

Island Harvest, Ltd.

**Financial Statements
Year Ended June 30, 2018**



Table of Contents
Year Ended June 30, 2018

	<i>Page(s)</i>
<i>Independent Auditors' Report</i>	<i>1</i>
<i>Statement of Financial Position</i>	<i>2</i>
<i>Statement of Activities</i>	<i>3</i>
<i>Statement of Functional Expenses</i>	<i>4</i>
<i>Statement of Cash Flows</i>	<i>5</i>
<i>Notes to Financial Statements</i>	<i>6-13</i>

Independent Auditors' Report

To the Board of Directors of
Island Harvest, Ltd.

We have audited the accompanying financial statements of Island Harvest, Ltd. (a nonprofit organization), which comprise the statement of financial position as of June 30, 2018, and the related statements of activities, functional expenses, and cash flows for the year then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Island Harvest, Ltd. as of June 30, 2018, and the changes in its net assets and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Mazars USA LLP

November 14, 2018

Island Harvest, Ltd.

Statement of Financial Position

June 30, 2018

Assets

Cash and cash equivalents	\$ 1,087,073
Investment in marketable securities, at fair value	1,809,948
Grants and contributions receivable	151,922
Inventory of food and consumer products	1,146,735
Property and equipment, net	407,268
Other assets	35,736

Total assets \$ 4,638,682

Liabilities and Net Assets

Liabilities

Accounts payable and accrued expenses	\$ 263,713
Deferred income	399,383
Total liabilities	<u>663,096</u>

Commitments and contingencies

Net Assets

Unrestricted	2,660,438
Temporarily restricted	1,315,148
Total net assets	<u>3,975,586</u>

Total liabilities and net assets \$ 4,638,682

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

Island Harvest, Ltd.

Statement of Activities

Year Ended June 30, 2018

	Unrestricted	Temporarily Restricted	Total
Support and revenue			
Donated food	\$ 16,097,972	\$ -	\$ 16,097,972
Contributions	3,327,145	199,456	3,526,601
Capital campaign	-	998,807	998,807
Government grants	960,221	116,885	1,077,106
Golf, dinner, and other special events (net of direct expense of \$82,271)	275,664	-	275,664
Investment income, net	43,299	-	43,299
Other income	20,428	-	20,428
Net assets released from restrictions	764,761	(764,761)	-
Total support and revenue	<u>21,489,490</u>	<u>550,387</u>	<u>22,039,877</u>
Expenses			
Program services	20,554,379	-	20,554,379
Management and general	652,704	-	652,704
Fundraising	715,055	-	715,055
Total expenses	<u>21,922,138</u>	<u>-</u>	<u>21,922,138</u>
Change in net assets	(432,648)	550,387	117,739
Net assets, beginning	<u>3,093,086</u>	<u>764,761</u>	<u>3,857,847</u>
Net assets, ending	<u>\$ 2,660,438</u>	<u>\$ 1,315,148</u>	<u>\$ 3,975,586</u>

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

Island Harvest, Ltd.

Statement of Functional Expenses

Year Ended June 30, 2018

	<u>Program Services</u>	<u>Management and General</u>	<u>Fundraising</u>	<u>Total</u>
Donated food distributed	\$ 15,871,745	\$ -	\$ -	\$ 15,871,745
Purchased food distributed	1,260,227	-	-	1,260,227
Payroll	1,537,930	307,586	351,527	2,197,043
Payroll taxes and employee benefits	443,155	88,631	101,293	633,079
Occupancy, utilities, and maintenance	605,414	33,634	33,634	672,682
Food transportation, storage, and distribution	361,375	-	-	361,375
Professional fees	37,452	139,108	90,955	267,515
Printing and publications	45,326	15,109	90,651	151,086
Depreciation	100,164	5,564	5,564	111,292
Insurance	82,974	4,610	4,610	92,194
Postage	-	36,316	12,105	48,421
Bank and finance charges	5,617	632	772	7,021
Computer expenses	28,095	3,161	3,863	35,119
Disaster relief	38,462	4,327	5,289	48,078
Educational conferences and meetings	38,097	2,963	1,269	42,329
Dues and subscriptions	21,177	2,382	2,912	26,471
Publicity	29,942	3,368	4,117	37,427
Other	47,227	5,313	6,494	59,034
Total	<u>\$ 20,554,379</u>	<u>\$ 652,704</u>	<u>\$ 715,055</u>	<u>\$ 21,922,138</u>

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

Island Harvest, Ltd.

Statement of Cash Flows

Year Ended June 30, 2018

	<u>2018</u>
Cash flows from operating activities	
Change in net assets	\$ 117,739
Adjustments to reconcile change in net assets to net cash provided by operating activities	
Depreciation	111,292
Realized and unrealized loss on marketable securities	(15,365)
Increase (decrease) in cash resulting from changes in operating assets and liabilities	
Grants and contributions receivable	36,920
Inventory of food and consumer products	(162,370)
Other assets	27,007
Deferred income	393,024
Accounts payable and accrued expenses	(21,415)
Net cash provided by operating activities	<u>486,832</u>
Cash flows from investing activities	
Purchase of marketable securities	(120,599)
Sale of marketable securities	256,404
Purchase of equipment	(23,321)
Net cash provided by investing activities	<u>112,484</u>
Net increase in cash and cash equivalents	599,316
Cash and cash equivalents	
Beginning	487,757
Ending	<u>\$ 1,087,073</u>

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

Notes to Combined Financial Statements *Year Ended June 30, 2018*

1. Nature of Operations

Island Harvest, Ltd. (the “Organization”, “Island Harvest”, or “Island Harvest Food Bank”), provides food and non-food items, and programs and services to Long Islanders, including children, adults, seniors, veterans, and families of active military personnel who are living with food insecurity and in need, helping them transition from uncertainty to stability. Island Harvest serves hundreds of thousands of people in need across Long Island according to the Hunger in America 2014 survey through Feeding America, the nation’s leading domestic hunger-relief organization. The Organization’s mission is *to end hunger and reduce food waste on Long Island* through efficient food and product collection and distribution system, enhanced hunger awareness and nutrition education programs, job training, targeted services for specific populations, and outreach and advocacy activities and initiatives. Island Harvest is among the region’s leading agencies in emergency response readiness for food and product distribution, and support, and is a member of Feeding America. Island Harvest was founded in 1992 by Long Islander Linda Breitstone in an effort to create a bridge between those who had excess food and those who needed it. She began collecting goods, surplus food that was being discarded at the end of each business day using her station wagon and a cooler. While the Organization is a much larger entity today, Island Harvest has worked hard to retain its legacy work, and therefore, considers itself a food bank using a food rescue model of moving food quickly and efficiently.

The Island Harvest Centers of Excellence were created in an effort to support the diverse population with equally diverse programming, as described below.

The Island Harvest Center for Food Collection & Distribution

Healthy food and product are sourced from both purchased items and received donations. The Organization partners with more than 1,100 local businesses, including: major food manufacturers; wholesalers; distributors; supermarkets and other retailers; food service companies; and Long Island farms, who in total donate the majority of our product. In addition, hundreds of companies, organizations and groups generously conduct food drives for Island Harvest. The Organization also receives food and product through the partnership with the nationwide Feeding America network. Island Harvest distributes the food and product to a network of more than 400 registered food pantries, soup kitchens, shelters, day cares, senior centers, and other nonprofit organizations with feeding programs throughout Nassau and Suffolk counties. As a result of Island Harvest’s dynamic business model, more than 94% of resources expended goes directly to support our programs and services.

The Island Harvest Center for Combatting Childhood Hunger

Hundreds of thousands of children on Long Island are living with hunger every day during the school year, even as free or reduced cost school lunches are available to offset the absence of food.

Island Harvest’s *Kids Weekend Backpack Feeding Program* provides packs of nutritious, shelf-stable food to children every Friday who rely on school lunches and breakfasts, but may not receive healthy meals on Saturdays and Sundays. The food packs also contain quarterly newsletters that include age-appropriate, multilingual games and puzzles to encourage healthy eating and information for parents regarding local food resources. Tens of thousands of these food packets are distributed annually and afford children the opportunity to return to school every Monday nourished and better equipped to learn, socialize, and excel.

Island Harvest, Ltd.

In an effort to continue to support children through the summer months, the Summer Food Service Program provides children who are at-risk of hunger with free lunches and snacks during July and August, when they do not have access to the free or reduced cost school lunches.

In addition, educating the general public about hunger and food insecurity on Long Island is a powerful tool in addressing these challenges. Island Harvest's Students Feeding Students is implemented to bring information about the crisis of childhood hunger to students of all ages.

The Island Harvest Center for Mobile Services

Many of Island Harvest's signature programs and services are mobile, and reach residents who are food insecure across Nassau and Suffolk counties. The Senior Mobile Food Pantry delivers fresh produce, protein, shelf-stable food, and product directly to senior citizens and people with disabilities on a weekly basis. Residents may have difficulty reaching local pantries or other feeding programs, but are in need of support. The Mobile Pantry makes visits to subsidized housing facilities and engages trained volunteers and staff members from partner community agencies and organizations to provide information and offer assistance on such topics as elder law, tax preparation, and fall prevention. Island Harvest also partners to provide access to flu shots, health screenings, and nutritional counseling. In addition, another hallmark mobile program---Operation:HOPE---supports veterans, active duty personnel, and their families delivering food, product and needed referrals and support from partner organizations.

The Island Harvest Center for Emergency Services

Island Harvest was on the front lines during and immediately after Superstorm Sandy as a main source of food, supplies, and support in the hardest hit communities and to first responders. The severity of the hurricane and the damage that was caused exposed the complexity and vulnerability of the networks of the food supply on Long Island. In order to prepare for the next disaster, Island Harvest continues to strengthen its readiness for emergency response.

The Island Harvest Center for Targeted Populations

Island Harvest offers specific help to the specific needs of Long Islanders. We deliver distinct assistance and services that are designed especially to help children, seniors, and veterans. For example, Island Harvest is dedicated to making sure that at-risk children get the nutrition and other help that they need to excel in school. The Kids Weekend Backpack Program feeds and educates children during the school year, while the Summer Food Service Program reaches children when school is out. Moreover, all year long, Island Harvest provides resources and referrals that help the children in so many interrelated ways. There are also targeted specific programs to seniors, veterans, families, and more.

The Island Harvest Center for Volunteer Services

Over 10,100 registered volunteers make up the heart of Island Harvest. They offer their valuable time and skills by performing a wide variety of services including: lending professional skills; sorting food; hosting food drives; performing office work; participating on Island Harvest's Speakers Bureau—speaking in one, collective voice about hunger and food insecurity throughout Long Island.

Capital Campaign

Island Harvest Food Bank has launched our first capital campaign entitled, The kNOw Hunger Campaign. This is an initiative designed to fund the purchase of a new building, and programmatic growth thus allowing us to serve more Long Islanders in need. The programs' goal is \$5 million which will fund increased space, resources to help close the existing meal gap, stronger programs and nutritional services for the most vulnerable in our community. These are all hallmarks of this important campaign.

2. Summary of Significant Accounting Policies

This summary of significant accounting policies of Island Harvest is presented to assist in understanding its financial statements. These accounting policies conform to accounting principles generally accepted in the United States of America and have been consistently applied in the preparation of the financial statements.

Cash and Cash Equivalents

For financial statement purposes, Island Harvest considers all unrestricted, highly liquid short-term investments with initial maturities of three months or less to be cash equivalents. At times, Island Harvest has cash on deposit with financial institutions in excess of federally insured limits. Feeding America recommends that their member organizations maintain cash balances sufficient to cover three months of operating expenses, which is in excess of one million dollars for Island Harvest or demonstrate a positive working capital in each of the two preceding fiscal years.

The Organization maintains its cash accounts with financial institutions, which at times may exceed federally insured limits. The Organization has not experienced any losses in such accounts and believes it is not exposed to any significant credit risk. At June 30, 2018, the Organization's uninsured cash balance totaled approximately \$644,000.

Investments

Investments in debt and equity securities are reported at fair value. Unrealized gains and losses on marketable securities are included in the statement of activities.

Income Tax Status

Island Harvest is a not-for-profit entity as described in Section 501(c)(3) of the Internal Revenue Code (the "Code") and as such is exempt from Federal income taxes pursuant to Section 509(a) of the Code. Donations made to Island Harvest qualify for the charitable contribution deduction under Section 170(b)(1)(A) of the Code.

Basis of Presentation

The accompanying financial statements have been prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America. Under the standards, contributions received are recorded as unrestricted, temporarily restricted, or permanently restricted support depending on the existence or nature of any donor restrictions. In accordance with these standards, donor-restricted contributions whose restrictions are met in the same reporting period are reported as unrestricted support.

Net Assets

The net assets of Island Harvest and changes therein are classified and reported according to three classes of net assets as follows:

Permanently restricted - Net assets resulting from contributions and other inflows of assets whose use by the Organization is limited by donor-imposed stipulations that neither expire by passage of time nor can be fulfilled or otherwise removed by actions of the Organization. Generally, the donors of these funds permit the Organization to use income earned or capital appreciation on related investments for general or specific purposes.

Temporarily restricted - Net assets resulting from contributions and other inflows of assets whose use by the Organization is limited by donor-imposed stipulations that either expire by passage of time or can be fulfilled and removed by actions of the Organization pursuant to those stipulations. When such stipulations end or are fulfilled, such temporarily restricted net assets are reclassified to unrestricted net assets and reported in the statement of activities.

Unrestricted - Net assets that are neither permanently nor temporarily restricted by donor imposed stipulations.

Revenue Recognition

Island Harvest follows accounting principles generally accepted in the United States of America for accounting for contributions received and contributions made. Island Harvest recognizes contributions and grants as revenue when they are received or unconditionally pledged.

Island Harvest's primary charitable purpose is to collect and redistribute food and provide support services to other charitable and social welfare organizations and has discretion over the distribution of the donated food. Based on this information, Island Harvest has recorded the donated food as a contribution. The donated food is valued at approximately \$2 per pound based upon a study of national values as adjusted for local market conditions and product mix.

Island Harvest recognizes revenue on government grants when reimbursable expenditures under qualified programs are made. Revenue received under government grants is restricted as to the use specified in the grant agreement. Grant contracts are typically fully expended within a one-year cycle. Program service revenue is recognized as services are provided. Grants and contributions received but not yet earned as of fiscal year-end are recorded as deferred revenue.

Inventory of Food and Consumer Products

At June 30, 2018, inventory consists of purchased food valued at cost and donated food and consumer products valued at estimated fair value. For the year ended June 30, 2018, Island Harvest distributed approximately 9,592,000 pounds of food to other organizations.

Contributed Services

Island Harvest records the value of donated goods and services when there is an objective basis available for measuring their values (See Note 7). Donated services are reported as contribution revenue and expenses only if the services create or enhance a nonmonetary asset, or would typically need to be purchased by the organization if they had not been provided by contribution, require specialized skills, and are provided by individuals with such specialized skills.

In addition, a substantial number of volunteers have donated their time to, and performed a variety of tasks for, Island Harvest, including food collection and distribution, food drives, campaign solicitations, and various committee assignments. For the year ended June 30, 2018, these volunteers donated approximately 109,175 hours. Even though these donated services are valuable to Island Harvest and help to advance Island Harvest's mission, no amounts have been reflected in the financial statements for contributed services inasmuch as such services do not meet the criteria for recognition in the financial statements.

Grants and Contributions Receivable

At June 30, 2018, Island Harvest's grants and contributions receivable are comprised of monies due from funding sources for expenditures incurred by, but not yet reimbursed to, Island Harvest and for pledged and contracted amounts not yet received. Grants and contributions receivable are stated at their expected collectible amounts. At June 30, 2018, an allowance for uncollectible amounts was not considered necessary.

Property and Equipment

Property and equipment are stated at cost if purchased or estimated at fair market value if contributed. Maintenance and repairs are charged to expense, and betterments are capitalized. Depreciation is computed using the straight-line method over the assets' estimated useful lives, as follows:

Transportation equipment	5-10 years
Computers, and furniture and fixtures	5-7 years
Leasehold improvements	Term of Lease

Leasehold improvements are amortized over the shorter of the remaining term of the lease or the useful life of the improvement utilizing the straight-line method.

Island Harvest, Ltd.

Functional Expenses

Expenses have been allocated among program services, management and general, and fundraising based on an analysis of personnel time and space utilized for the related activities.

Use of Estimates

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

3. Marketable Securities and Fair Value Measurements

Accounting principles generally accepted in the United States of America establish a framework for measuring fair value and require disclosures about fair value measurements, including a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value into three broad levels explained below:

- Level 1: Fair value is based on quoted prices available in active markets for identical investments as of the reporting date.
- Level 2: Fair value is based on inputs, other than Level 1, that are observable for the asset or liability, either directly or indirectly, for substantially the full-term of the asset or liability through corroboration with observable market data.
- Level 3: Fair value is based on significant unobservable inputs for the asset or liability. These inputs require significant management judgment or estimation. Certain investments valued using a net asset value, or its equivalent, subject to current redemption restrictions that will not be lifted in the near term are included in this category.

The following table summarizes, within the fair value hierarchy, the Organization's investments at fair value as of June 30, 2018:

Description	June 30, 2018			
	Level 1	Level 2	Level 3	Total
Government agency bonds	\$ -	\$ 98,012	\$ -	\$ 98,012
Corporate bonds	-	89,386	-	89,386
Mutual funds	1,622,550	-	-	1,622,550
	<u>\$ 1,622,550</u>	<u>\$ 187,398</u>	<u>\$ -</u>	<u>\$ 1,809,948</u>

The following is a description of the valuation methodologies used for assets measured at fair value:

Corporate bonds: Valued at the closing price reported on the market on which the individual securities are traded.

Government agency bonds: Valued at the closing price reported on the relatively inactive market on which the individual securities are traded.

Mutual funds: Valued at quoted market prices which represent the net asset value of the shares held by the plan at year-end.

Island Harvest, Ltd.

Investments in marketable securities are comprised of the following at June 30, 2018:

	June 30, 2018	
	Cost	Fair Value
Government agency bonds	\$ 99,068	\$ 98,012
Corporate bonds	91,203	89,386
Mutual fund - Foreign	54,105	61,239
Mutual funds – US Large Cap Value	266,830	295,080
Mutual funds – US Large Cap Growth	32,558	60,698
Mutual funds – US Large Blend	224,232	214,031
Mutual funds – Bonds	1,017,778	991,502
	<u>\$ 1,785,774</u>	<u>\$ 1,809,948</u>

The Organization holds its marketable securities in a Merrill Lynch Wealth Management custodial account.

Investment income is comprised of the following for the year ended June 30, 2018:

Interest and dividends	<u>2018</u> \$ 75,780
Realized and unrealized loss	(15,365)
Fees	<u>(17,116)</u> <u>\$ 43,299</u>

4. Property and Equipment

Property and equipment consists of the following at June 30, 2018:

	June 30, 2018
Transportation equipment	\$ 785,365
Computers	284,501
Furniture and fixtures	383,241
Leasehold improvements	210,262
	<u>1,663,369</u>
Less: accumulated depreciation	<u>(1,256,101)</u>
Property and equipment, net of accumulated depreciation	<u>\$ 407,268</u>

5. Line of Credit

Island Harvest maintains a revolving line of credit through Citibank, N.A. in the amount of \$300,000. Funds accessed through this line of credit will be subject to an annual interest rate of prime plus 0.25% (5.25% per annum at June 30, 2018). The credit line is subject to annual renewals and was not drawn upon at year-end.

On July 1, 2018, Island Harvest signed a second revolving line of credit through New York Commercial Bank in the amount of \$400,000. Funds accessed through this line of credit will be subject to an annual interest rate at the bank's current index (5.00% per annum at June 30, 2018). The credit line matures on May 1, 2019, and was not drawn upon at year-end.

Island Harvest, Ltd.

6. Commitments and Contingencies

Financial awards from state and local governmental entities are received in the form of grants. These grants are subject to subsequent compliance audits. Such audits could result in adjustments to the awards for disallowed costs or noncompliance with grantor restrictions. No provision has been made for any contingencies that may arise from such audits.

Island Harvest leases an office and several warehouses. Effective July 1, 2016, Island Harvest enter into an agreement to lease office space in Bethpage, NY for a term of three years free of charge. The warehouse in Uniondale is being leased free of charge on a month-to-month basis. For the year ended June 30, 2018, Island Harvest recorded \$90,080 of donated rent and rent expense, reflected as contributions and occupancy. Effective May 15, 2017, Island Harvest entered into an agreement to lease warehouse space in Calverton, NY for a term of twenty years at an annual rent of \$1 per year. For the year ended June 30, 2018, Island Harvest recorded \$124,800 of donated rent and rent expense from the Calverton lease, reflected as contributions and occupancy.

Island Harvest leases office and warehouse space in Hauppauge, New York. On February 27, 2017, the lease was modified, extending the expiration date to April 30, 2022. Total rent expense for the year ended June 30, 2018, was \$199,071.

The total future minimum lease commitments, including the renewal period, are as follows:

<u>Year Ending June 30,</u>	<u>Amount</u>
2019	\$ 207,034
2020	215,316
2021	223,928
2022	192,786
Total	<u>\$ 839,064</u>

7. Donated Goods and Services

Island Harvest receives various goods and services which are valued at their fair value at the time of donation.

Such donations received have been included in contributions on the accompanying statement of functional expenses as follows for the year ended June 30, 2018:

	<u>2018</u>
Food	\$ 16,097,972
Occupancy utilities and maintenance	227,729
Expenses related to fundraising events	95,744
Food transportation, storage, and distribution	65,693
Professional fees	15,149
Other	<u>8,867</u>
	<u>\$ 16,511,154</u>

8. Temporarily Restricted Net Assets

Temporarily restricted net assets were available for the following purposes at June 30, 2018:

	<u>2018</u>
Disaster relief	\$ 88,911
Hunger relief programs	21,600
Combating Childhood Hunger Programs	102,493
Capital campaign	998,807
Other programs	<u>103,337</u>
Total	<u>\$ 1,315,148</u>

9. Related Party Transactions

For the year ended June 30, 2018, Island Harvest recorded approximately \$695,000 (of which \$372,000 was for the capital campaign) in monetary and in-kind contributions from members of the Board of Directors and their related companies. In addition, Island Harvest has made payments for goods and services to the related companies of several members of the Board of Directors of approximately \$320,000 for the year ended June 30, 2018.

10. Employee Benefit Plans

Island Harvest sponsors a 403(b) thrift plan and a 457(b) plan. The thrift plan covers all full-time employees who have met the minimum age and service requirements. The 457(b) plan covers an officer of the Organization. For the year ended June 30, 2018, Island Harvest recorded employee benefit contributions of \$69,808.

11. Subsequent Events

The Organization has evaluated subsequent events through November 14, 2018, the date the financial statements were available for issuance.

WWW.MAZARSUSA.COM



MAZARS

ACCOUNTING | TAX | CONSULTING