTEREST INCOME/ OTHER	\$43,000	\$60,586	141%		\$48,000	\$61,415	\$87,000
4910 · BOARD XMAS LETTER	\$50,000	\$60,215	120%		\$50,000	\$2,150	\$50,000
4945 · BOARD EVENT--OTHER	\$75,000	\$0	0%		\$62,000	\$0	\$100,000
4950 · ANNUAL DINNER	\$400,000	\$385,768	96%		\$400,000	\$191,425	\$450,000
FUNDRAISING	\$525,000	\$445,983	85%		\$512,000	\$193,575	\$600,000
TOTAL REVENUE	\$6,250,000	\$6,756,439	108%		\$6,400,000	\$4,617,869	\$7,000,000
EXPENSE							
5010 · SALARIES EXPENSE	\$4,150,000	\$4,343,470	105%		\$4,381,000	\$3,385,084	\$4,732,320
5030 · VACATION PAY EXPENSE	\$0	-\$4,191	0%		\$0	-\$45,801	\$0
5040 · PAYROLL TAX - FICA/MEDICARE	\$311,250	\$325,585	105%		\$328,575	\$253,534	\$362,022
5050 · PAYROLL TAX - SUI/SDI	\$20,750	\$10,132	49%		\$21,905	\$27,426	\$21,295
5055 · PRIVATE UNEMPLOYMENT	\$83,000	\$46,446	56%		\$65,715	\$69,590	\$70,985
5060 · PENSION EXPENSE	\$91,300	\$80,418	88%		\$96,382	\$62,032	\$94,646
5070 · MEDICAL INSURANCE	\$290,500	\$283,843	98%		\$262,860	\$263,580	\$390,416
5075 · LONG TERM DISA/ LIFE INS.	\$10,400	\$6,120	59%		\$8,762	\$5,563	\$9,465
5080 · WORKERS COMP INS	\$166,000	\$99,887	60%		\$92,001	\$75,904	\$99,379
PERSONNEL	\$5,123,200	\$5,191,710	101%		\$5,257,200	\$4,096,911	\$5,780,528
6010 · CONSULTANT FEES	\$135,000	\$196,012	145%		\$150,000	\$122,808	\$180,000
6020 · AUDIT & BOOKPING EXP	\$23,100	\$27,425	119%		\$24,000	\$24,330	\$24,000
6021 · LEGAL FEES	\$25,000	\$65,403	262%		\$25,000	\$32,147	\$40,000
6025 · PAYROLL SERVICE FEES	\$12,000	\$12,250	102%		\$12,000	\$12,956	\$12,000
6040 · COMPUTER CONSULTING/SERVICES	\$25,700	\$25,175	98%		\$26,000	\$30,751	\$29,000
CONSULTANTS	\$220,800	\$326,265	148%		\$237,000	\$222,992	\$285,000
IN-KIND DONATION FOR LEGAL WORK; WEBSITE MAINT; GIFT CARDS; MAINTENANCE	\$0	\$16,884	0%		\$0	\$5,765	\$0
IN-KIND DONATION FOR USING THE SCHOOL'S SPACE	\$75,000	\$75,000	100%		\$75,000	\$56,250	\$75,000
IN-KIND DONATION- LEGAL/ OTHER	\$75,000	\$91,884	123%		\$75,000	\$62,015	\$75,000
6130 · SUPPLIES - FOOD	\$120,000	\$97,104	81%		\$107,300	\$72,100	\$100,000
6140 · SUPPLIES - KITCHEN	\$8,000	\$8,075	101%		\$8,000	\$5,751	\$8,000
6145 · PROGRAM EXPENSES	\$120,000	\$206,849	172%		\$130,000	\$138,628	\$130,000
6150 · OUTING	\$15,000	\$6,585	44%		\$10,000	\$21,138	\$10,000
6160 · SUPPLIES - OFFICE	\$32,000	\$41,611	130%		\$35,000	\$27,343	\$36,472
6310 · POSTAGE EXPENSE	\$1,000	\$1,288	129%		\$1,000	\$1,165	\$1,000

BERGEN FAMILY CENTER - APPROVED 2026 BUDGET							
	2024 Budget	2024 Audited	YTD % of Budget		2025 Budget	Actuals as of 9/30/25	2026 Approved Budget
MATERIALS & SUPPLIES	\$296,000	\$361,512	122%		\$291,300	\$266,125	\$285,472
6210 · TELEPHONE EXPENSE	\$16,000	\$21,611	135%		\$18,000	\$18,865	\$24,000
6410 · RENT EXPENSE	\$0	\$0	0%		\$0	\$0	\$0
6430 · UTILITIES EXPENSE	\$65,000	\$60,547	93%		\$65,000	\$51,863	\$65,000
6450 · REPAIRS & MAINTENANCE EXPENSE	\$65,000	\$88,388	136%		\$65,000	\$59,252	\$79,000
6460 · MAINTENANCE SUPPLIES	\$30,000	\$30,335	101%		\$25,000	\$21,470	\$25,000
6510 · EQUIPMENT & EQUIPMENT RENTAL	\$0	\$0	0%		\$0	\$0	\$0
6520 · REPAIRS/ RENTAL EQUIPMENT	\$1,000	\$304	30%		\$1,000	\$150	\$1,000
7110 · INSURANCE - GENL LIAB	\$32,600	\$39,431	121%		\$37,500	\$33,643	\$40,000
7140 · INSURANCE-DIR&OFRS	\$8,400	\$9,093	108%		\$9,000	\$7,009	\$10,000
FACILITY	\$218,000	\$249,709	115%		\$220,500	\$192,251	\$244,000
6610 · RECRUITING/ADVERTISING/SUB. EXP	\$11,000	\$11,772	107%		\$6,000	\$2,493	\$4,000
66900 · Reconciliation Discrepancies	\$0	\$0	0%		\$0	\$0	\$0
6710 · TRAVEL EXPENSE	\$20,000	\$22,648	113%		\$18,000	\$25,379	\$25,500
6800 · COMPUTERS/PRINTERS	\$15,000	\$9,774	65%		\$7,000	\$2,420	\$5,000
6810 · CONFERENCE/TRAIN/MEETING EXP	\$10,000	\$16,972	170%		\$10,000	\$13,539	\$14,000
6910 · ASS. TO CLIENTS SBYS	\$3,000	\$27,008	900%		\$6,000	\$8,251	\$10,000
7310 · SUBSCRIPTIONS		\$0	0%			\$0	
7320 · DUES & MEMBERSHIP/ AFFILIATES	\$10,000	\$7,913	79%		\$10,000	\$3,090	\$10,000
7330 · LICENSES, FEES/REAL ES	\$8,000	\$6,171	77%		\$8,000	\$6,892	\$8,000
7420 · INTEREST EXPENSE	\$0	\$0	0%		\$0	\$8	\$0
7430 · MISCELLANEOUS EXPENSE	\$500	\$142	28%		\$500	\$245	\$500
7435 · BANK / CREDIT CARD FEES	\$25,000	\$38,835	155%		\$29,000	\$28,685	\$32,000
7440 · UNCOLLECTIBLE INCOME EXPENSE		\$19,678	0%			-\$27,769	
7441 · FUNDRAISING EXPENSES	\$1,000	\$2,114	211%		\$1,000	\$0	\$1,000
7510 · BOARD EXPENSES	\$7,500	\$3,549	47%		\$7,500	\$2,984	\$4,000
7550 · ANNUAL DINNER EXPENSE	\$55,000	\$60,408	110%		\$55,000	\$15,638	\$55,000
7610 · XMAS APPEAL EXPENSES	\$1,000	\$0	0%		\$1,000	\$0	\$1,000
OTHER	\$167,000	\$226,985	136%		\$159,000	\$81,855	\$170,000
7410 · DEPRCIATION EXPENSE	\$150,000	\$141,826	95%		\$160,000	\$104,238	\$160,000
TOTAL EXPENSES	\$6,250,000	\$6,589,890	105%		\$6,400,000	5,026,386	\$7,000,000
Net before Investments		\$166,549				(\$408,518)	\$0
Realized (Loss) Gain on Investments		\$46,647				(\$3,812)	\$0
Unrealized Gain (Loss) on Investments		\$49,276				\$118,325	\$0
Total Agency Net		\$262,473				(\$294,004)	\$0

EXHIBIT 7

Exhibit 7: Copy of the Current Annual Report if available.

Please enclose as Exhibit 7.

Bergen Family Center's annual report is enclosed with this application as Exhibit 3.