

**TOWN OF JUNO BEACH, FL
Request for Proposals
AUDIT SERVICES**

Addendum #1

7/19/2023

The following questions have been submitted.

1. Could you please provide the fee for the 2022 financial audit?

Answer. \$17,000

2. May I have a copy of the previous winning bid?

Answer. The previous winning bid proposal is attached to this addendum.

3. Will we be expected to perform a single audit?

Answer. Yes, anticipated in FY 2024.

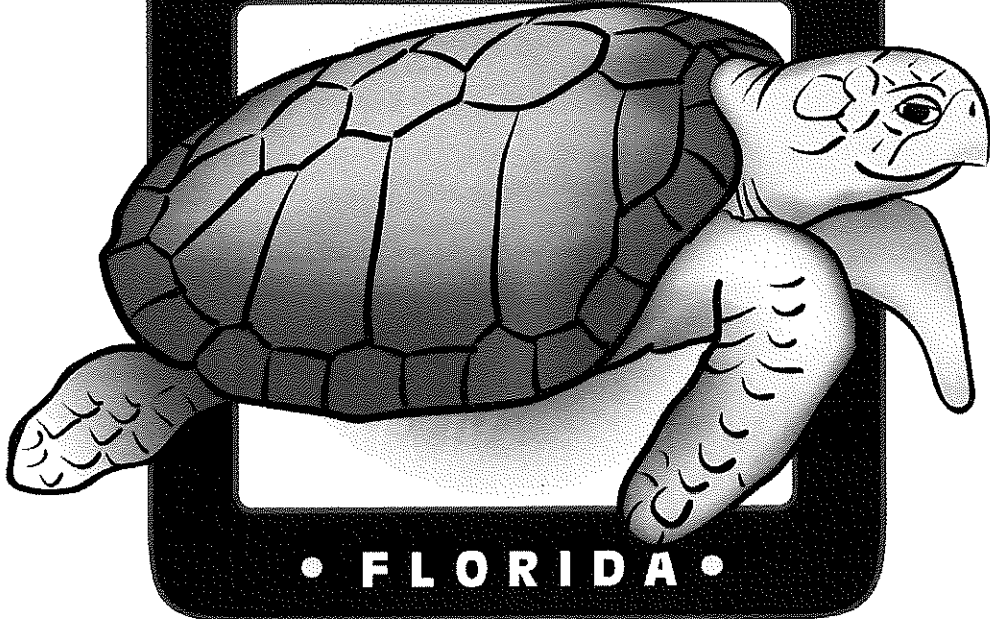
Request for Proposal – External Auditing Services

Town of Juno Beach

August 30, 2019

TOWN OF

JUNO BEACH



INCORPORATED 1953

Nowlen, Holt & Miner, P.A.

Edward T. Holt, Managing Partner
eth@nhmcpa.com

West Palm Beach Office
515 N. Flagler Drive, Suite 1700
Post Office Box 347
West Palm Beach, FL 33402
Telephone: (561) 659-3060
Telephone: (561) 835-0628



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NOWLEN, HOLT & MINER, P.A.

CERTIFIED PUBLIC ACCOUNTANTS

WEST PALM BEACH OFFICE
NORTHBRIDGE CENTRE
515 N. FLAGLER DRIVE, SUITE 1700
POST OFFICE BOX 347
WEST PALM BEACH, FLORIDA 33402-0347
TELEPHONE (561) 659-3060
FAX (561) 835-0628
WWW.NHMCPA.COM

EVERETT B. NOWLEN (1930-1984), CPA
EDWARD T. HOLT, CPA
WILLIAM B. MINER, RETIRED
ROBERT W. HENDRIX, JR., CPA
JANET R. BARICEVICH, RETIRED, CPA
TERRY L. MORTON, JR., CPA
N. RONALD BENNETT, CMA, ABV, CFF, CPA
ALEXIA G. VARGA, CFE, CPA
EDWARD T. HOLT, JR., PFS, CPA
BRIAN J. BRESCHIA, CFP®, CPA

MARK J. BYMASTER, CFE, CPA
RYAN M. SHORE, CFP®, CPA
WEIPAN, CPA
WILLIAM C. KISKER, CPA
RICHARD E. BOTTS, CPA

August 30, 2019

BELLE GLADE OFFICE
333 S.E. 2nd STREET
POST OFFICE BOX 338
BELLE GLADE, FLORIDA 33430-0338
TELEPHONE (561) 996-5612
FAX (561) 996-6248

Town of Juno Beach
340 Ocean Drive
Juno Beach, Florida 33408

Ladies and Gentleman:

Thank you for giving us the opportunity to present our proposal to serve as external auditors for the Town of Juno Beach (the "Town") for the fiscal years ending September 30, 2019, 2020, 2021, 2022, and 2023 with the expectation that an additional contract will be awarded for two (2) additional (1) year periods.

We understand the scope of services requested by the Town as outlined in the Town's RFP. We are committed to exceeding the performance specifications outlined and meeting all the Town's time requirements.

We will audit the financial statements of the Town, and express an opinion on the fair presentation of the statements in conformity with U.S. generally accepted accounting principles. Our audit will be conducted in accordance with U.S. generally accepted auditing standards of the AICPA, the standards for financial and compliance audits contained in *Government Auditing Standards*, provisions of the *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance), Florida Statutes, Rules of the Auditor General, and other rules as applicable. At the conclusion of the audit, we will issue a management letter, which would include any significant audit findings.

Nowlen, Holt & Miner, P.A. ("NH&M") believes our expansive governmental experience, quality of team members, and emphasis on client satisfaction makes our firm the best qualified to provide audit services to the Town.

Our firm is best qualified to perform the engagement and provide the Town with the following added advantages:

- **Certificates of Achievement** – We regularly assist our governmental clients in preparing CAFRs. More specifically, beginning with the fiscal year ending on September 30, 1992, we assisted the City of Belle Glade with the preparation of its initial CAFR. We have continued to do so for each subsequent fiscal year, and, as a result, the City has been awarded a Certificate of Achievement for Excellence in Financial Reporting for all fiscal years for which a CAFR was submitted. Additionally, we assisted the City of Greenacres, Town of Lake Park, the Village of North Palm Beach, and Town of Palm Beach with their CAFR preparation. These clients, too, were awarded Certificates of Achievement for Excellence in Financial Reporting.

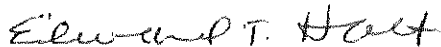
- **Communication** – NH&M strives to build strong relationships with our clients. An essential part of this relationship is communication. NH&M has a firm policy to respond to phone calls and/or emails within 24 hours. We encourage clients to call year-round to discuss questions or concerns as they arise. Our team is always prepared to answer questions or discuss audit issues at no additional charge.
- **Governmental Experience** – NH&M has served a remarkable number of South Florida governmental entities for over 50 years. Unlike many other firms, NH&M's primary focus is governmental entities. Consequently, our team has mastered the elements of the audit process and is prepared to resolve issues typical to governmental entities such as the Town. Our expertise will be vital over the next several years with the implementation of the new Governmental Accounting Standards Board pronouncements.
- **Staff Continuity/Professional Qualifications** – We are proud to have high staff retention and minimal turnover. Our engagement team will remain consistent from year-to-year and will include experienced individuals. Such continuity, stability and team work give our employees valuable client and industry-specific knowledge, which in turn, maximizes audit efficiency and strengthens our working relationship with the Town.
- **Additional Resources** – We are members of CPAmerica International, Inc. an international association of independent accounting firms. For this reason, we can draw from the vast consulting resources of CPAmerica International member firms with 500 offices in more than 370 cities around the globe (see Appendix E).

Our proposal outlines our qualifications and expertise further. Thank you for giving us the opportunity to present our credentials. We are confident our qualifications make us the ideal firm to fulfill your audit needs and would like to emphasize our desire to serve as the Town's auditors. Again, thank you for your consideration, and we look forward to serving as your auditors.

FIRM CONTACT AND INFORMATION

Edward T. Holt, President, 515 N. Flagler Drive, Suite 1700, West Palm Beach, Florida 33401, (561) 659-3060. Mr. Holt is authorized to bind the offeror. This proposal is a firm and irrevocable offer for six (6) months. If you have any questions about this proposal, please contact Ed Holt at (561) 659-3060.

Sincerely,



Nowlen, Holt & Miner, P.A.



Firm Qualifications and Experience

About Nowlen, Holt & Miner, P.A.

NH&M is a local firm of certified public accountants. Established in 1961, we have offices in West Palm Beach and Belle Glade, Florida. We are a full service firm that provides audit, accounting, tax, business valuation, forensic accounting, litigation support and management services. NH&M's philosophy is to combine the knowledge of experienced professionals with the responsiveness and flexibility of a local CPA firm. We have flipped the typical staff "pyramid" where much of the work is performed by partners and managers instead of first year team members.

Independence

As defined by generally accepted auditing standards and the U.S. General Accounting Office's Government Auditing Standards, Nowlen, Holt & Miner, P.A. is independent of the Town and all the component units of the Town. Our firm has had no professional relationships involving the Town or any of its departments or components. Our proposal is made without collusion with any other person or entity submitting a proposal pursuant to this RFP. Additionally, Nowlen, Holt & Miner, P.A. has no conflict of interest with regard to any other work performed by the firm for the Town.

Licensed to Practice in Florida

NH&M is an entity licensed to practice in Florida. All key team members are Certified Public Accountants and are properly licensed to practice in Florida, and qualified to perform governmental audits. Our firm and all professionals are members in good standing of the American Institute of Certified Public Accountants (AICPA) and the Florida Institute of Certified Public Accountants (FICPA) and comply with the continuing professional education requirements of the AICPA, including those educational requirements established by quality control standards. A copy of NH&M's State of Florida Board of Accountancy Business License is shown below.

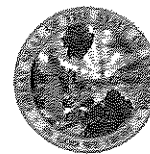
RICK SCOTT, GOVERNOR

JONATHAN ZACHEM, SECRETARY

STATE OF FLORIDA
DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION
BOARD OF ACCOUNTANCY

LICENSE NUMBER	
AD0038078	

The ACCOUNTANCY CORPORATION
Named below IS LICENSED
Under the provisions of Chapter 473 FS.
Expiration date: DEC 31, 2019



NOWLEN, HOLT & MINER, PA
515 N FLAGLER DRIVE SUITE 1700
WEST PALM BEACH FL 33401



ISSUED: 10/18/2017

DISPLAY AS REQUIRED BY LAW

SEQ # L1710180000806



Staff Continuity and Longevity

Hiring and retaining highly qualified professionals is at the core of our firm's business philosophy. We believe staff retention is a crucial factor in increasing audit efficiency and maintaining high levels of client satisfaction. The following table outlines our staff's experience and length of employment with the firm.

Professional Staff	Years of Experience in Public Accounting	Years of Employment with Nowlen, Holt & Miner, P.A.
Partners		
Edward T. Holt, CPA	47	47
Robert W. Hendrix, CPA	39	39
Terry L. Morton, CPA	29	29
N. Ronald Bennett, CPA	29	29
Alexia G. Varga, CPA, CFE	16	16
Brian J. Brescia, CPA, CFP®	15	12
Edward T. Holt, Jr., CPA	13	13
Sub-Total	188	185
Managers		
William C. Kisker, CPA	45	15
Richard Botts, CPA	13	3
Mark Bymaster, CPA, CFE	11	11
Sub-Total	69	29
Seniors		
Ryan Shore, CPA	7	7
Wei Pan, CPA	5	5
Sub-Total	12	12
Staff		
Kasen Drouillard	1	1
Sub-Total	1	1
Professional Staff Total	270	227



Experience in Governmental Audits and Single Audits

Nowlen, Holt & Miner, P.A. has been auditing South Florida governmental entities for over 50 years. Several of our clients receive Federal and/or State funding which require compliance audits under provisions of the *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance) and Chapter 10.550, Rules of the Florida Auditor General. Because NH&M's main focus is governmental auditing, our team has an extensive understanding of issues related to government auditing and the accounting requirements.

State and National Affiliations

NH&M is a member in good standing of the Florida Institute of Certified Public Accountants (FICPA), FICPA State and Local Government Section, Government Finance Officers Association (GFOA), and Florida Government Finance Officers Association (FGFOA). Terry L. Morton is currently serving on the GFOA's CAFR Review Committee, which reviews CAFRs of governmental entities in order to determine whether a CAFR meets the reporting requirements necessary to obtain a Certificate of Achievement of Excellence in Financial Reporting.

GFOA Experience

NH&M has assisted a number of our past and current governmental clients with their CAFR preparation. This program is recognized as the highest award in governmental financial reporting. We assisted both the Children's Services Council of Broward County and the City of Belle Glade with their initial CAFR preparation and are currently assisting several of our other governmental clients with their CAFR preparation. All governments we have assisted with their CAFR preparation have been awarded Certificates of Achievement for Excellence in Financial Reporting.

Certified Fraud Examiners

Mark Bymaster is a member of the Association of Certified Fraud Examiners (ACFE) and is a Certified Fraud Examiner (CFE). In addition, both Terry L. Morton and N. Ronald Bennett are members of the ACFE. The ACFE is the world's largest organization and premier provider of anti-fraud training and education. The CFE credential denotes proven expertise in fraud prevention, detection and deterrence. CFEs are trained to identify the warning signs and red flags that indicate evidence of fraud and fraud risk. CFEs also help entities, not only by uncovering fraud, but by assisting in implementing processes to prevent fraud from occurring in the first place.



The ACFE's Board of Regents awards this designation only to select professionals who meet a stringent set of criteria, including character, experience, and education. CFEs have a unique set of skills that are not found in any other career field; their skills combine knowledge of complex financial transactions with an understanding of methods of law and how to resolve allegations of fraud.

Certified in Financial Forensics

In addition to the ACFE membership, N. Ronald Bennett is Certified in Financial Forensics (CFF). The CFF credential is the mark of excellence in forensic accounting. It identifies those forensic accounting professionals who have the ability to provide sound and reliable forensic accounting services. Those who earn the CFF credential must:

- Be a member in good standing of the AICPA
- Hold a valid CPA certificate or license
- Demonstrate experience in forensic accounting
- Demonstrate a history of continuing education and commitment to lifelong learning

Equal Opportunity Employment

Nowlen Holt and Miner, P.A. recognizes and supports its obligations to ensure no discrimination occurs in its personnel practices because of race, color, religion, sex, age, handicap, veteran's status, or national origin. We are committed to a policy of nondiscrimination in all terms and conditions of employment.

Additional Services

See Schedule of Professional Fees for Non-Audit Additional Services in Appendix C for any additional work which may be requested by the Town which is outside the scope of this contract.



Governmental Audits Performed by Our Audit Team

NH&M has audited, reviewed and compiled the financial statements of numerous governmental entities. Our experience qualifies us to provide the Town with efficient and thorough auditing services. We are proud of our history and our abilities to understand and work within the complex guidelines of Generally Accepted Auditing Standards and *Government Auditing Standards*.

Below is a list of Nowlen, Holt & Miner, P.A.'s governmental audit clients for the last five years, for which we provided auditing services and were the lead auditor, as well as a contact person and a phone number for each. We encourage you to contact these individuals as you please.

Audit Engagement	Office Location	Partner	Hours	Audit Term	CAFR	Single Audit	Client Contact
Belle Glade Housing Authority 1024 NW Avenue L Terrace Belle Glade, FL 33430	Belle Glade	Robert Hendrix Terry Morton	300	1982- Current		✓	Alan Sullivan Executive Director 561-996-2140
City of Belle Glade 110 Dr. Martin Luther King Jr., Blvd West Belle Glade, FL 33430	West Palm	Robert Hendrix Terry Morton	500	1977- Current	✓	✓	Diana Hughes Assistant Finance Director 561-996-0100
City of Greenacres 5800 Melaleuca Lane Greenacres, FL 33463	West Palm	Edward T. Holt Ronald Bennett	350	2015- Current	✓	✓	Jim McInnis Finance Director 561-642-2020
City of Pahokee 207 Begonia Dr. Pahokee, FL 33476	West Palm	Edward T. Holt Ronald Bennett	300	1998- 2017		✓	Chandler Williamson City Manager 561-924-5534
Jupiter Inlet District 400 N. Delaware Blvd. Jupiter, FL 33458	West Palm	Edward T. Holt Terry Morton	100	2004- Current			Michael Grella Executive Director 561-746-2223
Loxahatchee River Environmental Control District 2500 Jupiter Park Dr. Jupiter, FL 33458	West Palm	Edward T. Holt Terry Morton	250	2017- Current	✓		Kara D. Fraraccio Director of Finance 561-401-4095
NPB Heights Water Control District 6239 Lucerne St. Jupiter, FL 33468	West Palm	Edward T. Holt Terry Morton	100	1988- Current			Lynn McCullough Chairman 561-743-7674
Okeechobee Utility Authority 100 SW 5 th Ave. Okeechobee, FL 34974	West Palm	Edward T. Holt Terry Morton	200	2004- Current		✓	George Gall Finance Director 863-763-9460
Port of Palm Beach One East 11 th St., Suite 600 Riviera Beach, FL 33404	West Palm	Edward T. Holt Ronald Bennett	500	2006- Current		✓	Daniel Kirchman Controller 561-383-4129
Seacoast Utility Authority 4200 Hood Rd. Palm Beach Gardens, FL 33410	West Palm	Edward T. Holt Terry Morton	400	2015- Current	✓		Daniela Russell Chief Financial Officer 561-627-2900

Audit Engagement	Office Location	Partner	Hours	Audit Term	CAFR	Single Audit	Client Contact
Solid Waste Authority of Palm Beach County 7501 N. Jog Rd. West Palm Beach, FL 33412	West Palm	Edward T. Holt Terry Morton	650	2015- Current	✓	✓	Paul Dumars Chief Financial Officer 561-640-4000
Town of Gulf Stream 100 Sea Rd. Gulf Stream, FL 33483	West Palm	Edward T. Holt Ronald Bennett	225	2000- Current			Greg Dunham Town Manager 561-276-5116
Town of Jupiter Inlet Colony 1 Colony Rd. Jupiter Inlet Colony, FL 33469	West Palm	Edward T. Holt Terry Morton	250	2004- Current			Kevin Lucas Town Administrator 561 746-3787
Town of Lake Clarke Shores 1701 Barbados Rd. Lake Clarke Shores, FL 33406	West Palm	Edward T. Holt Ronald Bennett	250	2004- Current			Daniel P. Clark Town Administrator 561-964-1515
Town of Lake Park 535 Park Ave. Lake Park, FL 33403	West Palm	Edward T. Holt Terry Morton	450	2007- Current	✓		Lourdes Cariseo Finance Director 561-881-3350
Town of Loxahatchee Groves 155 F Rd. Loxahatchee Groves, FL 33470	West Palm	Edward T. Holt Terry Morton	150	2009- Current	✓		Jamie Titcomb Town Manager 561-793-2418
Town of Manalapan 600 South Ocean Blvd. Manalapan, FL 33462	West Palm	Robert Hendrix Ronald Bennett	150	2004- Current			Linda Stumpf Town Manager 561-383-2540
Town of Mangonia Park 1755 E. Tiffany Dr. Mangonia Park, FL 33407	West Palm	Edward T. Holt Terry Morton	200	2011- Current			Ken Metcalf Town Manager 561-848-1235
Town of Ocean Ridge 6450 N. Ocean Blvd. Ocean Ridge, FL 33435	West Palm	Edward T. Holt Ronald Bennett	250	2006- Current		✓	Tracy Stevens Acting Town Manager 561-732-2635
Town of Palm Beach 360 S. County Rd. Palm Beach, FL 33480	West Palm	Edward T. Holt Ronald Bennett	600	2010- Current	✓	✓	Jane Le Clainche Finance Director 561-838-5444
Town of Palm Beach Shores 247 Edwards Land Palm Beach Shores, FL 33404	West Palm	Edward T. Holt Terry Morton	150	2004- Current			Wendy Wells Treasurer 561-844-3457
Town of South Palm Beach 3577 S. Ocean Blvd. South Palm Beach, FL 33480	West Palm	Edward T. Holt Ronald Bennett	200	2012- 2016	✓		Robert Kellogg Town Manager 561-588-8889
Village of North Palm Beach 501 US Highway 1 North Palm Beach, FL 33408	West Palm	Edward T. Holt Terry Morton	400	2005- Current	✓		Samia Janjua Finance Director 561-841-3360



References

Below are governmental engagements performed in the last 5 years that are similar to the Town's engagement. We encourage the Town to contact any of our current or former clients regarding the audit services we have provided to their respective organizations.

Client	Contact	Address	Length of Service	Total Hours	Engagement Partner
City of Greenacres	Jim McInnis Finance Director 561-642-2020	5800 Melaleuca Lane Greenacres, FL 33463	2015- Current	350	Edward T. Holt N. Ronald Bennett
<ul style="list-style-type: none"> Performed Financial Statement Audit conducted in accordance with U.S. generally accepted auditing standards of the AICPA, the standard for financial and compliance audits contained in <i>Government Auditing Standards</i>, Florida Statutes, and other rules as applicable Performed Federal and State Single Audit Assisted with CAFR preparation 					
City of Belle Glade	Diana L. Hughes Assistant Finance Director 561-996-0100	110 Dr. Martin Luther King Jr., Blvd. West Belle Glade, FL 33430	> 20 years	500	Robert W. Hendrix Terry L. Morton
<ul style="list-style-type: none"> Performed Financial Statement Audit conducted in accordance with U.S. generally accepted auditing standards of the AICPA, the standard for financial and compliance audits contained in <i>Government Auditing Standards</i>, Florida Statutes, and other rules as applicable Performed Federal and State Single Audit Assisted with CAFR preparation Performed Federal Single Audit 					
Village of North Palm Beach	Samia Janjua Director of Finance 561-841-3360	501 US Highway 1 North Palm Beach, FL 33408	2006- Current	400	Edward T. Holt Terry L. Morton
<ul style="list-style-type: none"> Performed Financial Statement Audit conducted in accordance with U.S. generally accepted auditing standards of the AICPA, the standard for financial and compliance audits contained in <i>Government Auditing Standards</i>, Florida Statutes, and other rules as applicable Assisted with CAFR preparation 					
Town of Lake Clarke Shores	Daniel P. Clark Town Administrator 561-964-1515	1701 Barbados Rd Lake Clarke Shores, FL 33406	2004- Current	150	Robert Hendrix N. Ronald Bennett
<ul style="list-style-type: none"> Performed Financial Statement Audit conducted in accordance with U.S. generally accepted auditing standards of the AICPA, the standard for financial and compliance audits contained in <i>Government Auditing Standards</i>, Florida Statutes, and other rules as applicable Assisted with Financial Statement preparation 					
Town of Palm Beach Shores	Wendy Wells Town Treasurer 561-844-3457	247 Edwards Lane Palm Beach Shores, FL 33414	2004- Current	150	Edward T. Holt Terry Morton
<ul style="list-style-type: none"> Performed Financial Statement Audit conducted in accordance with U.S. generally accepted auditing standards of the AICPA, the standard for financial and compliance audits contained in <i>Government Auditing Standards</i>, Florida Statutes, and other rules as applicable Assisted with Financial Statement preparation 					



Audit Team Members

Managing Partner
Edward T. Holt, CPA

Key Roles

- Responsible for overall audit practice
- Assumes responsibility for quality control throughout firm
- Assures all commitments to clients are timely met
- Selects and assigns appropriate staff to engagements
- Reviews audit documentation, financial statements, reports and management letters
- Meets with clients on material matters
- Signs audit reports and management letters

Audit Partner
Robert W. Hendrix, Jr., CPA
Terry L. Morton, CPA
N. Ronald Bennett, CPA

Key Roles

- Develops overall audit approach, including preparing audit programs
- Coordinates audit planning, development and timeline
- Maintains client contact and communications regarding audit progress, significant findings and any client questions
- Supervises audit team members to ensure quality control throughout audit engagement
- Reviews workpapers, audit reports and financial statements

Manager
William C. Kisker, CPA
Mark Bymaster, CPA

Key Roles

- Implements audit approach
- Performs risk assessment procedures to document understanding of client, including internal controls
- Maintains client contact and communication regarding any client questions
- Researches technical accounting and audit issues as necessary
- Recommends audit adjustments for partners review
- Reviews workpapers of seniors and staff accountants
- Reviews financial statements and audit reports
- Prepares management letter for partners review

Senior/Staff
Kasen Drouillard

Key Roles

- Performs audit procedures as required by audit programs
- Documents understanding of client's internal control
- Prepares financial statements and audit reports for management's review
- Maintains and update audit documentation records
- Confirms asset and liability account balances
- Performs analytical procedures
- Performs tests of compliance

Audit Team

To provide the Town with optimal audit service, we have assembled a talented audit team whose knowledge and experience will be ideal to meet the requirements of the Town. All of our key team members have more than 10 years of government auditing experience and over 80% of our team is a licensed CPA. It is NH&M's policy not to assign first year staff to a new engagement; therefore, the Town will not have to train their auditors. The proposed engagement team is as follows:

Edward T. Holt, CPA – Audit Engagement Partner oversees responsibility for the engagement team and signing the final reports. Ed has managed the audits of over 100 different entities throughout his 47 years of auditing experience. His diverse experience includes governmental, non-profit, retail and construction industries.

N. Ronald Bennett, CPA – Quality Control Review Partner and designated "key" team member. Responsible for reviewing the form and content of the audit workpapers, the independent auditors' report, and other documents to ensure firm and industry standards have been met. Ron has been with the firm for 29 years and has extensive experience in auditing governmental entities and grant compliance testing.

Terry L. Morton, CPA – Technical Review Partner and designated "key" team member. Responsible for assigning personnel, reviewing the financial statements, independent auditor' report and other documentations, maintaining client contact and overall engagement team oversight. Terry has been with the firm for 29 years and received a Certificate of Educational Achievement in both Governmental and Non-Profit Accounting and Auditing from the AICPA.

Mark Bymaster, CPA – Audit Manager and designated "key" team member., responsible for daily client contact, executing and supervising the day-to-day fieldwork during the audit, developing audit programs, preparing the financial statements and reports, reviewing the work of senior and staff, and reporting to the partners on the status of the engagement. Mark have over 11 years of experience combined auditing local governments in Florida including municipalities and special districts.

Senior/Staff Members – If additional team members are necessary, we will assign a senior or staff member to work on the Town engagement. Senior/Staff members will execute the day-to-day fieldwork during the audit and will report directly to the audit managers. Any staff members assigned to the Town's engagement will be working out of our West Palm Beach office.

Resumes for all team members are on the following pages. Please see Appendix A for documentation from the Board of Accountancy that all licenses are active and in good standing.

EDWARD T. HOLT, CPA

Edward T. Holt is a partner with Nowlen, Holt & Miner, P.A. with 47 years of experience. He received his B.B.A from Arkansas A&M. He has managed the audits of over 100 different entities. His diverse experience includes governmental, non-profit, retail, construction, and coordinating the firm's continuing professional education program. He is licensed as a CPA in Florida and affiliated with the following organizations:

- American Institute of Certified Public Accountants
- Florida Institute of Certified Public Accountants
- Florida Government Finance Officers' Association (FGFOA)
- Government Finance Officers' Association
- Chamber of Commerce of the Palm Beaches
- CPAmerica International – Council Member

Relevant Continuing Professional Education

Some of Ed's more current seminars include the following:

- 08/15 Preventing & Identifying ID Theft
- 01/16 SSARS 21
- 06/16 Fraud Examination for Managers and Auditors
- 10/16 GASB Fair Value Audit & Accounting Issues
- 10/16 New Single Audit Uniform Guidance Requirements
- 11/16 Fraud Risk in the SLG Environment
- 11/16 Efficient Single Audits and Changes to the Federal Audit Clearing House
- 05/17 Non-Profit Update
- 08/17 Government Accounting and Financial Reporting
- 12/17 Government Accounting
- 06/18 2018 Yellow Book

Non-Profit Experience

As partner or our auditing team, Ed had directed the following audits of non-profit organizations:

- Adopt-A-Family of the Palm Beaches, Inc.
- Alzheimer's Association, Southeast Florida Chapter
- Area Agency on Aging of Palm Beach/Treasure Coast, Inc.
- Better Business Bureau of Palm Beach County, Inc.
- Catholic Charities of the Dioceses of Palm Beach
- Center for Children in Crisis, Inc.
- Comprehensive Aids Program of Palm Beach County, Inc.
- District IX Health Council, Inc.
- Early Learning Coalition of Broward
- Early Learning Coalition of Palm Beach
- Executive Service Corps of Southeast Florida
- Florida Community Health Centers, Inc.
- Glades Area ARC
- Haitian Center for Family Services, Inc.
- Hanley Center, Inc.
- Hanley Center Foundation, Inc.
- Hospice Foundation of Palm Beach County, Inc.
- H.E.A.R.T., Inc.
- Help Becomes Hope, Inc.
- Hendry-Glades Mental Health Clinic, Inc.
- Institute for Ethnomedicine, Inc.
- New Beginnings Development Center, Inc.
- Parent-Child Center, Inc.
- Palm Beach County Chapter, The American Red Cross
- Palm Beach Dramaworks, Inc.
- Preservation Foundation of Palm Beach County, Inc.
- St. Andrew's Residence of the Palm Beaches, Inc.
- Seagull Industries for the Disabled, Inc.
- South America Mission, Inc.
- The Lords Place, Inc.
- Urban League of Palm Beach County
- World Servants, Inc.
- Young Women's Christian Association

Governmental Experience

Ed has also directed the audits of the following governmental entities:

- Children's Services Council of Broward County
- Children's Services Council of Palm Beach County
- City of Boynton Beach
- City of Greenacres
- City of Lake Worth
- City of Pahokee
- City of Palm Beach Gardens
- City of Parkland
- City of Riviera Beach
- City of Riviera Beach CRA
- City of South Bay
- Conventional Low-Income Housing Development of Commerce – Economic Development Administration
- Crossings at Fleming Island Community Development District
- Department of Housing and Urban Development – Community Development Block Grants
- Department of Labor, CETA
- Florida Governmental Utility Authority
- Glades Utility Authority
- Hendry County
- Housing Authority of West Palm Beach
- Jupiter Inlet Colony
- Jupiter Inlet District
- Loxahatchee River Environmental Control District
- North Palm Beach Heights Water Control District
- Okeechobee Utility Authority
- Palm Beach County
- Palm Beach County Solid Waste Authority
- Port of Palm Beach
- Revenue Sharing Financial and Compliance Audits
- School Board of Palm Beach County – Internal Accounts and Tangible Personal Property
- Seacoast Utility Authority
- Section 8 Housing Assistance Payments
- Section 23 Low Income Housing
- South Lake Worth Inlet District
- Town of Gulf Stream
- Town of Highland Beach
- Town of Juno Beach
- Town of Lake Clarke Shores
- Town of Lake Park
- Town of Lantana
- Town of Loxahatchee Groves
- Town of Mangonia Park
- Town of Ocean Ridge
- Town of Palm Beach
- Town of Palm Beach Shores
- Town of Sewall's Point
- Town of South Palm Beach
- Village of North Palm Beach
- Village of Palm Springs
- Village of Royal Palm Beach
- Village of Tequesta
- West Palm Beach Golf Commission

RICK SCOTT, GOVERNOR

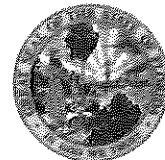
JONATHAN ZACHEM, SECRETARY

**STATE OF FLORIDA
DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION
BOARD OF ACCOUNTANCY**

LICENSE NUMBER	
AC0004484	

The CERTIFIED PUBLIC ACCOUNTANT
Named below IS LICENSED
Under the provisions of Chapter 473 FS.
Expiration date: DEC 31, 2019

HOLT, EDWARD T
PO BOX 347
WEST PALM BCH FL 33402-0347



ISSUED: 10/18/2017

DISPLAY AS REQUIRED BY LAW

SEQ # L1710180000572



N. RONALD BENNETT, CPA, ABV, CVA, CFF

N. Ronald Bennett is a partner with Nowlen, Holt & Miner, P.A. and has been with the firm for 29 years. His education includes an MBA in Finance from Florida State University where he was also a member of Beta Gamma Sigma Honor Society, and a Bachelor of Aerospace Engineering (with high honors) from Georgia Institute of Technology. He is licensed as a CPA in Florida and affiliated with the following organizations:

- American Institute of Certified Public Accountants
- Florida Institute of Certified Public Accountants
- Florida Government Finance Officers' Association (FGFOA)
- Government Finance Officers' Association
- American Society of Mechanical Engineers
- National Association of Certified Valuation Analysts
- Association of Certified Fraud Examiners

Relevant Continuing Professional Education

Some of Ron's more current seminars include the following:

- 10/15 GASB Hot Topics
- 05/16 GASB Statements 74 and 75
- 06/16 FGFOA 2016 Annual Conference
- 10/16 GASB Fair Value: Audit and Accounting Issues
- 10/16 New Single Audit Uniform Guidance Requirements
- 11/16 Efficient Single Audits and Changes to the Federal Audit Clearing House
- 11/16 Fraud Risk in the SLG Environment
- 04/17 Fraud Examination for Managers and Auditors
- 05/17 2017 Not-For-Profit Organizations Conference
- 06/17 FGFOA 2017 Annual Conference
- 06/18 FGFOA 2018 Annual Conference
- 07/18 Government Accounting

Governmental Experience

While with the firm Ron has managed the audits of the following governmental entities:

- City of Boynton Beach
- City of Greenacres
- City of Lake Worth
- City of Pahokee
- City of Parkland
- City of Riviera Beach
- City of Riviera Beach CRA
- North Palm Beach Heights Water Control District
- Palm Beach County Solid Waste Authority
- Port Mayaca Cemetery
- Port of Palm Beach
- School Board of Palm Beach County – Internal Accounts and Tangible Personal Property
- South Lake Worth Inlet District
- Town of Gulf Stream
- Town of Highland Beach
- Town of Lake Clarke Shores
- Town of Manalapan
- Town of Ocean Ridge
- Town of Palm Beach
- Town of Palm Beach Shores
- Town of South Palm Beach

Non-Profit Experience

While with the firm Ron has worked on the audits of the following non-profit entities:

- Area Agency on Aging of Palm Beach/Treasure Coast, Inc.
- Better Business Bureau of Palm Beach County, Inc.
- Palm Beach County Chapter, The American Red Cross
- South American Mission, Inc.
- Western Palm Beach County Mental Health Clinic
- World Servants, Inc.

RICK SCOTT, GOVERNOR

JONATHAN ZACHEM, SECRETARY

STATE OF FLORIDA
DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION
BOARD OF ACCOUNTANCY

LICENSE NUMBER	
AC0019988	

The CERTIFIED PUBLIC ACCOUNTANT
Named below IS LICENSED
Under the provisions of Chapter 473 FS.
Expiration date: DEC 31, 2019



BENNETT, NELSON RONALD
8664 ROSALIE COURT
BOYNTON BEACH FL 33472



ISSUED: 10/18/2017

DISPLAY AS REQUIRED BY LAW

SEQ # L1710180000483



TERRY L. MORTON, JR., CPA

Terry L. Morton, Jr. is a partner with Nowlen, Holt & Miner, P.A. and has been with the firm for 29 years. His education includes a B.S. (with honors) and M.Acc. from the University of Florida. He has also received a Certificate of Educational Achievement in both Governmental and Non-Profit Accounting and Auditing from the AICPA. He is licensed as a CPA in Florida and affiliated with the following organizations:

- American Institute of Certified Public Accountants
- Florida Institute of Certified Public Accountants
- Florida Government Finance Officers' Association (FGFOA)
- Government Finance Officers' Association
- Jerome Golden Center for Behavioral Health, Inc., Chairman
- Jerome Golden Center Foundation, Treasurer
- Gold Coast Area, Kairos Prison Ministry, Chairman

Relevant Continuing Professional Education

Some of Terry's more current seminars include the following:

- 01/16 SSARS 21
- 01/16 Fraud Examination for Auditors
- 08/16 Government Accounting and Auditing Conference
- 10/16 GASB Fair Value
- 06/17 FGFOA 2017 Annual Conference
- 06/18 Government Accounting
- 08/18 FICPA State and Local Government Accounting Conference

Governmental Experience

While with the firm Terry has managed the audits of the following governmental entities:

- Belle Glade Housing Authority
- Children's Services Council of Broward County
- Children's Services Council of Palm Beach County
- City of Belle Glade
- City of Greenacres
- City of Pahokee
- City of Palm Beach Gardens
- City of Riviera Beach
- City of Riviera Beach CRA
- Crossings at Fleming Island Community Development District
- Florida Governmental Utility Authority
- Glades Utility Authority
- Hendry County
- North Palm Beach Heights Water Control District
- Jupiter Inlet Colony
- Jupiter Inlet District
- Loxahatchee River Environmental Control District
- Okeechobee Utility Authority
- Palm Beach County
- Port of Palm Beach
- School Board of Palm Beach County – Internal Accounts
- Seacoast Utility Authority
- Town of Gulf Stream
- Town of Lake Park
- Town of Loxahatchee Groves
- Town of Mangonia Park
- Town of Palm Beach Shores
- Town of Sewall's Point
- Village of North Palm Beach
- Village of Tequesta
- West Palm Beach Golf Commission

Non-Profit Experience

While with the firm Terry has worked on the audits of the following non-profit entities:

- Adopt-A-Family of the Palm Beaches, Inc.
- Alzheimer's Association, Southeast Florida Chapter
- Area Agency on Aging of Palm Beach/Treasure Coast, Inc.
- Better Business Bureau of Palm Beach County, Inc.
- Catholic Charities of the Dioceses of Palm Beach
- Center for Children in Crisis, Inc.
- Comprehensive Aids Program of Palm Beach County, Inc.
- Doveland, Inc.
- Early Learning Coalition of Broward
- Early Learning Coalition of Palm Beach
- Executive Service Corps of Southeast Florida
- Florida Community Health Centers, Inc.
- Florida Community Health Centers, Inc. Retirement Plan
- Glades Area ARC
- Glades Community Development Corporation
- Glades Diamond, Inc.
- Glades Pioneers, Inc.
- Haitian Center for Family Services, Inc.
- Hanley Center, Inc.
- Hanley Center Inc., 401(k) Plan
- Hanley Center Foundation, Inc.
- Healthy Start Prenatal and Infant Care, Inc.
- Help Becomes Hope, Inc.
- Hospice Foundation of Palm Beach County, Inc.
- Hospice of Palm Beach County, Inc.
- Institute for Ethnomedicine, Inc.
- New Beginnings Community Development Center, Inc.
- NOAH Development Corporation
- NOAH, Inc.
- Parent-Child Center, Inc.
- Palm Beach County Chapter, The American Red Cross
- Palm Beach Dramaworks, Inc.
- Palm Beach County Resource Center, Inc.
- South America Mission, Inc.
- Street Beat, Inc.
- The Lord's Place, Inc.
- Urban League of Palm Beach County
- Western Palm Beach County Mental Health Clinic
- World Servants, Inc.
- Young Women's Christian Association

RICK SCOTT, GOVERNOR

JONATHAN ZACHEM, SECRETARY

STATE OF FLORIDA
DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION
BOARD OF ACCOUNTANCY

LICENSE NUMBER	
AC0020064	

The CERTIFIED PUBLIC ACCOUNTANT
Named below IS LICENSED
Under the provisions of Chapter 473 FS.
Expiration date: DEC 31, 2019

MORTON, TERRY L JR
NOWLEN, HOLT & MINER, P.A.
515 N. FLAGLER DRIVE
SUITE 1700
WEST PALM BEACH FL 33401



ISSUED: 10/25/2017

DISPLAY AS REQUIRED BY LAW

SEQ # L1710250001071



MARK J. BYMASTER, CPA, CFE

Mark Bymaster is a manager at Nowlen, Holt & Miner, P.A. with 11 years of experience. His education includes a B.S. in Finance and Information Studies from Florida State University. He received a MAcc. and a Masters in Economics from Florida Atlantic University. He is licensed as a CPA in Florida and is a Certified Fraud Examiner. Mark is affiliated with the following organizations:

- Florida Government Finance Officers' Association (FGFOA)
- American Institute of Certified Public Accountants
- Florida Institute of Certified Public Accountants
- Association of Certified Fraud Examiners

Relevant Continuing Professional Education

Some of Mark's more current seminars include the following:

- 05/16 GASB Statements No. 74 and 75
- 07/16 Fraud Examination for Managers and Auditors
- 10/16 New Single Audit Uniform Guidance Requirements
- 10/16 GASB Fair Value
- 11/16 Fraud Risk in the SLG Environment
- 11/16 Efficient Single Audits and Changes to the Federal Audit Clearing House
- 05/17 Non-Profit Update
- 06/17 FGFOA 2017 Annual Conference
- 06/18 Government Accounting

Non-Profit and Governmental Experience

While with the firm Mark has worked on the audits of the following non-profit and governmental entities:

- City of Boynton Beach
- City of Greenacres
- City of Riviera Beach
- City of Pahokee
- Town of Lake Clarke Shores
- Town of Gulf Stream
- Town of Highland Beach
- Town of Manalapan
- Town of Ocean Ridge
- Town of Palm Beach
- Riviera Beach Community Redevelopment Agency
- Palm Beach County Chapter, The American Red Cross
- Seacoast Utility Authority
- Solid Waste Authority of PBC
- YWCA of Palm Beach County

RICK SCOTT, GOVERNOR

JONATHAN ZACHEM, SECRETARY

**STATE OF FLORIDA
DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION
BOARD OF ACCOUNTANCY**

LICENSE NUMBER	
AC44933	

The CERTIFIED PUBLIC ACCOUNTANT
Named below IS LICENSED
Under the provisions of Chapter 473 FS.
Expiration date: DEC 31, 2019



BYMASTER, MARK JAMES
515 N FLAGLER DR
SUITE 1700
WEST PALM BEACH FL 33401



ISSUED: 01/01/2018

DISPLAY AS REQUIRED BY LAW

SEQ # L1801010000972



Quality of Staff

Staff retention is an important part of NH&M's strategy for increasing audit efficiency. Because of our firm's low employee turnover rate, the Town will see the same audit team members year-after-year.

Team members will not be changed without the express prior written permission of the Town. If staff rotation is necessary, the team member will be replaced with someone of comparable skills and experience. However, the Town retains the right to approve or reject replacements. Consistency of audit team members from one year to the next, results in a more efficient audit by enhancing both client-specific and industry-specific experience.

Continuing Professional Education

All team members hold accounting degrees from accredited universities. Several of our team members have advanced degrees and/or multiple degrees in related areas. NH&M believes that, not only to comply with professional standards, but in order to consistently offer our clients the best and most current information, continuing education is a necessity.

Training our team members is important in order to meet the needs of our clients and assist them with new accounting standards. All professionals receive at least the required 80 hours of continuing professional education, as required by Government Auditing Standards and the State Board of Accountancy, every two years. Our professionals attend in-house seminars as well as seminars provided by the AICPA, FICPA, FGFOA and GFOA. Due to our commitment to remain current on the technical pronouncements, we will keep the Town informed of any new reporting requirements and will discuss any situations involving options in reporting formats.

Information Technology Specialist

In accordance with auditing standards, we may determine that specialized skills are needed for the audit. If considered necessary, NH&M will utilize the services of a Certified Information Systems Auditor (CISA) to review the Information Technology (IT) system. This review would be conducted in accordance with the relevant professional and ethical standards issued by the Information Systems Audit and Control Association. The objectives of this type of IT review include the following:

- Identify areas of greatest IT risk exposure as it relates to financial data to focus resources
- Asses the confidentiality, integrity and availability of information systems
- Evaluate the effectiveness of management's planning and oversight of IT activities
- Evaluate the adequacy of operating processes and internal controls
- Assess enterprise wide compliance efforts related to IT policies and internal control procedures



Discontinued Service

Other than term expirations on contracts, Nowlen, Holt & Miner, P.A.'s has not had any audit clients cancel or terminate their services.

Letters of Reference

As previously mentioned, Nowlen, Holt & Miner, P.A. has provided auditing services for non-profit organizations and governmental entities for over 50 years. Letters of reference from two of our current governmental entities are included in Appendix B.

Joint Venture/Consortium

Nowlen, Holt & Miner, P.A. is neither a joint venture nor a consortium. Our firm will not subcontract, assign or transfer any portion of the audit work if awarded the contract.

Ability and Capability to Perform Required Services

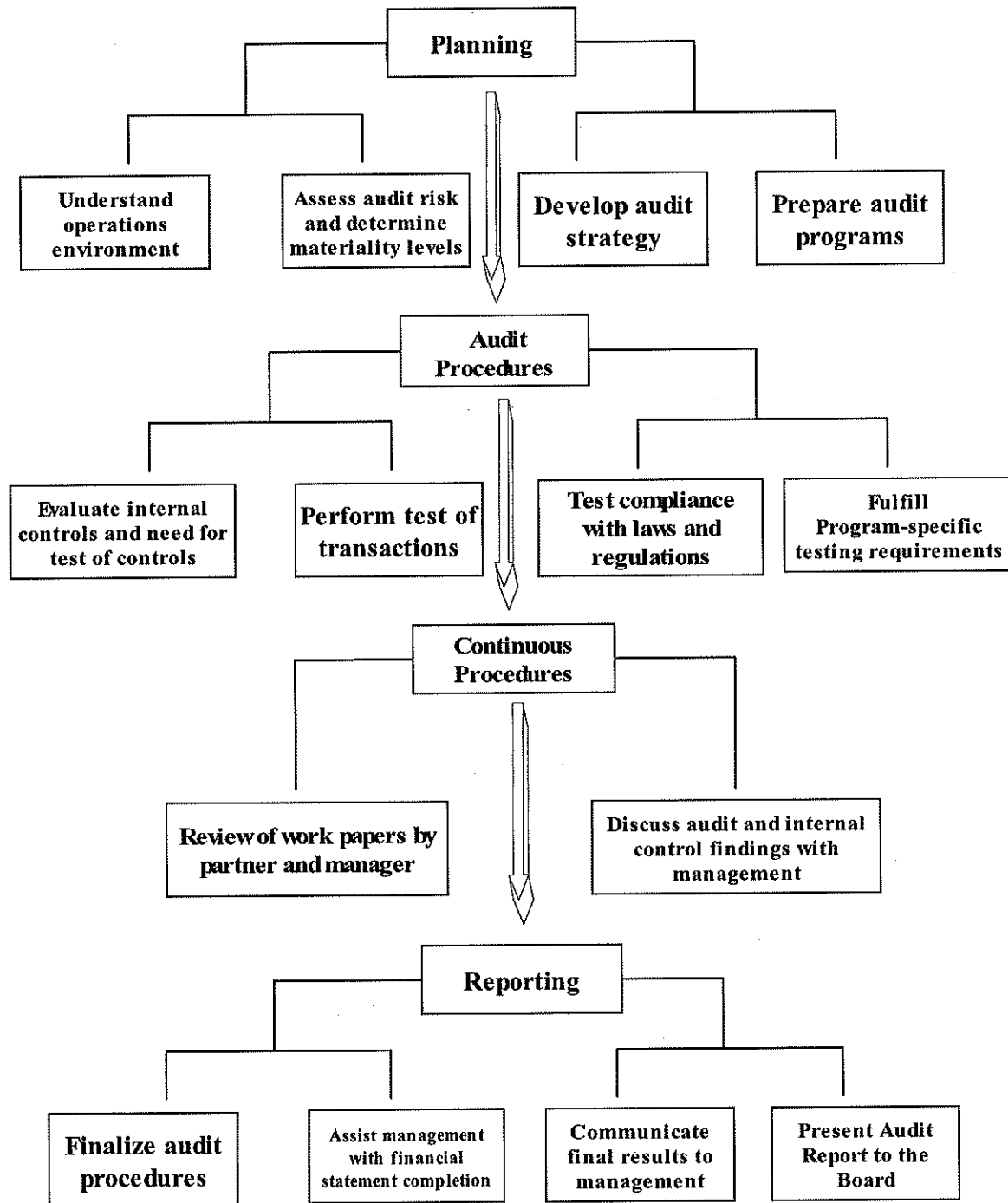
Governmental Audit Staff

We have a professional staff of thirteen people. The number of our governmental audit employees, by employee classification, is as follows:

Employee Classification	Total Number	Number of CPAs
Partner	4	4
Managers	2	2
Supervisors	-	-
Seniors/Staff	1	-
TOTAL	7	6

All professional staff assigned to the audit will be working out of our West Palm Beach office. There will be at least two partners working on the engagement full time. There will also be a manager working on the engagement full time and one staff working on the engagement as necessary.

Specific Audit Approach





Approach to Providing Audit Services

NH&M understands the scope of work to be performed for the Town, and commits to meet, if not exceed, the Town's expectations. NH&M has the ability and capability to provide the required services listed in the RFP.

Along with information gathered from the Town, we will use our broad experience with other governmental entities to plan an efficient and effective audit strategy. Our audit will be conducted in accordance with Generally Accepted Auditing Standings and *Government Auditing Standards*. We will also consider state statutes and local ordinances applicable to the Town.

The audit engagement will be segmented into the following stages:

- Develop an Audit Plan
- Execute the Audit Plan
- Completion and Reporting

A. Develop an Audit Plan

In order to provide the Town with the most efficient audit services, NH&M will need to develop an in-depth understanding of the Town and its operations. To obtain this understanding, NH&M will discuss operations with Town staff and review budgets, organizational charts, Town manuals and other sources of information. During this time the engagement partner and supervisory team members will meet with Town staff to discuss timing and other expectations the Town has regarding the audit process. During this phase we will perform the following:

- Conduct an entrance conference
- Document the nature, timing, and extent of procedures to be performed to obtain sufficient and appropriate audit evidence
- Perform risk assessment procedures
- Document the Town's internal control procedures and perform walk-throughs and interviews with Town staff
- Prepare audit programs based on risk assessments
- Perform analytical procedures on account balances
- Request assistance from Town staff in the preparation of certain schedules and pull requested documentation

Risk Assessment

Our audit will be conducted on a risk-based approach. Risk assessment procedures will be performed to provide a basis for the identification and assessment of risks of material misstatement at both the financial statement and relevant assertion levels. Assessed risk considers planning materiality and the identification of significant accounts. Significant accounts are identified based on quantifiable information and the extent to which they are affected by subjective judgments.

Consideration of Fraud

Generally Accepted Auditing Standards establishes standards and provides guidance on the auditor's responsibility to consider the risk of fraud and to design the audit to provide reasonable assurance of detecting fraud that result in the financial statements being materially misstated. The auditor's consideration of fraud is not separate from consideration of risk, but is integrated into the overall risk assessment process. There are two types of misstatements that are relevant to the auditor's consideration of fraud in a financial statement audit:

- Misstatements resulting from fraudulent financial reporting
- Misstatements resulting from misappropriation of assets

When assessing the risk of material misstatement due to fraud, NH&M will consider the type of risk, the significance of the risk, the likelihood of fraud occurring, and the pervasiveness of the risk. The following risk assessment process is used to identify fraud risks:

- Hold a discussion among engagement team members to consider the susceptibility of the Town's financial statements to material misstatements due to fraud
- Make inquiries of management and other Town staff
- Evaluate unusual or unexpected relationships identified by analytical procedures

Assistance to be Provided by Town Staff

In order to perform an effective and efficient audit, we will rely on Town staff to prepare reconciling and back-up schedules, as well as retrieve back-up documents as necessary. Management level employees will also be relied upon to answer various audit questions and explain particular variances as they arise. Staff and management will be allowed necessary time to comply with our audit requests for documents; our staff will always be available to answer any questions Town staff may have on documents or schedules requested.



B. Execute the Audit Plan

After obtaining a thorough understanding of the Town the audit team will perform the majority of transaction testing and complete audit requirements during the execution of the audit plan. During this segment of the audit we will:

- Obtain third party confirmations
- Test account balances and details
- Perform analytical procedures
- Test transactions and controls
- Test compliance with applicable laws and regulations

Computer Assisted Audit Techniques

Computer Assisted Audit Techniques are used to automate and simplify the data analysis process. NH&M uses IDEA Data Analysis Software which allows us to extract and look at data from different angles to gain greater insight into the Town's operations. The IDEA software can accept electronic records from virtually any bookkeeping/financial accounting system. With the help of IDEA we can quickly select a statistically valid sample of transactions on which to base our audit, evaluate general ledger accounts and journal entries, and even detect fraud. We do this work from our office, saving your staff time and inconvenience.

Communications

Our firm's working relationship with the Town will stress communication and prompt discussion of all-important matters as they arise. We will report at least weekly to the Town on the status of any potential audit adjustments, so that the Town may have adequate opportunity to investigate, gather information, and respond as necessary. If necessary, the partner and manager in charge will meet with the Town representatives on any material matters that could affect the financial position or results of operations and will attend the audit committee meeting and commission meetings, on an as needed basis, for discussion of the audit reports as deemed necessary by the Town.

We maintain open communication with clients and respond within 24 hours to requests for assistance with, or information on, accounting and other reporting matters. We encourage clients to call year-round to discuss questions or concerns as they arise, at no additional charge.

C. Completion and Reporting

The final step in the audit process is the completion and reporting segment. During this segment all audit documentation will be reviewed by the partners to ensure that the testing performed supports the conclusions reached. This stage also includes preparing the financial statements in accordance with auditing and firm standards.

The final segment will include, but is not limited to the following:

- Perform final analytical procedures
- Review draft financial statements and prepare draft reports for the Town to review
- Discuss with management audit findings
- Conduct an exit conference with Town management and/or audit committee
- Engagement partner presents the audit report to the Town Commission

Management Letter Philosophy

We are required to comply with certain professional standards regarding reporting on internal control, compliance, illegal acts, and errors and irregularities. In addition, it is our firm's philosophy to assist our clients in improving their accounting policies and procedures. We do not recommend change for the sake of change. Our recommendations will focus on the effectiveness and efficiency of the operations and financial reporting of the Town. We will not suggest any change if it is not practical and cost effective.

Reports

Following the completion of the audit, we will issue the following reports:

- A. A report on the fair presentation of the financial statements in conformity with generally accepted accounting principles.
- B. A report on internal control structure based on the auditor's understanding of the control structure and assessment of control risk.
- C. Reports on compliance with applicable laws and regulations.
- D. Schedules of federal and state financial assistance and related reports on the administering of federal and state financial assistance programs, if applicable.
- E. A report to management (management letter).
- F. Review of the financial report provided to the Department of Financial Services to assure consistency with the CAFR.
- G. A report on Bond Compliance, "conform letters," and other documents necessary to issue the bonds, if applicable.
- H. An immediate, written report of all irregularities and illegal acts discovered.

In the required report(s) on internal controls, we will communicate any significant deficiencies found during the audit. A significant deficiency is a control deficiency, or combination of control deficiencies, that adversely affects the Town's ability to initiate, authorize, record, process or report financial data reliably in accordance with generally accepted accounting principles such that there is more than a remote likelihood that a misstatement of the Town's financial statements that is more than inconsequential will not be prevented or detected by the Town's internal control. Significant deficiencies that are also material weaknesses will be identified as such in the report. The report on compliance will include all material instances of noncompliance.



Nowlen, Holt & Miner, P.A. maintains an active role in early implementation of new standards with our clients. We will assist the Town with guidance and implementation of any future GASB pronouncements.

Use of the audited financial statements, opinions, or any of the above-named reports will not result in additional fees unless their use requires additional certification or services on the part of our firm. In addition, we will provide the Town with twenty original copies of the CAFR, as well as an electronic copy. Workpapers for the Town will be held locally for a minimum of five years and will be available for examination or duplication without charge to authorized Town personnel, representatives of Federal or State Agencies, other parties designated by the federal government or by the Town, as part of an audit quality review process. NH&M will notify the Town immediately if any regulatory or other agency requests a review of the auditor workpapers concerning the Town or any other government client audited by the firm.

Analytical Procedures

Analytical procedures are an important part of the audit process and range from simple comparisons to the use of complex models involving many relationships and elements of data.

Understanding financial relationships is essential in planning and evaluating the results of analytical procedures and requires knowledge of the client and the industry in which the client operates. Understanding the purpose of analytical procedures and the limitations of those procedures is also important. Accordingly, the relationships and types of data used, as well as conclusions reached when recorded amounts are compared to expectations, require the auditor's judgment.

We will use analytical procedures to:

- Assist in planning the nature, timing, and extent of other auditing procedures
- Obtain evidential matter about particular assertions related to account balances of classes of transactions
- Review of financial information in the final review stage of the audit

When used as substantive tests, analytical procedures may include, but not be limited to, the following:

- Comparison of prior year and current year balances
- Comparison of actual and budgeted amounts
- Ratio and trend analysis
- Predictive tests based upon relationships between financial and nonfinancial information

Internal Control Procedures

The Town's Commission, management, and other personnel establish the internal control structure of the Town, which is an important source of information about the types and risks of potential material misstatements that could occur in financial statements. We will use this information to design appropriate substantive tests that will provide reasonable assurance of detecting material misstatements.

We usually perform these procedures only to gain a general understanding of the overall internal control structure and the way the Town operates. Under most circumstances, we believe formal documentation of control activities, including tests of controls, is not the most efficient method of achieving audit objectives in most entities your size. We will use all the internal control information we gather as a supplement to our industry and audit knowledge to ensure the development of the most efficient audit possible for the Town. If awarded the contract our internal control procedures will consist of updating our understanding of the controls.

In evaluating the control environment of the Town we will consider items such as the following:

- Frequency of commission meetings
- Qualifications and involvement of commission members
- Other external factors

Control activities are policies and procedures that help ensure that management's directives are carried out and the Town's objectives are met.

The types of items we will consider in understanding your control activities are:

- Policies for comparing actual results to budgeted amounts
- Billing and collection procedures
- Purchasing procedures, such as the use of competitive bidding
- Payment procedures

Audit Sampling

Audit sampling involves judgment in planning and performing the sampling procedure and evaluating the results of the sample. When a decision is made to use audit sampling, the auditor must choose between statistical and non-statistical sampling. Because of the costs associated with audit sampling, it is important to consider the effectiveness of alternative approaches before concluding that sampling is necessary.

Tests of Compliance with Laws and Regulations

Audits conducted in accordance with generally accepted auditing standards provide the basis for expressing an opinion on the fairness of financial statements in accordance with generally accepted accounting principles. However, due to the special nature of governments, the traditional audit scope has been broadened to encompass determinations of whether the governmental unit has complied with governing laws, regulations, rules, grantor guidelines, and other finance related legal requirements.

Generally, compliance criteria can be found in Florida law, rules, grant agreements, local ordinances, resolutions, policies, contracts and similar documents. Specific compliance criteria will be identified early in the audit process in order to facilitate the design and performance of appropriate audit procedures for testing compliance.

The following are examples of the types of laws and regulations that may have a direct and material effect on the financial statements:

- Procurement
- Taxing authority
- Legal authority for transactions
- Tax reporting
- Establishment of funds
- Debt limitations
- Budgets and budgetary reporting
- Restrictions on expenditures

NH&M has performed governmental audits for over 50 years. Thus, we have developed numerous compliance checklists to enhance the efficiency and effectiveness of compliance testing. These checklists are designed and continuously updated to test compliance with current Florida Statutes, Rules of the Auditor General, and other legal and regulatory requirements. These checklists will increase the efficiency of our audit of the Town.

For compliance testing, we will simultaneously conduct tests of items that can be quantified in terms of dollars and substantive tests of transaction classes and account balances. Under this approach, items selected for substantive testing will also be tested for compliance. Because of the type of evidence available, certain compliance requirements do not lend themselves to testing in conjunction with substantive tests. These requirements will be tested by inquiry, observation, and inspection.

The audit process is guided by generally accepted auditing standards and not by specific cookbook-type procedural instructions. Therefore, the auditor's professional judgment is an extremely important element in defining the audit scope properly, especially with respect to compliance testing.

Audit Timeline

A tentative schedule for performing key aspects of the audit follows:

- Once the engagement letter is executed, we will meet with Town personnel and schedule two to three days of interim procedures
- We anticipate getting the trial balance, general ledger, and some of our audit schedules in late November
- We would start fieldwork in December/January
- Field work would conclude by February 15 (depending on the availability of the end-of-year records and schedules)
- Any proposed audit adjustments will be submitted for management's consideration no later than February 1
- A complete management letter will be issued by March 1, following the fiscal year
- A final and complete opinion on the financial statements and any additional letters required by the United States or State of Florida Single Audit Act will be delivered no later than March 1, following the close of the fiscal year
- Final reports will be issued by March 1, following the close of the fiscal year

We understand that timeliness is critical in the performance in the audit and will coordinate with the Finance Director to accomplish the audit in a phased-in approach throughout the year in order to reduce the year-end workload. We will maintain open communication lines and notify management of any possible audit adjustments or management letter comments as the field work progresses. If the Town becomes aware of any potential problems, or is concerned about the timeliness of audit procedures, the Town representative can contact Mr. Morton and schedule a progress conference.

Current Workload

The charts on pages 7 and 8 provide a detail of all Nowlen, Holt & Miner, P.A.'s current governmental and not-for-profit clients. Terry L. Morton coordinates and monitors all audit engagements. Mr. Morton will use his knowledge of similar entities to schedule staff to your engagement based on your requested timeline. He will regularly review the engagement to determine progress and identify any potential problems. Additional staff can be assigned to the engagement if necessary, and with the express prior approval of the Town. Testing will begin prior to year-end to ensure that all procedures are completed and reports are issued on time. If the Town becomes aware of any potential problems or is concerned about the timeliness of audit procedures, they can contact Mr. Morton and schedule a progress conference. The timeline for performance of interim work, detailed audit plan, fieldwork, and entrance and exit conferences will be executed as outlined in the RFP.



Extent of Use of Electronic Data Processing

Our office uses computers extensively to perform audit steps that a computer can accomplish faster and more efficiently than manual calculations. The following will be performed on computers:

- **Development of trial balances and lead schedules** – We will download your trial balance to our firm’s specialized audit software. As we make adjusting journal entries, they will be electronically posted, and an updated trial balance will be available immediately.
- **Efficient paperless environment** – Our firm utilizes Creative Solutions Accounting (CSA) software, which allows us to conduct paperless engagements. Paperless audits facilitate our firm with the following advantages:
 - Simultaneous access to workpapers by multiple users
 - Enhanced collaboration among audit team members for sharing and reviewing workpapers
 - Linking CSA, Excel, and Word documents/files to generate reports
 - Faster turnaround time for financial statements and the auditor’s report
- **Electronic Reports** – We provide our clients with original PDF copies of the auditor’s report rather than a scanned version of the report
- **Citrix® ShareFile®** – NHM uses ShareFile, a web-based software that helps us exchange files, regardless of size, easily, securely and professionally with our clients.

External Quality Control Review

Nowlen, Holt & Miner P.A. is a member of the AICPA’s Center for Audit Quality, and participates in the AICPA Peer Review Program every three years. Our two most recent external peer reviews resulted in an unqualified opinion on the quality of our accounting and auditing practice with no letters of comment, which is the highest level of achievement in the peer review program. This review included a review of specific government engagements. We will provide the Town with a copy of each peer review report and any letters of comment for each review conducted during the time period engaged by the Town. A copy of NH&M’s 2015 and 2018 peer review reports are included on the following pages.



System Review Report

November 17, 2015

To the Shareholders of Nowlen, Holt & Miner, P. A. and the Peer Review Committee of the Florida Institute of Certified Public Accountants

We have reviewed the system of quality control for the accounting and auditing practice Nowlen, Holt & Miner, P. A. (the firm) in effect for the year ended May 31, 2015. Our peer review was conducted in accordance with the Standards for Performing and Reporting on Peer Reviews established by the Peer Review Board of the American Institute of Certified Public Accountants. As part of our peer review, we considered reviews by regulatory entities, if applicable, in determining the nature and extent of our procedures. The firm is responsible for designing a system of quality control and complying with it to provide the firm with reasonable assurance of performing and reporting in conformity with applicable professional standards in all material respects. Our responsibility is to express an opinion on the design of the system of quality control and the firm's compliance therewith based on our review. The nature, objectives, scope, limitations of, and the procedures performed in a System Review are described in the standards at www.aicpa.org/prsummary.

As required by the standards, engagements selected for review included engagements performed under *Government Auditing Standards*.

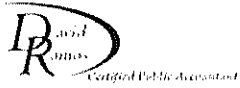
In our opinion, the system of quality control for the accounting and auditing practice of Nowlen, Holt & Miner, P. A. in effect for the year ended May 31, 2015, has been suitably designed and complied with to provide the firm with reasonable assurance of performing and reporting in conformity with applicable professional standards in all material respects. Firms can receive a rating of *pass*, *pass with deficiency(ies)* or *fail*. Nowlen, Holt & Miner, P. A. has received a peer review rating of *pass*.

Johnson Price Sprinkle PA

Johnson Price Sprinkle PA

79 Woodfin Place, Suite 300 • Asheville, NC 28801 • 828.254.2374 • Fax 252.9994 • www.jpspa.com

An Independent Member of the BDO Seidman Alliance.



Report on the Firm's System of Quality Control

December 18, 2018

To the Stockholders of Nowlen, Holt & Miner, PA
and the FICPA Peer Review Committee

I have reviewed the system of quality control for the accounting and auditing practice of Nowlen, Holt & Miner, PA (the firm) in effect for the year ended May 31, 2018. My peer review was conducted in accordance with the Standards for Performing and Reporting on Peer Reviews established by the Peer Review Board of the American Institute of Certified Public Accountants (Standards).

A summary of the nature, objectives, scope, limitations of, and the procedures performed in a System Review as described in the Standards may be found at www.aicpa.org/prsummary. The summary also includes an explanation of how engagements identified as not performed or reported in conformity with applicable professional standards, if any, are evaluated by a peer reviewer to determine a peer review rating.

Firm's Responsibility

The firm is responsible for designing a system of quality control and complying with it to provide the firm with reasonable assurance of performing and reporting in conformity with applicable professional standards in all material respects. The firm is also responsible for evaluating actions to promptly remediate engagements deemed as not performed or reported in conformity with professional standards, when appropriate, and for remediating weaknesses in its system of quality control, if any.

Peer Reviewer's Responsibility

My responsibility is to express an opinion on the design of the system of quality control and the firm's compliance therewith based on my review.

Member: AICPA, FICPA
4215 Old Road 37 • Lakeland, Florida 33813
Telephone: 863-701-7885 • 863-709-8306 • Fax: 863-701-7857 • Email: RAMONCPA1@AOL.COM

Required Selections and Considerations

Engagements selected for review included engagements performed under *Government Auditing Standards*, including a compliance audit under the Single Audit Act.

As a part of my peer review, I considered reviews by regulatory entities as communicated by the firm, if applicable, in determining the nature and extent of my procedures.

Opinion

In my opinion, the system of quality control for the accounting and auditing practice of Nowlen, Holt & Miner, PA in effect for the year ended May 31, 2018, has been suitably designed and complied with to provide the firm with reasonable assurance of performing and reporting in conformity with applicable professional standards in all material respects. Firms can receive a rating of *pass*, *pass with deficiency(ies)* or *fail*. Nowlen, Holt & Miner, PA has received a peer review rating of *pass*.

David R. Amos, CPA



Federal or State Desk Reviews

NH&M is committed to maintaining the highest level of quality control in our accounting and auditing practice. Our firm has never been involved in disciplinary actions with the State of Florida Board of Accountancy or any other professional organizations. NH&M has not received any comments from a Federal or State desk review, nor has NH&M undergone a field audit in the past three years.

Public Entity Crimes/Disciplinary Actions

Neither Nowlen, Holt & Miner, P.A., nor any of its officers, directors, executives, partners, shareholders, employees, members, or agents who are active in the management of the entity, nor any affiliate of the entity, has ever been charged with or convicted of a public entity crime. Additionally, no disciplinary actions have ever been taken nor are pending against the firm or any of its officers, directors, executives, partners, shareholders, employees, members, or agents by any State regulatory bodies or professional organizations. In the event that any disciplinary actions or complaints arise, we agree to notify the Town immediately and submit a written report of all irregularities and illegal actions.

Scope of Work

We understand the work to be completed in the RFP and commit to perform the work within the time period specified.

Litigation

Nowlen, Holt & Miner, P.A. has never had any litigation or proceeding where a court or any administration agency has ruled against the firm in any manner related to its professional activities. No current or pending litigation exists.

Anticipated Potential Audit Problems

Nowlen, Holt & Miner, P.A. does not foresee needing any special assistance from the Town nor do we anticipate any potential audit problems. The designated key team members will monitor the progress of the audit on a continuous basis. Any minor problems will be communicated verbally. If more significant issues arise, the problems will be communicated in writing.

TOWN OF JUNO BEACH

AUDIT SERVICES

Attachment A - Proposal Response Forms

PROPOSER INFORMATION	
PROJECT ORGANIZATION (PROPOSER)	
Name of Business:	Nowlen, Holt & Miner, P.A.
Principal Contact Person:	Edward T. Holt
Address 1:	515 N. Flagler Drive, Suite 1700
Address 2:	West Palm Beach, FL 33401
Address 3:	
Telephone:	(561) 659-3060
FAX:	(561) 835-0628
E-mail:	eth@nhmcpa.com
Name of Individual Project Manager:	Terry L. Morton
Telephone:	(561) 659-3060
E-mail:	tlm@nhmcpa.com
Location of Project Office:	West Palm Beach, FL

TOWN OF JUNO BEACH

AUDIT SERVICES

PROPOSER REFERENCES	
<p>Please submit a minimum of five references in detail; give client references who have been clients (of the Proposer) for at least one year (preferably municipal governments or other governmental agencies of similar size in Florida where your company has provided same and similar services Auditing Services). The Town may contact some of the Proposer's current and former clients, both supplied by the Proposer and independently derived, to request that they validate the qualifications of the Proposer and the accuracy of the claims made by the Proposer in its Proposal, and that they assess the Proposal's ability to perform the types, level and quality of services that the Town desires. All references contacted will be asked to rate those aspects of the Proposal's performance on a scale from 0 – 5: zero (0) being poor and (5) being excellent.</p> <p style="margin-left: 40px;">Excellent: Frequently exceeds client reference's specifications/requirements</p> <p style="margin-left: 40px;">Good: Meets client reference's specification/requirements.</p> <p style="margin-left: 40px;">Poor: Frequently does not meet client reference's specifications / requirements</p>	
1. CUSTOMER NAME:	City of Belle Glade, FL
CUSTOMER LOCATION:	110 Dr. Martin Luther King Jr., Blvd West, Belle Glade, FL 33430
POPULATION, if Government:	17,589
CUSTOMER CONTACT PERSON :	Diana Hughes - Assistant Finance Director
CUSTOMER PHONE NUMBER:	(561) 996-0100
CUSTOMER CONTACT FAX:	(561) 992-2215
CUSTOMER CONTACT E-MAIL:	diana@belleglade-fl.com
PROJECT DESCRIPTION:	Performed Financial Statement Audit, Performed Federal and State Single Audit, Assisted with CAFR preparation.
2. CUSTOMER NAME:-	City of Greenacres, FL
CUSTOMER LOCATION:	5800 Melaleuca Lane, Greenacres, FL 33463
POPULATION, if Government:	39,568
CUSTOMER CONTACT PERSON :	Jim McInnis - Finance Director
CUSTOMER PHONE NUMBER:	(561) 642-2020
CUSTOMER CONTACT FAX:	(561) 642-2037
CUSTOMER CONTACT E-MAIL:	JMcInnis@greenacresfl.gov
PROJECT DESCRIPTION:	Performed Financial Statement Audit, Performed Federal and State Single Audit, Assisted with CAFR preparation.

3. CUSTOMER NAME:	Town of Lake Clarke Shores, FL
CUSTOMER LOCATION:	1701 Barbados Rd, Lake Clarke Shores, FL 33406
POPULATION, if Government:	3,422
CUSTOMER CONTACT PERSON :	Daniel P. Clark - Town Administrator
CUSTOMER PHONE NUMBER:	(561) 964-1515
CUSTOMER CONTACT FAX:	(561) 964-0685
CUSTOMER CONTACT E-MAIL:	dclark@lakeclarke.org
PROJECT DESCRIPTION:	Performed Financial Statement Audit
4. CUSTOMER NAME:	Town of Lake Park, FL
CUSTOMER LOCATION:	535 Park Ave, Lake Park, FL 33403
POPULATION, if Government:	8,829
CUSTOMER CONTACT PERSON :	Lourdes Cariseo - Finance Director
CUSTOMER PHONE NUMBER:	(561) 881-3350
CUSTOMER CONTACT FAX:	(561) 881-3358
CUSTOMER CONTACT E-MAIL:	financedirector@lakeparkflorida.gov
PROJECT DESCRIPTION:	Performed Financial Statement Audit and Assisted with CAFR preparation.
5. CUSTOMER NAME:	Village of North Palm Beach, FL
CUSTOMER LOCATION:	501 US Highway 1, North Palm Beach, FL 33408
POPULATION, if Government:	12,596
CUSTOMER CONTACT PERSON :	Samia Janjua - Finance Director
CUSTOMER PHONE NUMBER:	(561) 841-3360
CUSTOMER CONTACT FAX:	(561) 848-9698
CUSTOMER CONTACT E-MAIL:	sjanjua@village-npb.org
PROJECT DESCRIPTION:	Performed Financial Statement Audit and Assisted with CAFR preparation.

TOWN OF JUNO BEACH

AUDIT SERVICES

NON-COLLUSIVE AFFIDAVIT FORM

STATE OF Florida

COUNTY OF Palm Beach

Edward T. Holt, being first duly sworn deposes and says that:

- 1. He/She is fully informed respecting the preparation and contents of the attached Proposal and of all pertinent circumstances respecting the Proposal.
2. The Proposal is genuine and is not a collusive or sham Proposal.
3. Neither the Proposer nor any of its officers, partners, owners, agents, representatives, employees, or parties in interest, including this affiant, have in any way, colluded, conspired, connived, or agreed, directly or indirectly, with any other Proposer, firm or person to submit a collusive or sham Proposal in connection with the Contract for which the attached Proposal has been submitted; or to refrain from bidding in connection with such Contract; or have in any manner, directly or indirectly, sought by agreement or collusion, or communication, or conference with any Proposer, firm, or person to fix the price in the attached Proposal or of any other Proposer, or to fix any overhead, profit, or cost elements of the Proposal price or the Proposal price in any other Proposer; or to secure through any collusion, conspiracy, connivance, or unlawful agreement any advantage in the proposed Contract.
4. The price or prices quoted in the attached Proposal are fair and proper and are not tainted by any collusion, conspiracy, connivance, or unlawful agreement on the part of the Proposer or any other of its agents, representatives, owners, employees or parties in interest, including this affiant.

Date: 08 / 30 / 2019

By Edward T. Holt [Signature]

Title President

I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the State and County aforesaid to take acknowledgements, personally appeared EDWARD T. HOLT, an authorized representative of [Signature], well known to me and known to me to be the person(s) described in and who executed the foregoing instrument and have acknowledged before me that they executed the same. WITNESS my hand and official seal in the County and State last aforesaid this 30th day of

AUGUST, 2019.

[Signature]
Notary Public - State of Florida at Large (Printed, typed or stamped commissioned name of notary public)



TOWN OF JUNO BEACH

AUDIT SERVICES

PROPOSER'S CERTIFICATION FORM

The below signed Proposer certifies that he/she has read, carefully examined, and thoroughly understands the terms, conditions, and specifications contained in the RFP and any other documents accompanying or made a part of this RFP. The undersigned hereby proposes to furnish the services specified in the RFP. Furthermore, the undersigned agrees to abide by all conditions of this RFP. The undersigned certifies that all information contained in this submittal is truthful to the best of his/her knowledge and belief. The undersigned further certifies that he/she is duly authorized to submit this Proposal on behalf of the firm or entity submitting the Proposal and that the Proposer is ready, willing and able to perform if awarded the contract.

The undersigned further certifies that this Proposal is made without prior understanding, agreement, connection, discussion, or collusion with any person, firm or corporation submitting a Proposal for the same service; that no officer, employee or agent of the Town of Juno Beach or other Proposer has any interest in the Proposal; and that the undersigned executed this Certification with full knowledge and understanding of the matters therein contained and was duly authorized to do so.

eth@nhmcpa.com
E-MAIL ADDRESS

Nowlen, Holt & Miner, P.A.
NAME OF BUSINESS

BY:
Edward T. Holt
SIGNATURE

Sworn to and subscribed before me
this 30th day of AUG., 2019.

Edward T. Holt - President
PRINTED NAME AND TITLE

Geraldine Sibel
SIGNATURE OF NOTARY

515 North Flagler Drive, Suite 1700
MAILING ADDRESS

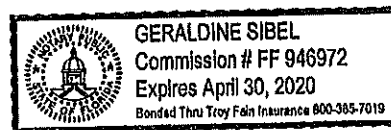
MY COMMISSION EXPIRES: 4-30-2020

West Palm Beach, Florida 33401
CITY, STATE, ZIP CODE

PERSONALLY KNOWN

561-659-3060
TELEPHONE NUMBER

OR PRODUCED



TOWN OF JUNO BEACH

AUDIT SERVICES

PROPOSER'S QUALIFICATION STATEMENT FORM

The undersigned Proposer certifies under oath the truth and correctness of all statements and of all answers to questions made hereinafter:

SUBMITTED TO: Town of Juno Beach

ADDRESS: 340 Ocean Drive
Juno Beach, FL 33408

CIRCLE ONE

SUBMITTED BY Edward T. Holt

Corporation
Partnership
Individual
Other

NAME Nowlen, Holt & Miner, P.A.

ADDRESS: 515 North Flagler Drive, Suite 1700, West Palm Beach, Florida 33401

TELEPHONE NO. 561-659-3060

FAX NO. 561-835-0628

1. State the true, exact, correct and complete name of the partnership, corporation, trade or fictitious name under which you do business and the address of the place of business.

The correct name of the Proposer is: Nowlen, Holt & Miner, P.A.

The address of the principal place of business is: 515 North Flagler Drive, Suite 1700
West Palm Beach, Florida 33401

2. If Proposer is a corporation, answer the following:

- a. Date of Incorporation: 01/06/1987
- b. State of Incorporation: Florida
- c. President's name: Edward T. Holt
- d. Vice President's name: Edward T. Holt, Jr.
- e. Secretary's name: Alexia G. Varga
- f. Treasurer's name: Robert W. Hendrix, Jr.
- g. Name and address of Resident Agent: Geraldine Sibel - 515 North Flagler Drive, Suite 1700
West Palm Beach, Florida 33401

3. If Proposer is an individual or a partnership, answer the following:

- a. Date of organization: N/A

b. Name, address and ownership units of all partners:

N/A

c. State whether general or limited partnership: N/A

4. If Proposer is other than an individual, corporation or partnership, describe the organization and give the name and address of principals:

N/A

5. If Proposer is operating under a fictitious name, submit evidence of compliance with the Florida Fictitious Name Statute.

N/A

6. How many years has your organization been in business under its present business name?

32 years

a. Under what other former names has your organization operated?

Nowlen, Holt, Miner & Kisker, C.P.A, P.A.

7. Indicate registration, license numbers or certificate numbers for the businesses or professions, which are the subject of this Proposal. Please attach certificate of competency and/or state registration.

See Appendix A

8. Have you ever failed to complete any work awarded to you? If so, state when, where and why?

N/A

9. State the names, telephone numbers and last known addresses of five (5) representatives of Florida Municipal agencies with the most knowledge of work which you have performed or goods you have provided, and to which you refer (government owners are preferred as references).

City of Belle Glade, FL - Diana Hughes - 110 Dr. Martin Luther King Jr., Blvd West, Belle Glade, FL 33430 - (561) 996-0100

(name) (address) (phone number)

City of Greenacres, FL - Jim McInnis - 5800 Melaleuca Lane, Greenacres, FL 33463 - (561) 642-2020

(name) (address) (phone number)

Town of Lake Clarke Shores, FL - Daniel P. Clark - 1701 Barbados Rd, Lake Clarke Shores, FL 33406 - (561) 964-1515

(name) (address) (phone number)

Town of Lake Park, FL - Lourdes Cariseo - 535 Park Ave, Lake Park, FL 33403 - (561) 881-3350

(name) (address) (phone number)

Village of North Palm Beach, FL - Samia Janjua - 501 US Highway 1, North Palm Beach, FL 33408 - (561) 841-3360

(name) (address) (phone number)

- 10. List the pertinent experience of the key individuals of your organization (continue on insert sheet, if necessary).

See pages 12 through 18

- 11. State the name of the individual who will have personal supervision of the work:

Terry L. Morton

- 12. Disclose any suits or administrative actions ever taken against your firm by the Department of Insurance within the last two (2) years.

N/A

THE PROPOSER ACKNOWLEDGES AND UNDERSTANDS THAT THE INFORMATION CONTAINED IN RESPONSE TO THIS QUALIFICATIONS STATEMENT SHALL BE RELIED UPON BY THE TOWN IN AWARDING THE CONTRACT AND SUCH INFORMATION IS WARRANTED BY PROPOSER TO BE TRUE. THE DISCOVERY OF ANY OMISSION OR MISSTATEMENT THAT MATERIALLY AFFECTS THE PROPOSAL'S QUALIFICATIONS TO PERFORM UNDER THE CONTRACT SHALL CAUSE THE TOWN TO REJECT THE PROPOSAL, AND IF AFTER THE AWARD TO CANCEL AND TERMINATE THE AWARD AND/OR CONTRACT.

Edward T. Holt
Signature

Edward T. Holt
Printed Name

State of FLORIDA
County of PALM BEACH

The foregoing instrument was acknowledged before me this 30th day of AUG, 2019 by EDWARD T. HOLT of , who is personally known to me or who has produced as identification and who did (did not) take an oath.

WITNESS my hand and official seal.

NOTARY PUBLIC

GERALDINE SIBEL
(Name of Notary Public: Print, Stamp, or type as Commissioned)



TOWN OF JUNO BEACH

AUDIT SERVICES

PUBLIC ENTITY CRIMES FORM

THIS FORM MUST BE SIGNED AND SWORN TO IN THE PRESENCE OF A NOTARY PUBLIC OR OTHER OFFICIAL AUTHORIZED TO ADMINISTER OATHS.

This sworn statement is submitted to Town of Juno Beach
(Print name of the public entity)

By Edward T. Holt - President
(Print individual's name and title)

for Nowlen, Holt & Miner, P.A.
(Print name of entity submitting sworn statement)

Whose business address is 515 North Flagler Drive, Suite 1700
West Palm Beach, FL 33401

and (if applicable) its Federal Employer Identification Number (FEIN) is 59-2749772
(If the entity has no FEIN, include the Social Security Number of the individual signing this sworn statement N/A)

2. I understand that a "public entity crime" as defined in Paragraph 287.133(1)(g), Florida Statutes, means a violation of any state or federal law by a person with respect to and directly related to the transaction of business with any public entity or with an agency or political subdivision of any other state or of the United States, including, but not limited to, any Proposal or contract for goods or services to be provided to any public entity or an agency or political subdivision of any other state or of the United States and involving antitrust, fraud, theft, bribery, collusion, racketeering, conspiracy, or material misrepresentation.
3. I understand that "convicted" or "conviction" as defined in Paragraph 287.133(1)(b), Florida Statutes, means a finding of guilt or a conviction of a public entity crime, with or without an adjudication of guilt, in any federal or state trial court of record relating to charges brought by indictment or information after July 1, 1989, as a result of a jury verdict, no jury trial, or entry of a plea of guilty or nolo contendere.
4. I understand that an "affiliate" as defined in Paragraph 287.133(1)(a), Florida Statutes, means:
 - 4-1. A predecessor or successor of a person convicted of a public entity crime: or
 - 4-2. Any entity under the control of any natural person who is active in the management of the entity and who has been convicted of a public entity crime. The term "affiliate" includes those officers, directors, executives, partners, shareholders, employees, members, and agents who are active in the management of an affiliate. The ownership by one person of shares constituting a controlling interest another person, or a pooling of equipment or income among persons

when not for fair market value under an arm's length agreement, shall be a prima facie case that one person controls another person. A person who knowingly enters into a joint venture with a person who has been convicted of a public entity crime in the State of Florida during the preceding 36 months shall be considered an affiliate.

5. I understand that a "person" as defined in Paragraph 287.133(1)(e), Florida Statutes, means any natural person or entity organized under the laws of any state or of the United States with the legal power to enter into a binding contract and which Proposal applies to Proposals on contracts for the provision of goods or services let by a public entity, or which otherwise transacts or applies to transact business with a public entity. The term "person" includes those officers, directors, executives, partners, shareholders, employees, members, and agents who are active in the management of an entity.
6. Based on information and belief, the statement, which I have marked below, is true in relation to the entity submitting this sworn statement. (indicate which statement applies)

X Neither the entity submitting this sworn statement, nor any of its officers, directors, executives, partners, shareholders, employees, members or agents who are active in the management of the entity, nor any affiliate of the entity has been charged with and convicted of a public entity crime subsequent to July 1, 1989.

 The entity submitting this sworn statement, or one or more of its officer's directors, executives, partners, shareholders, employees, members or agents who are active in the management of the entity, nor any affiliate of the entity has been charged with and convicted of a public entity crime subsequent to July 1, 1989.

 The entity submitting this sworn statement, or one of more of its officer's directors, executives, partners, shareholders, employees, members or agents who are active in the management of the entity, nor any affiliate of the entity has been charged with and convicted of a public entity crime subsequent to July 1, 1989. However, there has been a subsequent proceeding before a Hearing Officer of the State of Florida, Division of Administrative Hearings and the Final Order entered by the Hearing Officer determined that it was not in the public interest to place the entity submitting this sworn statement on the convicted vendor list. (Attach a copy of the final order)

Edward T. Holt
Proposer's Signature

08/30/2019
Date

TOWN OF JUNO BEACH

AUDIT SERVICES

DRUG-FREE WORK PLACE CERTIFICATION

The undersigned Contractor, in accordance with Florida Statute 287.087 hereby certifies that

Nowlen, Holt & Miner, P.A. does:

Name of Business

1. Publish a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the workplace and specifying the actions that will be taken against employees for violations of such prohibition.
2. Inform employees about the dangers of drug abuse in the workplace, the business's policy of maintaining a drug-free workplace, any available drug counseling, rehabilitation, employee assistance programs and the penalties that may be imposed upon employees for drug abuse violations.
3. Give each employee engaged in providing the commodities or contractual services that are under bid a copy of the statement specified in Paragraph 1.
4. In the statement specified in Paragraph 1, notify the employees that, as a condition of working on the commodities or contractual services that are under bid, the employee will abide by the terms of the statement and will notify the employer of any conviction of, or plea of guilty or nolo contendere to, any violation of Florida Statute 893 or of any controlled substance law of the United States or any state, for a violation occurring in the workplace no later than five (5) days after such conviction.
5. Impose a sanction on, or require the satisfactory participation in a drug abuse assistance or rehabilitation program if such is available in the employee's community, by any employee who is so convicted.
6. Make a good faith effort to continue to maintain a drug-free workplace through implementation of Paragraphs 1 thru 5.

As the person authorized to sign this statement, I certify that this firm complies fully with above requirements.

Edward T. Hart

Proposer's Signature

08/30/2019

Date

TOWN OF JUNO BEACH
AUDIT SERVICES
SCHEDULE OF PROFESSIONAL FEES

Financial Statement Audit FY 2019 – 2023

Item	Period	Financial Statement Audit / CAFR
1	September 30, 2019	\$ 15,500.00
2	September 30, 2020	\$ 16,000.00
3	September 30, 2021	\$ 16,500.00
4	September 30, 2022	\$ 17,000.00
5	September 30, 2023	\$ 17,500.00

Item	Title	Proposed Number of Hours	Percentage of Time on Engagement
1	Partner	45	32.14%
2	Manager	55	39.29%
3	Supervisor Staff	-	0.00%
4	Staff	40	28.57%
	Total	140	100.00%

71%

Single Audit and Additional Services (If Required)

Item	Title	Hourly Rate
1	Partner	\$185.00
2	Manager	\$160.00
3	Supervisor Staff	\$140.00
4	Staff	\$110.00

Signature and Date Edward T. Holt 08/30/2019

Name/Title/Company Edward T. Holt / President / Nowlen, Holt & Miner, P.A.



APPENDIX A

FLORIDA BOARD OF ACCOUNTANCY DOCUMENTATION

Licensee Details

Licensee Information

Name: **NOWLEN, HOLT & MINER, PA (Primary Name)**
Main Address: **PO BOX 347
WEST PALM BCH Florida 33402-0347**
County: **PALM BEACH**

License Mailing:

License Location: **515 N FLAGLER DRIVE SUITE 1700
WEST PALM BEACH FL 33401**
County: **PALM BEACH**

License Information

License Type: **FIRM**
Rank: **CPA Firms**
License Number: **AD0038078**
Status: **Current**
Licensure Date: **01/07/1981**
Expires: **12/31/2019**

Special Qualifications **Qualification Effective**
Corporation

Alternate Names

[View Related License Information](#)

[View License Complaint](#)

2601 Blair Stone Road, Tallahassee FL 32399 :: Email: [Customer Contact Center](#) :: Customer Contact Center: 850.487.1395

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Under Florida law, email addresses are public records. If you do not want your email address released in response to a public records request, do not send electronic mail to this entity. Instead, contact the office by phone or by traditional mail. If you have any questions, please contact 850.487.1395. Pursuant to Section 455.275(1), Florida Statutes, effective October 1, 2012, licensees licensed under Chapter 455, F.S. must provide the Department with an email address if they have one. The emails provided may be used for official communication with the licensee. However email addresses are public record. If you do not wish to supply a personal address, please provide the Department with an email address which can be made available to the public.

Licensee Details

Licensee Information

Name: **HOLT, EDWARD T (Primary Name)**
Main Address: **PO BOX 347
WEST PALM BCH Florida 33402-0347**
County: **PALM BEACH**

License Mailing:

License Location: **PO BOX 347
WEST PALM BCH FL 33402-0347**
County: **PALM BEACH**

License Information

License Type: **Certified Public Accountant**
Rank: **CPA**
License Number: **AC0004484**
Status: **Current,Active**
Licensure Date: **05/01/1992**
Expires: **12/31/2019**

Special Qualifications **Qualification Effective**

Alternate Names

[View Related License Information](#)

[View License Complaint](#)

2601 Blair Stone Road, Tallahassee FL 32399 :: Email: **Customer Contact Center** :: Customer Contact Center: 850.487.1395

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Under Florida law, email addresses are public records. If you do not want your email address released in response to a public-records request, do not send electronic mail to this entity. Instead, contact the office by phone or by traditional mail. If you have any questions, please contact 850.487.1395. *Pursuant to Section 455.275(1), Florida Statutes, effective October 1, 2012, licensees licensed under Chapter 455, F.S. must provide the Department with an email address if they have one. The emails provided may be used for official communication with the licensee. However email addresses are public record. If you do not wish to supply a personal address, please provide the Department with an email address which can be made available to the public.

Licensee Details

Licensee Information

Name: **BENNETT, NELSON RONALD (Primary Name)**
Main Address: **8664 ROSALIE COURT
BOYNTON BEACH Florida 33472**
County: **PALM BEACH**
License Mailing:

License Location: **8664 ROSALIE COURT
BOYNTON BEACH FL 33472**
County: **PALM BEACH**

License Information

License Type: **Certified Public Accountant**
Rank: **CPA**
License Number: **AC0019988**
Status: **Current, Active**
License Date: **09/15/1988**
Expires: **12/31/2019**

Special Qualifications **Qualification Effective**

Alternate Names

[View Related License Information](#)

[View License Complaint](#)

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Licensee Details

Licensee Information

Name: **MORTON, TERRY L JR (Primary Name)**
Main Address: **NOWLEN, HOLT & MINER, PA
ATTN: TERRY L. MORTON, JR.
P.O. BOX 347
WEST PALM BEACH Florida 33402-0347**
County: **PALM BEACH**

License Mailing:

License Location: **NOWLEN, HOLT & MINER, P.A.
515 N. FLAGLER DRIVE
SUITE 1700
WEST PALM BEACH FL 33401**
County: **PALM BEACH**

License Information

License Type: **Certified Public Accountant**
Rank: **CPA**
License Number: **AC0020054**
Status: **Current,Active**
Licensure Date: **09/15/1988**
Expires: **12/31/2019**

Special Qualifications **Qualification Effective**

Alternate Names

[View Related License Information](#)

[View License Complaint](#)

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DBPR - BYMASTER, MARK JAMES, Certified Public Accountant

Licensee Details

Licensee Information

Name: **BYMASTER, MARK JAMES (Primary Name)**
Main Address: **515 N FLAGLER DR
SUITE 1700
WEST PALM BEACH Florida 33401**
County: **PALM BEACH**
License Mailing:
License Location:

License Information

License Type: **Certified Public Accountant**
Rank: **CPA**
License Number: **AC44933**
Status: **Current,Active**
Licensure Date: **08/06/2012**
Expires: **12/31/2019**

Special Qualifications **Qualification Effective**

Alternate Names

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APPENDIX B

LETTERS OF REFERENCE



City of Greenacres

Department of Finance
5800 Melaleuca Lane • Greenacres • Florida • 33463-3515
Ph: 561-642-2013 • Fax: 561-642-2037 • Email: groupfin@greenacresfl.gov

Joel Flores, Mayor
Andrea McCue, City Manager
James McInnis, Director of Finance

June 10, 2019

I am writing to recommend the services of Nowlen, Holt and Miner, P.A. The City of Greenacres has contracted with them for auditing services for the past three years, and has always been completely satisfied.

The services have been performed timely, professional and they have been adaptable to any unusual circumstances. They have been a company that is considerate of the time of the clients.

I am happy to recommend the services of Nowlen, Holt and Miner, P.A.

If you have any questions, feel free to contact me.

Sincerely,

A handwritten signature in black ink that reads "James McInnis".

James McInnis
Director of Finance
(561) 642-2020
jmcinnis@greenacresfl.gov

JM/dm



TOWN OF MANALAPAN

600 South Ocean Boulevard, Manalapan, Florida 33462-3398
Telephone (561) 586-9477 Fax (561) 585-9498
Email: townhall@manalapan.org www.manalapan.org

June 10, 2019

Re: Letter of Reference for Nowlen, Holt & Miner, PA

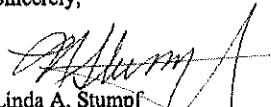
To Whom It May Concern,

Nowlen, Holt & Miner, PA has been performing auditing services to the Town for the last fifteen (15) years. The team has the professional qualifications and necessary experience to fulfill all of our auditing requirements in an efficient, timely and cost effective manner.

During this time I have worked closely with the auditors, and they consistently demonstrated professionalism along with an understanding of local government auditing GASB requirements.

Please do not hesitate to contact me if you have any questions regarding or require additional information.

Sincerely,


Linda A. Stumpf
Town Manager/Finance Director



APPENDIX C

FEE SCHEDULE



Fee Schedule

Total price for auditing services for the Town of Juno Beach:

Year 1 (fiscal year ended 09/30/2019)	\$ 15,500
Year 2 – 2020	\$ 16,000
Year 3 – 2021	\$ 16,500
Year 3 – 2022	\$ 17,000
Year 3 – 2023	\$ 17,500
Year 3 – 2024, option year	\$ 18,000
Year 3 – 2025, option year	\$ 18,500

NOTE: The Price Proposal assumes that no significant audit adjustments will be necessary, no reportable conditions or non-compliance will be noted, and that neither a Federal nor State single audit will be required. If a Federal or State Single Audit is required the fee will be an additional \$4,500, per major program.

PRICING SCHEDULE OF PROFESSIONAL FEES AND EXPENSES FOR NON-AUDIT ADDITIONAL SERVICES

Classification	Hourly Rates
Partner	\$185
Manager	\$160
Supervisor	\$140
Senior	\$125
Staff	\$110
Other (Para-professional)	\$ 65

APPENDIX D

INDEMNIFICATION AND INSURANCE



NOWLHOL-01

URIBEA

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
02/20/2019

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

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

PRODUCER License # 0E67768 Insurance Office of America, Inc. Abacoa Town Center 1200 University Blvd, Suite 200 Jupiter, FL 33468		CONTACT Annie Uribe PHONE (A/C No, Ext): (561) 296-5966 26058 FAX (A/C No): (561) 776-0870 E-MAIL ADDRESS: Annie.Uribe@ioausa.com	
INSURED Nowlen Holt & Miner PA PO Box 347 West Palm Beach, FL 33402		INSURER(S) AFFORDING COVERAGE INSURER A: Main Street America Protection Insurance Company 13026 INSURER B: National Union Fire Insurance Company of Pittsburg PA 19445 INSURER C: Zenith Insurance Company 13289 INSURER D: INSURER E: INSURER F:	

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

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

INSR LTR	TYPE OF INSURANCE	ADDL (INSR) (INSR) (WV) (WV)	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:		BPG1058K	02/20/2019	02/20/2020	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (EA OCCURRENCE) \$ 500,000 MED EXP (Any one person) \$ 10,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 EPLI \$ 10,000
A	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input checked="" type="checkbox"/> SUBSIDIARIES AUTOS ONLY		BPG1058K	02/20/2019	02/20/2020	COMBINED SINGLE LIABILITY (EA accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per person) \$ PROPERTY DAMAGE (Per accident) \$
B	<input type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$		EBU03421462D	02/20/2019	02/20/2020	EACH OCCURRENCE \$ 5,000,000 AGGREGATE \$ 5,000,000
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETORS/PARTNER/EXECUTIVE OFFICERS/OWNER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	<input type="checkbox"/> Y <input checked="" type="checkbox"/> N <input type="checkbox"/> N/A	Z127666704	01/01/2019	01/01/2020	PER STATUTE <input type="checkbox"/> OTH-ER <input type="checkbox"/> E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000

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


CERTIFICATE HOLDER FOR INFORMATION PURPOSES/Nowlen Holt & Miner P.A. 515 N. Flagler Dr. Suite 1700 West Palm Beach, FL 33401	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE <i>C. Ray Deary</i>
---	---

ACORD 25 (2016/03)

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The ACORD name and logo are registered marks of ACORD



CERTIFICATE OF PROFESSIONAL LIABILITY INSURANCE					DATE: 3/18/2019	
THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY. CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICY LISTED BELOW.						
NAMED INSURED: Nowlen Holt & Miner PA P O Box 347 West Palm Beach, FL 33402				CERTIFICATE HOLDER: Nowlen Holt & Miner PA P O Box 347 West Palm Beach, FL 33402		
IF THE DESCRIBED POLICY IS CANCELLED BEFORE ITS EXPIRATION DATE CPA MUTUAL INSURANCE WILL ENDEAVOR TO MAIL 10 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED ABOVE, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON CPA MUTUAL INSURANCE, ITS AGENTS OR REPRESENTATIVES COVERAGES.						
THE POLICY OF INSURANCE LISTED BELOW HAS BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICY DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICY. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.						
TYPE OF INSURANCE:	POLICY NUMBER	EFFECTIVE DATE	EXPIRATION DATE	RETROACTIVE DATE	LIMIT OF LIABILITY	
ACCOUNTANTS PROFESSIONAL LIABILITY INSURANCE	APLP10550-23	3/5/2019	3/5/2020		EACH CLAIM	\$5,000,000.00
					AGGREGATE	\$5,000,000.00
CLAIMS MADE:						
DEDUCTIBLE: \$20,000.00 AGGREGATE						
THE DEDUCTIBLE SHALL BE SUBTRACTED FROM THE CLAIM EXPENSE ALLOWANCE THEN THE TOTAL LIMIT OF LIABILITY RESULTING FROM EACH CLAIM REPORTED TO THE COMPANY DURING THE POLICY PERIOD, SUBJECT TO AN ANNUAL AGGREGATE DEDUCTIBLE EQUAL TO TWICE THE DEDUCTIBLE AMOUNT LISTED IN THE DECLARATIONS.						
ENDORSEMENTS SHOWN UNDER ITEM 8 OF THE DECLARATION AT INCEPTION:						
AGENCY OFFICE LOCATED:						
CPA MUTUAL INSURANCE 4923 NW 43 St. Ste C, Gainesville, FL 32606				 AUTHORIZED REPRESENTATIVE CPA MUTUAL INS COMPANY OF AMERICA, RRG		



APPENDIX E

PROFESSIONAL RESOURCES/U.S. CITIES



CPAmerica International, Inc.

As described in the proposal, CPAmerica International is an association of accounting firms with offices and professionals in more than 370 cities world-wide. CPAmerica International, in partnership with Horwath International, provides our firm with access to limitless world-wide accounting and consulting services and expertise. The following pamphlets depict in further detail CPAmerica's mission, services, activities and locations.

The CPAmerica International *Advantage*

The best of both worlds for clients

- ▶ **Personalized service of a local firm**
- ▶ **Knowledge and resources of a global association**

The power and resources of a strong national association are not just the domain of multinational corporations.

There is another choice ... a very attractive choice.

CPAmerica International is one of the world's largest associations of independent CPA firms. It might surprise you to know that through our firm's affiliation with CPAmerica, we are able to offer you comparable services to anything a national firm can offer ... and often more.

The firms of CPAmerica are ethics-driven, local firms that have significant presence in their communities. They're on a first-name basis with their clients. They pride themselves on providing honesty, hard work and solutions that make sense.

The clients of CPAmerica firms receive the best of both worlds - the regional knowledge and sincere concern of a local firm coupled with the vast resources and experience of a progressive worldwide association. For you, this means we will meet all of your unique financial management challenges - no matter how large or small.

As a member of one of the largest associations of CPA firms in the world, our firm has instant online access to the expertise and resources of nearly 2,600 CPAs at more than 80 large, independent firms across America.

In addition, we have the ability to communicate with more than 28,000 CPAs and consultants around the world through CPAmerica's strategic alliance with Crowe Horwath International.

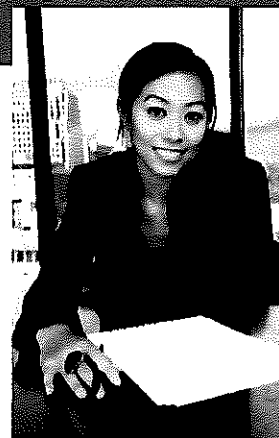
These affiliations enable us to bring powerful solutions to meet all of your needs, without costly overhead and bureaucracy. We pass that savings on to you.



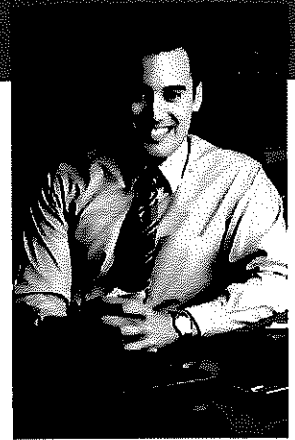
Our firm and CPAmerica ... working together for you

Whether you're looking for business and financial advice, estate planning, management consulting or a host of other accounting and financial services, the strength of CPAmerica is working for you. Many CPAmerica advisers are among the top in their fields in the nation.

- ▶ Tax consultation on state, national and international issues
- ▶ Access to business and management consultation on a worldwide scale
- ▶ Knowledge of the unique requirements of tax-exempt organizations
- ▶ Advice on new and pending tax legislation
- ▶ Availability of business valuation experts with knowledge of your industry
- ▶ Access to professionals with solid expertise in mergers and acquisitions
- ▶ Advice from professionals with industry-specific knowledge in a broad range of fields
- ▶ Consultation on strategic planning for your business
- ▶ Assistance with establishing internal controls for your company
- ▶ Assurance and accounting services
- ▶ Individual services



We have all you really want from your CPA firm



When it comes right down to it, what do you really want from your accounting firm?
If you're like most businesses, there are four essential elements:

- A high level of personal attention
- Professional knowledge pertinent to your business
- Solutions that work and meet your needs
- Reasonable fees

A local firm – one with strong ties in your community – that also has national and international connections is by far the most capable of delivering those four necessities.

Our local firm is in the position to provide you with everything you really want from your CPA:

- We listen to you.
- We get to know you and your organization.
- We offer you insights and creative recommendations.
- We take immediate action to meet your needs.
- We make the extra effort for you.
- We understand your industry.
- We connect you with national and international expertise from our association.
- We always follow through for you.
- We have experienced professionals who will be there for you over the long term.
- We work as a team for you.
- We have reasonable fees – we give you excellent value.

Put the talents of thousands to work for you



The client base of CPAmerica firms is diverse. Association members across the country have a proven track record in assisting thousands of clients to solve their most complex financial management issues.

CPAmerica firms are poised to respond to the rapid changes in your competitive marketplace. CPAmerica members nationwide work on call as a team to ensure you receive the very best of our association's resources and expertise.

‣ Real estate	8,100 clients	‣ Wholesale distributors	1,500 clients
‣ Nonprofit organizations	5,400 clients	‣ Government agencies	800 clients
‣ Healthcare	5,200 clients	‣ Securities dealers/investment companies	550 clients
‣ Professionals (attorneys, engineers, architects, etc.)	5,100 clients	‣ Automobile dealerships	400 clients
‣ Construction contractors	4,300 clients	‣ Utilities (including telephone companies)	350 clients
‣ Retail trades	4,000 clients	‣ Franchisers	200 clients
‣ Agriculture, livestock, forestry	2,900 clients	‣ Lending institutions	100 clients
‣ Manufacturers	2,400 clients		

Wouldn't you like to have these resources and this specialized knowledge working for you?

Exceeding client expectations ... locally, nationally, internationally

CPAmerica International™ • 104 N. Main St., 5th FL • Gainesville, FL 32601 • (352) 727-4070 • Fax: (352) 727-4031 • E-mail: info@cpamerica.org • www.cpamerica.org

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CPAAMERICA
INTERNATIONAL
Crowe Horwath International

Accounting Organizations U.S. and World Ranking

CPAmerica International/Crowe Horwath International

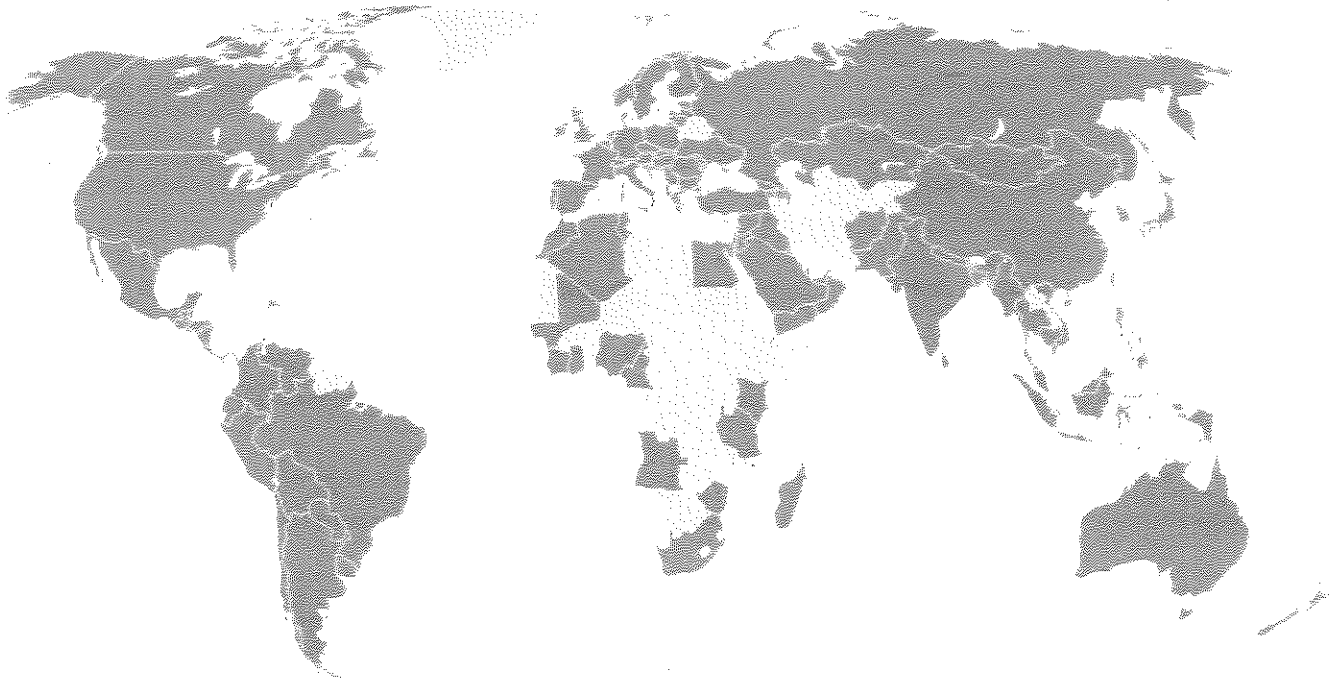
U.S. Ranking						
RANK	Name	Network or Alliance	REVENUE (\$m)	PARTNERS	EMPLOYEES	OFFICES
5	BDO	N/A	\$ 2,900.0	446	5,383	63
6	RSM & McGladrey Alliance	N/A	\$ 2,688.6	1,683	14,302	274
7	LEA Global	A	\$ 2,066.2	1,343	10,390	210
8	Praxity	A	\$ 2,064.6	1,182	10,219	127
9	CPAmerica/Crowe Horwath Intl.	N/A	\$ 1,600.0	1,275	8,269	191
10	Grant Thornton International	N	\$ 1,480.6	565	7,497	58
11	Nexia International	N	\$ 1,467.6	918	7,633	99
12	Allinial Global	A	\$ 1,460.0	1,588	9,167	227
13	Baker Tilly International	N	\$ 1,318.9	892	6,641	106
14	Moore Stephens International	N/A	\$ 1,131.3	822	5,412	106
15	PrimeGlobal	A	\$ 908.1	567	4,847	132

World Ranking						
RANK	Name	Network or Alliance	REVENUE (\$m)	PARTNERS	EMPLOYEES	OFFICES
5	BDO	N/A	\$ 7,303.9	5,413	64,303	1,408
6	RSM International	N/A	\$ 4,641.4	3,384	38,353	763
7	Grant Thornton International	N	\$ 4,632.8	3,087	42,204	733
8	Praxity	A	\$ 4,487.1	3,291	39,064	633
9	Baker Tilly International	N	\$ 3,807.0	2,729	27,986	745
10	CPAmerica/Crowe Horwath Intl.	N/A	\$ 3,506.7	3,699	33,207	752
11	Nexia International	N	\$ 3,082.7	2,587	24,781	565
12	LEA Global	A	\$ 3,022.9	2,270	23,014	618
13	Moore Stephens International	N/A	\$ 2,659.9	2,727	27,613	657
14	GGI	A	\$ 2,311.0	1,916	17,422	701
15	Kreston International	N	\$ 2,045.2	1,667	21,715	663

Based on 2015 figures from *International Accounting Bulletin*

On The Map

CPAmerica International/Crowe Horwath International



Through its membership in Crowe Horwath International, CPAmerica is affiliated with more than 200 independent accounting and advisory services firms in more than 130 countries around the world.

Afghanistan	China	Ireland	Mongolia	Slovenia
Albania	Colombia	Israel	Morocco	South Africa
Algeria	Costa Rica	Italy	Myanmar	Spain
Andorra	Croatia	Ivory Coast	Nepal	Sri Lanka
Angola	Cyprus	Japan	Netherlands	South Korea
Argentina	Czech Republic	Jersey	New Zealand	Sweden
Armenia	Denmark	Jordan	Nicaragua	Switzerland
Australia	Dominican Republic	Kazakhstan	Nigeria	Syria
Austria	Ecuador	Kenya	Norway	Taiwan ROC
Azerbaijan	Egypt	Kuwait	Oman	Tajikistan
Bahamas	El Salvador	Latvia	Pakistan	Tanzania
Bahrain	Estonia	Lebanon	Palestine	Thailand
Bangladesh	Ethiopia	Libya	Panama	Tunisia
Barbados	Finland	Liechtenstein	Paraguay	Turkey
Belarus	France	Lithuania	Peru	Ukraine
Belgium	French Polynesia	Luxembourg	Philippines	United Arab Emirates
Belize	Georgia	Macau	Poland	United Kingdom
Bolivia	Germany	Madagascar	Portugal	Uruguay
Brazil	Greece	Malaysia	Puerto Rico	Uzbekistan
Brunei Darussalam	Guatemala	Maldives	Qatar	Venezuela
Bulgaria	Honduras	Mali	Romania	Vietnam
Cameroon	Hong Kong	Malta	Russia	Yemen
Cambodia	Hungary	Mauritania	Saudi Arabia	Zimbabwe
Canada	India	Mauritius	Serbia	
Caymen Islands	Indonesia	Mexico	Singapore	
Chile	Iraq	Moldova	Slovakia	