



CITY OF BELLE ISLE, FL
AUDIT COMMITTEE

Held in City Hall 1600 Nela Avenue, Belle Isle, FL 32809
Held the Friday before the 3rd Tuesday of Every Month
Friday, July 11, 2025 * 3:00 PM

AGENDA

Audit Committee Members

Nate Davenport | Jackie Hoevenaar | Kirk Leff | Kevin Pierre
John Evertsen | Nash Shook | Chad Rocheford | Comm Jim Partin

Welcome to the City of Belle Isle Audit Committee meeting. Agendas and all backup material supporting each agenda item are available in the City Clerk's office or on the city's website at www.belleislefl.gov.

1. **Call to Order and Confirmation of Quorum**
2. **Welcome and Introductions** - City Manager Rudometkin
3. **Election of Officers:** Chair and Vice-Chair
4. **Duties of Committee**
5. **Possible Selection of RFP Submittal**
 - a. Audit Committee Submittal - Carr, Riggs & Ingram
 - b. Audit Committee Submittal - McDirmit Davis
6. **Adjournment**

Professional Services Proposal for City of Belle Isle

Request for Proposal #2025-01 Audit Services

June 11, 2025

Proposer

Carr, Riggs & Ingram
1031 W. Morse Blvd., Suite 200
Winter Park, FL 32789
Phone: 407.644.7455
Fax: 407.628.5288

Submitted by

Heather Mosier
Partner
hmosier@CRIadv.com



†This is not a CPA Firm.

*Assurance, attest, and audit services provided by Carr, Riggs & Ingram, L.L.C.

"Carr, Riggs & Ingram" and "CRI" are the brand names under which Carr, Riggs & Ingram, L.L.C. ("CRI CPA"), CRI Advisors, LLC ("CRI Advisors" or "Advisors"), and Capin Crouse, LLC ("Capin Crouse CPA") and CRI Capin Crouse Advisors, LLC ("Capin Crouse Advisors") provide professional services. CRI CPA, Capin Crouse CPA, CRI Advisors, Capin Crouse Advisors, Carr, Riggs & Ingram Capital, LLC and their respective subsidiaries operate as an alternative practice structure in accordance with the AICPA Code of Professional Conduct and applicable law, regulations and professional standards. CRI CPA and Capin Crouse CPA are licensed independent certified public accounting ("CPA") firms that separately provide attest services, as well as additional ancillary services, to their clients. CRI CPA and Capin Crouse CPA are independently-owned CPA firms that provide attestation services separate from one another. CRI Advisors and Capin Crouse Advisors provide tax and business consulting services to its clients. CRI Advisors and its subsidiaries, including Capin Crouse Advisors, are not licensed CPA firms and will not provide any attest services. The entities falling under the Carr, Riggs & Ingram or CRI brand are independently owned and are not responsible or liable for the services and/or products provided or engaged to be provided by any other entity under the Carr, Riggs & Ingram or CRI brand. Our use of the terms "CRI," "we," "our," "us" and terms of similar import denote the alternative practice structure conducted by CRI CPA, Capin Crouse CPA, Capin Crouse Advisors and CRI Advisors as appropriate.



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Dear City of Belle Isle, Audit Selection Committee:

We appreciate the opportunity to propose on audit services to City of Belle Isle, Florida. We are eager to establish a long-term partnership that delivers immediate and ongoing value through our tailored solutions and competitive fee structure.

At Carr, Riggs & Ingram L.L.C., our dedicated team of over 2,000 professionals aligns their expertise with your specific needs, ensuring seamless service from the start. CRI delivers big firm expertise with small firm service. Of approximately 46,000 public accounting firms in the United States, CRI currently ranks in the top 25.

Our understanding of the scope of services is to audit the City's Financial Statements in accordance with AICPA and governmental generally accepted auditing standards. In addition, we will perform an audit in accordance with Uniform Guidance and/or the Florida Single Audit Act, as necessary. We will prepare the Annual Comprehensive Financial Report and provide guidance on implementing any changes in governmental accounting standards.

Based on the size of our firm and number of expertly trained governmental auditors, we will be able to meet all required timelines of the City as presented in the RFP and described in our proposal. **The importance of obtaining the GFOA's Certificate of Achievement for Excellence in Financial Reporting cannot be understated. Many of our local clients receive the Certificate of Achievement for Excellence in Financial Reporting annually.**

Outlined below are several major points which we believe demonstrate we are the most qualified group of professionals with the desire and ability to serve the City of Belle Isle, as its independent Certified Public Accountants. The advantages to you are:

- CRI has a superior team of professionals with extensive governmental and single audit experience to commit to this engagement. **CRI currently provides services to over 200 governments in Florida, including 22 counties and over 46 municipalities.**
- CRI's partners are active members of the team throughout the audit process. They will be "in the field" working and supervising other members of the team. In addition, the City of Belle Isle's financial statements will be reviewed by two partners.
- CRI has a significant presence in Florida, with 22 local offices staffed by over 400 professionals. Your audit will be staffed by the **Orlando office of Carr, Riggs & Ingram, L.L.C.**
- CRI will be a valuable resource to the City of Belle Isle. We are always just a phone call away and can be at the City at a moment's notice.
- CRI will bring a fresh approach to the City of Belle Isle's audit. Due to the breadth of resources in CRI with governmental audit experience, we are able to offer the City a fresh approach to its audit.
- CRI's audit practice is heavily oriented to the public sector. **Over 40% of our audit clients throughout the Southeast are audited under Government Audit Standards issued by the Government Accountability Office (Yellow Book). No other firm in Florida can match the government experience of CRI.**
- CRI and all assigned professional staff are properly licensed to practice in Florida.

Our partners bring over 7,500 years of collective business experience, focusing on delivering solutions that translate complex concepts into actionable insights. We strive to become trusted advisors by understanding your business and proactively contributing to your success. While accounting is the language of business, we're here to decipher the jargon and help you make educated decisions. CRInnovate embraces agility and invention.

We believe that CRI is the best qualified firm to audit the City of Belle Isle due to our extensive experience and depth of knowledge in auditing municipalities in Florida. Additionally, our prior experience with auditing local governments will allow us to be more efficient and effective. We have a history of meeting deadlines, even when unexpected circumstances occur, and we are committed to performing the work outlined in the RFP on schedule.

We welcome the opportunity to demonstrate to you the same teamwork, expertise, and responsiveness that have made us one of the fastest growing public accounting firms in the United States. We appreciate your consideration, and we encourage you to contact us with any questions as you review our proposal.

This proposal is a firm and irrevocable offer for the period of the engagement.

The City of Belle Isle will be an important client to CRI. We assure you that you will receive the highest level of service.

Sincerely,



Heather Mosier
Partner, CRI Advisors, LLC
Partner, Carr, Riggs & Ingram, L.L.C.

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FIRM QUALIFICATIONS AND EXPERIENCE

FIRM QUALIFICATIONS AND EXPERIENCE



FOUNDED IN 1997 • **35+ MARKETS** across the United States & Mexico

Carr, Riggs & Ingram (CRI) is a top 25* nationally-ranked accounting and advisory firm driven by relationships to cultivate growth. From traditional accounting services to leading-edge business support, technology resources, and assurance* offerings, CRI's breadth and depth of expertise takes you from compliance to competitive advantage.



2,000+
PROFESSIONALS



TOP 25*
FIRM

*(as ranked by
Accounting Today)*

**CRI FIRM
VALUES:**

• **CLIENT SERVICE.**

• **RESPECT.**

• **INTEGRITY.**

100,000+
CLIENTS



25+ YEARS
OF CONSISTENT GROWTH
SINCE FORMATION



SERVICES

Advisory
Audit & Attest
Tax

Captive Insurance
Commercial Real Estate
Construction
Financial Institutions
Government & Public Sector

INDUSTRY EXPERTISE

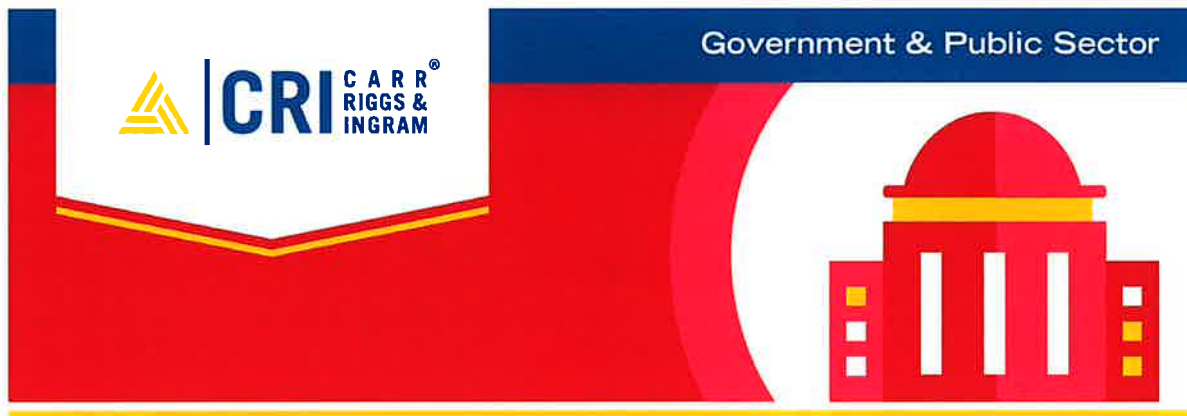
Hospitals & Health Systems
Insurance
Manufacturing & Distribution
Nonprofits
Physician Groups
Post-Acute Care
Private Foundations
Religious Organizations

CRI FAMILY OF COMPANIES

At CRI, we know that the best results come from a fully integrated approach to your business, organization, or family's financial well-being. The CRI Family of Companies works collectively to parallel our clients' evolving needs beyond traditional accounting, cutting-edge business support, technology solutions, outsourcing, and assurance*. By working side-by-side, our expansive suite of companies and their focused solutions provide more personalized, holistic advice that checks every box.



FIRM QUALIFICATIONS AND EXPERIENCE



CRI's seasoned governmental advisory team delivers in-depth, proactive guidance to help clients provide outstanding service to their communities and organizations.

Why CRI?

Our experienced governmental accounting team provides assurance, compliance, and dedicated support to educational institutions and governmental entities of all sizes. By leveraging technology, data analytics, and a foundational relationship-based approach, CRI's attuned governmental professionals tailor our service offerings to your organization's unique needs, allowing for closer collaboration and attention to detail. This approach enables us to improve your entity's operations while maintaining compliance and financial controls in the face of ever-changing regulatory scrutiny.

Related Services:

- Agreed Upon Procedures (AUPs)*
- Audit*
- Compliance Consulting
- Deferrals
- Financial Statement Preparation*
- Fraud & Forensics
- Internal Audit
- Performance Audits*
- Program Management & Administration
- Single Audit*



Want to Learn More? Contact us at CRIadv.com/contact or by scanning the QR code.

* Assurance, attestation and audit services provided by Carr, Riggs & Ingram, L.L.C.

* CRI is the brand name under which Carr, Riggs & Ingram, L.L.C. ("CRA Firm") and CRI Advisors, LLC ("Advisors") and its subsidiary entities provide professional services. CRA Firm and Advisors (and its subsidiary entities) practice as an alternative practice structure in accordance with the AICPA Code of Professional Conduct and applicable law, regulations and professional standards. CRA Firm is a licensed independent CPA firm that provides attest services to its clients. Advisors and its subsidiary entities provide tax and business consulting services to their clients. Advisors and its subsidiary entities are not licensed CPA firms.

► CRIadv.com



FIRM QUALIFICATIONS AND EXPERIENCE

FIRM HISTORY AND YEARS OF EXPERIENCE

Stretching from New Mexico to North Carolina, Carr, Riggs & Ingram (CRI) is a top 25 nationally ranked accounting firm serving more than 100,000 clients in all 50 states. CRI's industry specializations include governments, construction, banking/financial institutions, healthcare, insurance, not-for-profits, and manufacturing and distribution.

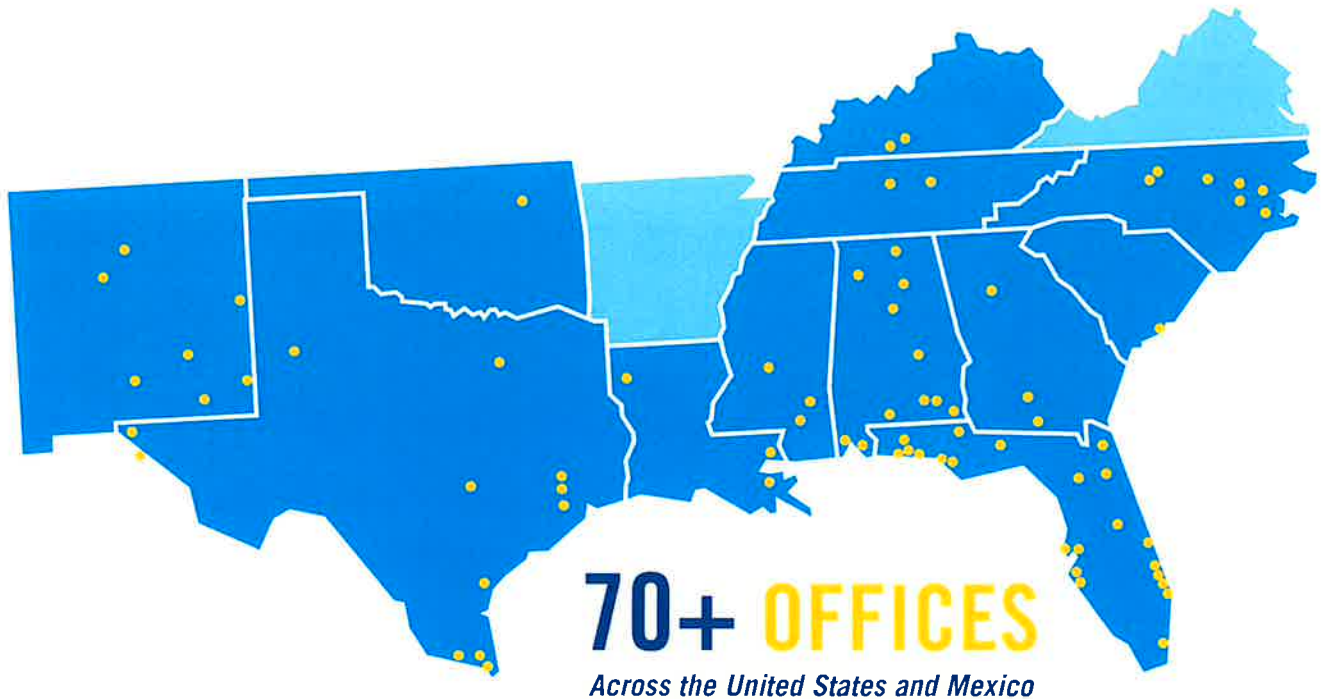
The CRI family of companies offer traditional and specialized services including audit and assurance, business consulting and support, forensic accounting, IT auditing, retirement plan auditing, SEC compliance, business valuation, tax planning, tax compliance, and trusts and estates work. Our portfolio companies deliver service organization control (SOC) reports, data analytics, investment banking, business consulting, retirement plan administration services, wealth management, payroll management, and trust and estate services.

Carr, Riggs & Ingram, L.L.C. is governed by a seven-member executive committee. The day-to-day governance is handled by our CEO, along with our corporate team.

CRI is structured by industry line to allow for our professionals to focus on the industries that best fit their talents and interest.

This industry line focus and firm-wide structure has allowed for our teams to consistently exceed the expectations of clients. Founded in 1997, CRI now boasts more than 2,000 professionals and over 400 partners who pride themselves on superior client service, respect, and integrity. We invite you to learn more about CRI by visiting CRIadv.com.

Carr, Riggs & Ingram, L.L.C. ("CRI") is a Southeast regional certified public accounting and consulting firm. CRI has been organized as a limited liability corporation in Alabama for 25 years (since 1997, inception) and has been performing services in the government sector since inception.



FIRM QUALIFICATIONS AND EXPERIENCE



AWARDS



Award for Excellence Recipient

In 2019, CRI Received the **Single Audit Resource Center (SARC) Award for Excellence** in knowledge, value, and overall client satisfaction. This award is to recognize audit firms that provide an outstanding service to their clients. The award is based on feedback received from over 25,000 nonprofit and government entities about the knowledge of their auditors, the value of the services rendered, and overall satisfaction with their 2018 fiscal year end audit.

CRI has specialized in serving the government industry for many years; our proposed team delivers a depth of resources that ensure we understand your challenges and key factors associated with your audit. We will utilize our innovative solutions and tailored government tools and experience to design highly efficient and effective audit strategy.

CRI's government audit professionals have extensive experience on financial statement audit engagements conducted under Governmental Auditing Standards and implemented the full range of GASB statements on a variety of entity types. Our government team's 1,100+ years of combined experience is derived from the following:

- **500+ current governmental** entity audit and consulting clients;
- **200+ Florida governmental entity audit and consulting clients served;**
- **20+ Florida counties audited and 40+ municipalities,** plus consulting services provided to multiple other Florida cities;
- CRI has over **25 governments that have over \$1 billion of revenue/assets;**
- Nearly **50 CRI clients obtained the GFOA's Annual Financial Report certificate of excellence;**
- Performance of **single audits for approximately 30% of all governmental clients, with federal funds totaling more than \$2.8 billion and state funds totaling more than \$375 million** (where single audit is required)
- We have created government-specific tools which facilitate efficient and effective audit procedures in various areas including: federal/state single audits, FRS pension testing, and compliance testing;
- We host regular in-person and online government CPE training sessions;
- We have a detailed understanding of the key matters and nuances associated with the operations of Florida cities and Florida specific compliance requirements; and
- We participate on committees for standard setting bodies, **giving us advanced notification and allowing us to help shape the upcoming standards;** we share our insights with our clients.

GASB EXPERIENCE

CRI has dedicated an industry line to serve our state and local government clients, which is spearheaded by some of the partners who will be assigned to this engagement. **This includes Dan Mead, serving as GASB Technical Consultation Partner, Government & Public Sector Sub-Line Leader. As a professional consultant, Dean previously served as Assistant Director of Research and Technical Activities of the GASB and provides his government expertise.** He and your assigned team will ensure proper implementation of GASB standards and best practices and implementation are utilized during the engagement.

CRI's government audit professionals have extensive experience on financial statement audit engagements conducted under *Governmental Auditing Standards* and implementing the full range of GASB statements on a variety of entity types. Recently, we have assisted with the implementation of GASB 87, 96, and 100 for several entities, and are prepared to assist in implementation of GASB 101-104, if applicable, as these are significant new pronouncements coming into place during the coming years.

FIRM QUALIFICATIONS AND EXPERIENCE



AWARDS

Our governmental team performs annual Single Audits of Federal and State Funds for more than 220 separate entities totaling over \$2.8 billion in federal awards and \$375 million in annual state awards (in the states that require a state single audit).

Heather Mosier, your Engagement Partner, has extensive experience performing Single Audits.

Single audits are an important part of what we do as a firm and a major area of specialization. We are proud of our 10 professionals who have earned the **AICPA's Advanced Single Audit Certification**, and are excited about the additional professionals that have earned the Intermediate Certification and are now studying for the advanced certificate.



FIRM PEER REVIEW PARTICIPATION

Our government experts are highly involved in the government accounting and auditing industry. Below is a summary of some of the outstanding accomplishments achieved by CRI and its professionals:

- Chairman and current member of the **AICPA Auditing Standards Board**
- Member of the **AICPA Government Audit Quality Center**
- Chairperson of the **AICPA Government Technical Issues Committee**
- Member of the **AICPA's Governmental Accounting and Auditing Committee**, involved in developing the State and Local Governments Audit and Accounting guide.
- Member of team that answers questions for the **AICPA Center for Plain English for Government**
- Member of **GAO Advisory Board on Government Audit Standards**
- Recipient of the **Single Audit Resource Center (SARC) award for excellence**
- **10 AICPA certified advanced single audit specialists**
- Subcontractor for AICPA to inspect Single Audit engagements performed by other CPA firms as part of the AICPA Enhanced Peer Review Process
- Chairman of **Oversight Task Force of the AICPA Peer Review Board**
- Active members of the **GFOA and FGFOA**
- Experts conducting **Annual Financial Report reviews for GFOA's certificate of excellence program**
- Contributing authors to the FICPA's "Compliance Auditing in Florida" practice team
- Member of the FICPA's **State and Local Government Committee**
- Member of the FICPA's **Government Standards Review Committee**
- Member of the FGFOA's **Technical Resources Committee**
- Regular **speakers at educational programs** on government accounting and auditing
- Expert **authors of various technical articles** which we proactively share with our clients



FIRM QUALIFICATIONS AND EXPERIENCE

SIZE OF THE FIRM

CRI has over 2,000 professionals and over 400 partners. Offices are located in 12 states and Mexico.

GOVERNMENT STAFF

With the government/non-profit industry representing 40% of our clients, we have an industry line team of specialists which ensures all audit teams receive the latest government technical updates and articles on the latest guidance and developments in the industry that we share with our clients.

Provided below is a representative breakdown of the composition of the Audit teams for CRI's Government practice. While CRI does experience regular fluctuation in these numbers due to mergers, promotions, and shifts among service lines, the overall quality of resources will remain fundamentally the same.

Government Staff Employee Classification	Total Number	Number of CPAs
Partners	183	182
Audit Managers	126	126
Audit Supervising Seniors	85	43
Audit Seniors	132	53
Audit Staff	243	38
Total: Carr, Riggs & Ingram	769	442

CRI LOCAL OFFICE

This engagement will be based out of the **Orlando office, led by engagement partner, Heather Mosier.**

Orlando Office	Total Number
Partners	9
Managers	6
Supervising Seniors	4
Seniors	8
Staff	8
Interns	2
Paraprofessionals	3
Administrative	5
Total: CRI Orlando	45

Our Orlando practice offers an array of services to our clients. Aside from audit and tax work, we also have specialists who perform **outsourced accounting, cybersecurity engagements, PCI compliance, SOC reporting, employee benefit plans audits/compliance, 990 preparation, and estate/trust planning.**



FIRM QUALIFICATIONS AND EXPERIENCE

DISCIPLINARY ACTION (NONE)

CRI is not under the terms of a public or private reprimand by the State Board of Certified Public Accountants of Florida or licensing boards of other states. CRI has not been subject to any disciplinary action by any federal or state regulatory bodies or professional organizations within the past three years.

For a CPA firm our size, we have been subjected to very few issues that evolve into suits. Over the past five years, neither CRI nor any affiliated companies, have been involved in any business litigation or other legal proceedings related to our audit work. CRI currently carries over \$80 million in professional liability insurance coverage to protect against any covered claims.

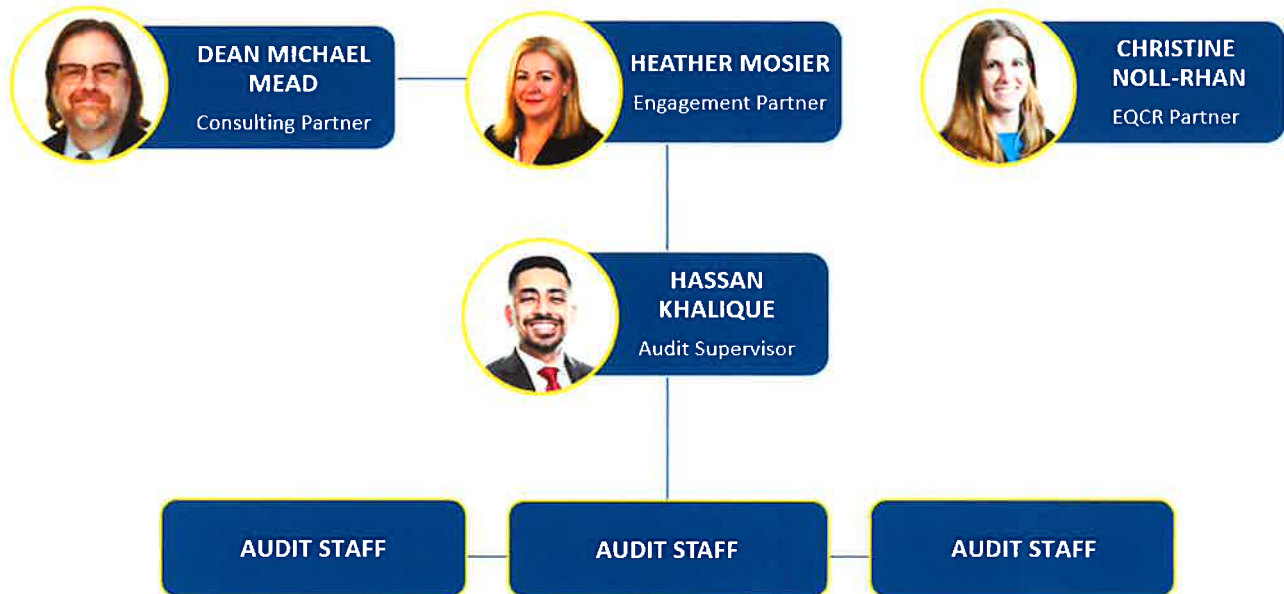


PARTNER, MANAGER, AND STAFF QUALIFICATIONS AND EXPERIENCE



PARTNER, MANAGER, AND STAFF QUALIFICATIONS AND EXPERIENCE

ENGAGEMENT TEAM



Our audit team will be made up of the following individuals:

- Heather Mosier, CPA, CFE, Engagement Partner
- Christine Noll-Rhan, CPA, Engagement Quality Control Review Partner
- Dean Michael Mead, CGFM, GASB Technical Consultation Partner, Government & Public Sector Sub-Line Leader
- Hassan Khalique, Audit Supervisor

Heather Mosier will be the City's primary point of contact.

All members of the audit team are properly licensed to practice in the State of Florida. The team we have assembled for the audit of the City is comprised of highly qualified members of our firm. All of the team members have been involved in auditing governments similar to the City where all applicable Governmental Accounting Standards Board Statements have been implemented. All members of the proposed audit team also have experience performing Single Audits in accordance with *Government Auditing Standards*, Title 2 U.S. Code of Federal Regulations Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance) and the Florida Single Audit Act as promulgated in Chapter 10.550, Rules of the Auditor General for the State of Florida. ***You can be assured of the quality of our staff over the term of the engagement.***



PARTNER, MANAGER, AND STAFF QUALIFICATIONS AND EXPERIENCE

Heather Mosier, CPA

Partner, CRI Advisors, LLC

Partner, Carr, Riggs & Ingram, L.L.C.

hmosier@CRIadv.com

407.644.7455 | Office



Representative Clients

- Sarasota County Board of County Commissioners
- Manatee County Board of County Commissioners
- District School Board of Pinellas County
- City of Clermont, Florida
- City of Lake Wales, Florida
- City of Groveland, Florida
- City of Maitland, Florida
- City of Jacksonville, Florida
- Town of Eatonville, Florida
- Town of Lady Lake, Florida
- Pasco County Board of County Commissioners
- Morton Plant Mease Foundation, Inc.
- The ARC of Tampa Bay Foundation, Inc.
- The ARC of Tampa Bay, Inc., Single Audit
- AMI Kids, Single Audit
- Bridges of America, 9 separate audits including Single Audits
- Operation PAR, Inc., Single Audit
- Osceola County Health Services

Experience

With more than 15 years of experience in public accounting, including 9 years of experience with governmental accounting, Heather has significant experience performing audits and serving a variety of clients. Her experience includes corporations, local governments, including single audits, foundations, and associations. In addition, Heather is a certified fraud examiner and brings a complete understanding of prevention and detection controls to her clients.

Heather will be the Engagement Partner for the City. As noted under "Representative Clients," **Heather has extensive experience performing audits, as well as Single Audits, for not-for-profit and governmental entities.**

Heather is on the Board and Finance Committee of Early Learning Coalition of Orange County. She is a graduate of Leadership Pasco, Leadership Tampa Bay, and Leadership Orlando, and she is a member of Dr. Phillips Rotary and Tri-County League of Cities. Heather has also been an instructor at several government conferences

Education, Licenses & Certifications

- BS, Accounting, University of South Florida
- Certified Public Accountant
- Certified Fraud Examiner

Professional Affiliations

- American Institute of Certified Public Accountants (AICPA)
- Florida Institute of Certified Public Accountants (FICPA)
- Association of Certified Fraud Examiners (ACFE)
- Government Finance Officers Association (GFOA)
- Florida Government Finance Officers Association (FGFOA)
- Early Learning Coalition of Orange County (Board member and Finance Committee)
- Dr. Phillips Rotary
- Member, Tri-County League of Cities

PARTNER, MANAGER, AND STAFF QUALIFICATIONS AND EXPERIENCE



Christine E. Noll-Rhan

Partner, CRI Advisors, LLC

Partner, Carr, Riggs & Ingram, L.L.C.

cnollrhan@CRIadv.com

321.426.3039 | Direct



Representative Clients

- City of Melbourne, Florida
- City of Fellsmere, Florida
- City of Okeechobee, Florida
- City of Satellite Beach, Florida
- Space Florida
- Town of Indialantic, Florida
- Sebastian Inlet Tax District
- Town of Orchid, Florida
- Indian River Mosquito Control District
- City of Rockledge, Florida
- Melbourne-Tillman Water Control District
- Eastern Florida State College Foundation
- Town of Lake Clarke Shores, Florida
- St. John's Improvement District
- City of Maitland, Florida
- City of Groveland, Florida

Internal Audit Engagement

- Brevard County, Florida

Consulting Engagement

- Bradford County, Florida
- City of Coral Springs, Florida

Experience

Christine is a certified public accountant and has 18 years of governmental audit experience. Christine works primarily with governmental and not-for-profit entities. Christine is currently the audit partner for 13 governmental entities and an engagement quality control partner for over 10 governmental entities.

Christine works with governmental entities to create and improve their audited financial statements. She has hands-on experience working on government entities. Christine has in-depth knowledge of both Federal and State single audits. Her clients will tell you she is extremely organized and focuses on completing the audit in an efficient and timely manner.

Christine has been involved as a partner on audits of Florida municipalities for over 5 years. She has extensive experience in auditing governmental entities, and is a FGFOA presenter.

Education, Licenses & Certifications

- BS, Accounting, Penn State University
- Masters, Accounting, Florida Atlantic University
- Certified Public Accountant - registered and licensed in Florida
- Not-for-Profit 1 Certificate (AICPA)

Professional Affiliations

- American Institute of Certified Public Accountants (AICPA)
- Florida Institute of Certified Public Accountants (FICPA)
- Florida Government Finance Officers Association (FGFOA)
- Brevard Schools Foundation, Treasurer
- Lead Brevard, Treasurer



PARTNER, MANAGER, AND STAFF QUALIFICATIONS AND EXPERIENCE

Dean Michael Mead

GASB Technical Consultation Partner, Government &
Public Sector Sub-Line Leader

dmead@CRLadv.com

914.497.3293 | Mobile



Experience

As part of the government and public sector industry line, Dean provides quality assurance concerning the interpretation and application of accounting and financial reporting standards and resolves technical issues related to state and local governmental entity service lines.

Dean is a nationally recognized speaker and author who is known for his ability to communicate complex issues to a broad audience. He has prepared educational materials, conducted training, and presented at conferences for many national, regional, state, and local professional organizations. For 24 years, Dean worked for the Governmental Accounting Standards Board (GASB), most recently as Assistant Director of Research and Technical Activities, authoring all 17 volumes of their User Guide Series. He will co-author the textbook *Governmental and Not-for-Profit Accounting*, beginning with the tenth edition, and taught governmental accounting, auditing, and financial analysis at Rutgers University and New York University. He is a recipient of the National Federation of Municipal Analysts' Award for Excellence and has twice been received the Governmental Research Association's Award for Effective Citizen Education.

Education, Licenses & Certifications

- Cornell University, Bachelor's
- Certified Public Financial Manager™ (CGFM)

Professional Affiliations

- American Institute of Certified Public Accountants (AICPA)
- American Accounting Association (AAA)
- Association of Government Accountants (AGA)
- Association of Local Government Auditors (ALGA)
- Government Finance Officers Association (GFOA)
- Governmental Research Association (GRA)
- National Federation of Municipal Analysts (NFMA)



YOUR SOLUTION TEAM

Hassan Khalique

Audit Supervisor

CRI Advisors, LLC

Carr, Riggs & Ingram, L.L.C.

hkhalique@CRIadv.com

407.644.7455 | Office



Representative Clients

- City of Clermont, Florida
- City of Lake Wales, Florida
- City of Groveland, Florida
- City of Maitland, Florida
- City of Jacksonville, Florida
- Town of Eatonville, Florida
- Town of Lady Lake, Florida
- Pasco County Board of Commissioners
- Manatee County Board of County Commissioners
- Orange County Public Schools
- Osceola County Public Schools
- Polk County Public Schools
- Arnold & Winnie Palmer Foundation
- IMS Global Learning Consortium
- Bridges of America
- Bridges for Peace
- Orlando Church of Christ, Inc.

Experience

Hassan is a senior associate with Carr, Riggs & Ingram's Orlando office. Since joining CRI, he has focused primarily on assisting with the audits of governmental and not-for-profit entities.

His experience includes auditing services for the City of Jacksonville and the City of Maitland, among other municipalities, as well as internal accounts audits for Orange County Public Schools, The School District of Osceola County, and Polk County Public Schools.

Education, Licenses & Certifications

- BS, Accounting, University of Central Florida
- Master's, Accounting, University of Central Florida

Civic and Cultural Affiliations

- CRI Recruiting Committee

PARTNER, MANAGER, AND STAFF QUALIFICATIONS AND EXPERIENCE



CONTINUING PROFESSIONAL EDUCATION

At CRI, we understand that comprehensive training and professional development are integral to help shape employee success both individually and for the firm. Cultivating staff and implementing a valuable employee development program helps attract and retain top talent, increases the tenure and performance of staff, and seeks to ensure that everyone is on the same page regarding firm goals. We are proud of the inclusive continuing professional education program that we have developed as part of our Continuous Process Improvement model. Providing top-notch training to our team ensures that we can continue to provide the highest quality of services to our clients.



This program includes:

- **CRI Virtual CPE Training**
Technical Skills Training: firm-wide instruction with a technical focus, offering more than 100 in-house sessions to CRI staff
- **CRI Leadership Academy**
Various soft skills professional development courses on topics, including professional and interpersonal communication, critical thinking, effective presentation skills, self-management, negotiation and conflict resolution, collaborating and communication within a team, and leadership skills
- **CRI Ongoing Virtual Firm-wide Learning**
Lightning Rounds: twice weekly short webinar sessions facilitated by various heads of departments within the firm to update staff on new service offerings, external client educational offerings, human capital information, and other relevant firm communications
- **CR Functional Training & One-the-Job Learning**
We have long prided ourselves on our focus of keeping the doors to leadership open to all staff, no matter their level. On-the-job and role-specific functional training and cross-training are vital to employee success, and those in leadership play a key role in providing this to new and promoted staff.

Cross-training and on-the-job learning alongside leadership often results in better collaboration, motivated employees, workforce sustainability, increased efficiency during busy season, and a more agile and adaptable team.

Each of CRI's professional staff's CPE records are reviewed annually to ensure that they are in compliance with 61H1-33.0035 Florida Administrative Code, regarding Continuing Professional Education (CPE).

All members of the audit team exceed the 36 hours of government CPE required by *Government Auditing Standards* during the last three years.



SIMILAR ENGAGEMENTS WITH OTHER GOVERNMENTAL ENTITIES



SIMILAR ENGAGEMENTS WITH OTHER GOVERNMENTAL ENTITIES

SIGNIFICANT EXPERIENCE AND REFERENCE INFORMATION

Below we share specific, relevant client references; we encourage you to consult with them.

ENTITY NAME	TIMELINE	SERVICE DESCRIPTION	RELEVANT POINTS TO CONSIDER	TOTAL HOURS
City of Maitland, FL Jerry Gray, Finance Director 407.539.6201 jgray@itsmymaitland.com CRI Partner: Christine Noll-Rhan	2018 - Present	- Audit - Single Audit - Community Redevelopment Agency Audit - Annual Financial Report Review	- Client service experience - Responsiveness to client needs	395
City of Lake Wales, FL Vanessa Avellaneda, Finance Director 863.678.4182 x 257 vavellaneda@lakewalesfl.gov CRI Partner: Heather Mosier	2020 - Present	- Audit - Community Redevelopment Agency Audit - Airport Authority Audit - Single Audit	- Responsiveness to client needs - Client service experience	598
Town of Eatonville, FL Katrina Gibson, Financial Director 407.623.8905 kgibson@townofeatonville.org CRI Partner: Heather Mosier	2021 - Present	- Audit - Single Audit - Community Redevelopment Agency Audit	- Client service experience - Responsiveness to client needs - Assistance in implementing new GASB standards	494
Town of Lady Lake, FL Pamela Winegardner, Financial Director 352.751.1538 pwinegardner@ladylake.org CRI Partner: Heather Mosier	2022 - Present	- Audit - Annual Comprehensive Financial Report - Single Audit	- Client service experience - Responsiveness to client needs	355
City of Daytona Beach, FL Patricia Bliss, CFO 386.671.8060 blissp@codb.us CRI Partner: Christine Noll-Rhan	2014 - Present	- Audit - Single Audit - Community Redevelopment Agency Audit - Annual Financial Report Review	- Client service experience - Responsiveness to client needs	1,040



SIMILAR ENGAGEMENTS WITH OTHER GOVERNMENTAL ENTITIES

ADDITIONAL EXPERIENCE: LOCAL OFFICE

The following engagements are a sample of the work performed out of CRI's Central Florida offices.

ENTITY NAME	SERVICE DESCRIPTION
City of Clermont, FL	• Audit • Single Audit • Community Redevelopment Agency Audit • Annual Financial Report Review
City of Daytona Beach, FL	• Audit • Single Audit • Community Redevelopment Agency Audit • Annual Financial Report Review
City of New Smyrna Beach, FL	• Audit • Single Audit • Annual Financial Report Review
City of Port St. Lucie, FL	• Audit • Single Audit • Annual Financial Report Review
City of Satellite Beach, FL	• Audit • Single Audit • Community Redevelopment Agency Audit • Annual Financial Report Review
City of Lake Wales, FL	• Audit • Community Redevelopment Agency Audit • Single Audit
City of Maitland, FL	• Audit • Single Audit • Community Redevelopment Agency Audit • Annual Financial Report Review
City of West Melbourne, FL	• Audit • Single Audit • Annual Financial Report Review
City of Groveland, FL	• Audit • Community Redevelopment Agency Audit • Single Audit
Town of Eatonville, FL	• Audit • Single Audit • Community Redevelopment Agency Audit
Town of Lady Lake, FL	• Audit • Single Audit, as needed
Orange County Public Schools, FL	• Internal Accounts Audits • Fixed Assets Agreed-Upon Procedures & Reporting • Construction cost verification services
School District of Osceola County, FL	• Internal Accounts Audits • Construction cost verification services
Polk County Schools, FL	• Internal Accounts Audits • Construction cost verification services



GOVERNMENTAL CLIENTS

CRI'S GOVERNMENTAL CLIENTS IN THE STATE OF FLORIDA						
Client Name	Total Number of Funds	Total Revenue	Annual Audit	Single Audit	ACFR Award	Various Consulting Services
County Government Clients						
Alachua County, Florida	31	\$270M	X	X	X	
Baker County, Florida	37	\$29M	X	X		
Bay County, Florida	31	\$199M	X	X	X	
Brevard County, Florida	38	\$505M				X
Calhoun County, Florida	33	\$25M	X	X		
Clay County, Florida	64	\$130M	X	X	X	
Dixie County, Florida	30	\$18M	X	X		
Duval County/City of Jacksonville, Florida	51	\$1.8B	X	X	X	
Flagler County, Florida	61	\$186M	X	X	X	
Gilchrist County, Florida	31	\$16M	X	X		
Holmes County, Florida	18	\$16M	X	X		X
Jackson County, Florida	60	\$40M	X	X		
Jefferson County, Florida	12	\$25M	X	X		
Levy County, Florida	39	\$41M	X	X		
Manatee County, Florida	45	\$682M	X	X	X	
Pasco County, Florida	87	\$762M	X	X	X	
Putnam County, Florida	52	\$87M	X	X	X	
Sarasota County, Florida	210	\$839M	X	X	X	
St. Johns County, Florida	99	\$293M	X	X	X	
Sumter County, Florida	44	\$102M	X	X		
Walton County, Florida	41	\$110M	X	X	X	X
Washington County, Florida	92	\$27M	X	X		
Municipal Government Clients						
City of Blountstown, Florida	7	\$8.5M	X	X		
City of Callaway, Florida	6	\$13M	X	X	X	
City of Chiefland, Florida	4	\$4M	X	X		
City of Cocoa, Florida	19	\$89M	X	X		
City of Cocoa Beach, Florida	6	\$34M				X
City of Cross City, Florida	2	\$2M	X	X		
City of Daytona Beach, Florida	67	\$93M	X	X	X	
City of Daytona Beach Shores, Florida	6	\$17M	X			
City of Destin, Florida	6	\$13M	X	X	X	

GOVERNMENTAL CLIENTS



CRI'S GOVERNMENTAL CLIENTS IN THE STATE OF FLORIDA						
Client Name	Total Number of Funds	Total Revenue	Annual Audit	Single Audit	ACFR Award	Various Consulting Services
City of Fanning Springs, Florida	2	\$4M	X	X		
City of Fellsmere, Florida	18	\$5M	X	X		
City of Fort Lauderdale, Florida	35	\$688M				X
City of Gainesville, Florida	86	\$130M	X	X	X	
City of Green Cove Springs, Florida	6	\$130M	X	X	X	
City of Groveland, Florida	4	\$26M	X			
City of Gulfport, Florida	14	\$17M	X		X	
City of Jacksonville/Duval County, Florida	51	\$1.8B	X	X	X	
City of Maitland, Florida	16	\$40M	X		X	
City of Marianna, Florida	6	\$29M	X	X		
City of Melbourne, Florida/Melbourne Airport Authority, Florida	24	\$159M	X	X	X	
City of Mount Dora, Florida	17	\$17M				X
City of New Port Richey, Florida	10	\$40M	X	X	X	
City of New Smyrna Beach, Florida	25	\$80M	X	X	X	
City of Okeechobee, Florida	6	\$6M	X			
City of Palatka, Florida	10	\$18M	X	X	X	
City of Palm Bay, Florida	53	\$113M	X	X	X	
City of Panama City Beach, Florida	11	\$73M	X			
City of Port St. Lucie, Florida	43	\$350M	X	X	X	
City of Rockledge, Florida	8	\$26M	X			
City of Satellite Beach, Florida	9	\$11M	X	X	X	
City of St. Augustine Beach, Florida	4	\$13M	X	X		
City of Tallahassee, Florida	39	\$678M	X	X	X	
City of Treasure Island, Florida	9	\$15M	X		X	X
City of Webster, Florida	4	\$1M	X	X		
City of West Melbourne, Florida	7	\$20M	X		X	
City of Wildwood, Florida	5	\$10M	X	X		
City of Yankeetown, Florida	2	\$750K	X	X		
Town of Alford, Florida	2	\$516K	X	X		
Town of Altha, Florida	3	\$977K	X	X		

GOVERNMENTAL CLIENTS



CRI'S GOVERNMENTAL CLIENTS IN THE STATE OF FLORIDA						
Client Name	Total Number of Funds	Total Revenue	Annual Audit	Single Audit	ACFR Award	Various Consulting Services
Town of Callahan, Florida	2	\$1M	X	X		
Town of Cross City, Florida	2	\$2M				
Town of Eatonville	6	\$5.7M	X	X		
Town of Greenwood, Florida	2	\$555K	X	X		
Town of Hastings, Florida	2	\$1M	X	X		
Town of Howey-in-the-Hills, Florida	9	\$2M	X	X		
Town of Indialantic, Florida	6	\$3M	X			
Town of Indian River Shores, Florida	9	\$7M	X			
Town of Inglis, Florida	3	\$2M	X	X		
Town of Longboat Key, Florida	32	\$24M	X	X	X	
Town of Orchid	1	\$1M	X			X
Town of Welaka, Florida	2	\$2M	X	X		
School District Clients						
Broward County Schools, Florida (Internal Audit)	N/A	\$3.9B				X
Calhoun County School Board, Florida	6	\$663K	X	X		
Florida Virtual School, Florida	13	\$121M	X	X		
Manatee County School Board (I/A), Florida	N/A	\$820M				X
Monroe County Public Schools, Florida (Internal Accounts)	1	\$3M	X			
Orange County Public Schools, Florida (Internal Accounts)	1	\$43M	X			
Okaloosa County District School Board, Florida	20	\$269M	X	X		
Osceola County School District	N/A	N/A				X
St. Johns County Public Schools, Florida	20	\$11M	X			
Pinellas County School District School Board, Florida	20	\$1.1B	X	X		
Pasco County School District School Board, Florida	20	\$743M	X	X		
Polk County School District, Florida	N/A	N/A				X
Santa Rosa County School District School Board, Florida	N/A	N/A				X
School Board of Sarasota County	N/A	\$626M				X

GOVERNMENTAL CLIENTS



CRI'S GOVERNMENTAL CLIENTS IN THE STATE OF FLORIDA						
Client Name	Total Number of Funds	Total Revenue	Annual Audit	Single Audit	ACFR Award	Various Consulting Services
Seminole County School District, Florida	N/A	N/A				X
St. Lucie County School District, Florida (Internal Accounts)	1	\$7M	X			X
Walton County School Board, Florida	9	\$2M				X
Volusia County School District, Florida (Internal Accounts)	1	\$6M	X			
Other Government Clients						
Citizens Property Insurance Corporation	1	\$2B	X			
Destin Fire Control District, Florida	2	\$6M	X			
Florida Prepaid College Board, Florida	4	\$40M	X			X
Florida State Fair Authority, Florida	1	\$17M	X			
Florida State University School, Inc., Florida	4	\$14M	X			
Indian River Mosquito Control District	4	\$4M	X			
Lakewood Ranch Stewardship District, Florida	3	\$33M	X			
Melbourne-Tillman Water Control District, Florida	1	\$2M	X			
Mid Bay Bridge Authority, Florida	1	\$18M	X			
Miami-Dade Airport Department, Florida	N/A	N/A	X			
Sebastian Inlet District Council, Florida	1	\$2M	X			
Space Florida, Florida	1	\$26M	X	X		
St. Augustine - St. Johns City Airport Authority, Florida	1	\$3M	X	X		
St. Johns County Housing Finance Authority, Florida	1	\$2M	X			
St. Johns County Industrial Dev. Authority, Florida	1	\$100K	X			
Trailer Estates Fire Control District, Florida	1	\$100K	X			
VISIT Florida, Florida	1	\$90M	X	X		X



STATEMENT OF INDEPENDENCE



STATEMENT OF INDEPENDENCE

CRI personnel adhere to applicable independence, integrity and objectivity requirements of the American Institute of Certified Public Accountants (AICPA), *Government Auditing Standards* issued by the U.S. General Accounting Office, and other regulatory agencies that oversee areas in which we practice. Based on our internal policies and procedures, we assure you we are currently independent with respect to City of Belle Isle, and its component units.

We intend to maintain independence under the 2024 version of *Government Auditing Standards* after December 15, 2025.



LICENSE TO PRACTICE IN FLORIDA

LICENSE TO PRACTICE IN FLORIDA



FLORIDA BOARD OF ACCOUNTANCY LICENSE

	Ron DeSantis, Governor	Melanie S. Griffin, Secretary	
STATE OF FLORIDA DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION BOARD OF ACCOUNTANCY			
THE ACCOUNTANCY CORPORATION HEREIN IS LICENSED UNDER THE PROVISIONS OF CHAPTER 473, FLORIDA STATUTES			
CARR RIGGS & INGRAM LLC 7411 FULLERTON STREET SUITE 300 JACKSONVILLE FL 32256			
LICENSE NUMBER: AD0016615			
EXPIRATION DATE: DECEMBER 31, 2025			
Always verify licenses online at MyFloridaLicense.com			
ISSUED: 12/19/2023			
Do not alter this document in any form.			
This is your license. It is unlawful for anyone other than the licensee to use this document.			



STATEMENT OF PROPER LICENSURE

Carr, Riggs & Ingram and all assigned key professional staff are properly licensed to practice in the state of Florida.



[Department of State](#) / [Division of Corporations](#) / [Search Records](#) / [Search by Entity Name](#) /

Detail by Entity Name

Florida Limited Liability Company
CARR, RIGGS & INGRAM, LLC

Filing Information

Document Number L05000053010
FEI/EIN Number 72-1396621
Date Filed 05/23/2005
State FL
Status ACTIVE

Principal Address

901 Boll Weevil Circle
Suite 200
ENTERPRISE, AL 36330

Changed: 04/06/2021

Mailing Address

901 Boll Weevil Circle
Suite 200
Enterprise, AL 36330

Changed: 04/06/2021

Registered Agent Name & Address

RIGGS, STEPHEN CIII
500 GRAND BOULEVARD
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MIRAMAR BEACH, FL 32550

Name Changed: 10/04/2006

Address Changed: 03/08/2011

Authorized Person(s) Detail

Name & Address

Title MGRM

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Annual Reports

Report Year	Filed Date
2023	04/07/2023
2024	04/12/2024
2025	04/30/2025

Document Images

04/30/2025 -- ANNUAL REPORT	View image in PDF format
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04/20/2006 -- ANNUAL REPORT	View image in PDF format



PEER REVIEW



DELIVERING QUALITY TO YOU*

AUDIT METHODOLOGY

Our audit, tax, consulting, and client accounting services documentation is maintained electronically. Compliance with our methodology is regularly reviewed and evaluated as part of our internal quality program, which is further discussed in this section under **INTERNAL QUALITY CONTROL REVIEWS AND EXTERNAL REVIEWS**. Comprehensive policies and procedures governing all of our practices and addressing professional and regulatory standards and implementation issues are constantly updated for new professional developments and emerging issues. See the table of contents to identify the relevant audit approach and methodology detailed description section.

ENGAGEMENT QUALITY REVIEW PARTNER (CONCURRING PARTNER)

Audit engagements are assigned engagement quality review (EQR) partner, as appropriate. This role is one of the most important elements of our quality assurance process, as it provides for a timely, independent review of key accounting and auditing issues. The EQR partner also reviews the financial statements and related supporting documentation—including the disclosures—to evaluate their fair presentation under accounting principles generally accepted in the United States of America (GAAP).

INTERNAL QUALITY CONTROL REVIEWS AND EXTERNAL REVIEWS

Experienced partners and professional staff of our firm conduct quality control reviews of our audits. Our partners' work is reviewed annually, and the inspection process includes periodic testing of the effectiveness of our quality controls and a continuous improvement program. This risk-based annual inspection is intended to mimic the triennial peer review described in the following paragraph and are performed on completed engagements. In addition to this inspection, we perform in-process, "pre-issuance" reviews of partners' work that are chosen for using a risk-based selection process; these reviews are performed by our corporate quality control team. The combination of the in-process and completed engagements is part of our continuous improvement processes.

Peer reviews are performed every three years by another independent public accounting firm. The most recent review of our firm was performed in 2022 by Brown Edwards, whose report was the most favorable possible "Pass."

In addition, we are registered with the PCAOB and our 2024 PCAOB inspection report was also the most favorable possible—no audit deficiencies or quality control defects identified.

The 2024 PCAOB report can be viewed at https://assets.pcaobus.org/pcaob-dev/docs/default-source/inspections/reports/documents/104-2025-016-carriggs.pdf?sfvrsn=2089984d_2.

2022 PEER REVIEW REPORT



Report on the Firm's System of Quality Control

To the Partners of
Carr, Riggs & Ingram LLC
and the National Peer Review Committee

We have reviewed the system of quality control for the accounting and auditing practice of Carr, Riggs & Ingram, LLC (the "firm") applicable to engagements not subject to PCAOB permanent inspection in effect for the year ended June 30, 2022. 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 (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 and complying with a system of quality control to provide the firm with reasonable assurance of performing and reporting in conformity with the requirements of 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 the requirements of applicable professional standards, when appropriate, and for remediating weaknesses in its system of quality control, if any.

Peer Reviewer's Responsibility

Our responsibility is to express an opinion on the design of and compliance with the Firm's system of quality control based on our review.

Required Selections and Considerations

Engagements selected for review included engagements performed under Government Auditing Standards, including compliance audits under the Single Audit Act, audits of employee benefit plans, an audit performed under FDICIA, and an examination of a service organization (SOC 2 engagement).

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

Your Success is Our Focus

3906 Electric Road • Roanoke, Virginia 24018 • 540-345-0936 • Fax: 540-342-6181 • www.BEcpas.com

2022 PEER REVIEW REPORT (CONTINUED)



Opinion

In our opinion, the system of quality control for the accounting and auditing practice of Carr, Riggs & Ingram, LLC, applicable to engagements not subject to PCAOB permanent inspection in effect for the year ended June 30, 2022, 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. Carr, Riggs & Ingram, LLC has received a peer review rating of *pass*.

Brown, Edwards & Company, L.L.P.

CERTIFIED PUBLIC ACCOUNTANTS

Roanoke, Virginia
September 15, 2022



SPECIFIC AUDIT APPROACH



SPECIFIC AUDIT APPROACH

OVERVIEW

The audit will be conducted in accordance with generally accepted auditing standards (GAAS) and Government Auditing Standards (GAS). Below, we set forth a work plan and schedule, including an explanation of the audit methodology to perform the services required of this solicitation. The audit report will be submitted in digital (PDF) and physical copies.

Following the completion of the audit of the fiscal year's financial statements, the CRI will issue for City of Belle Isle:

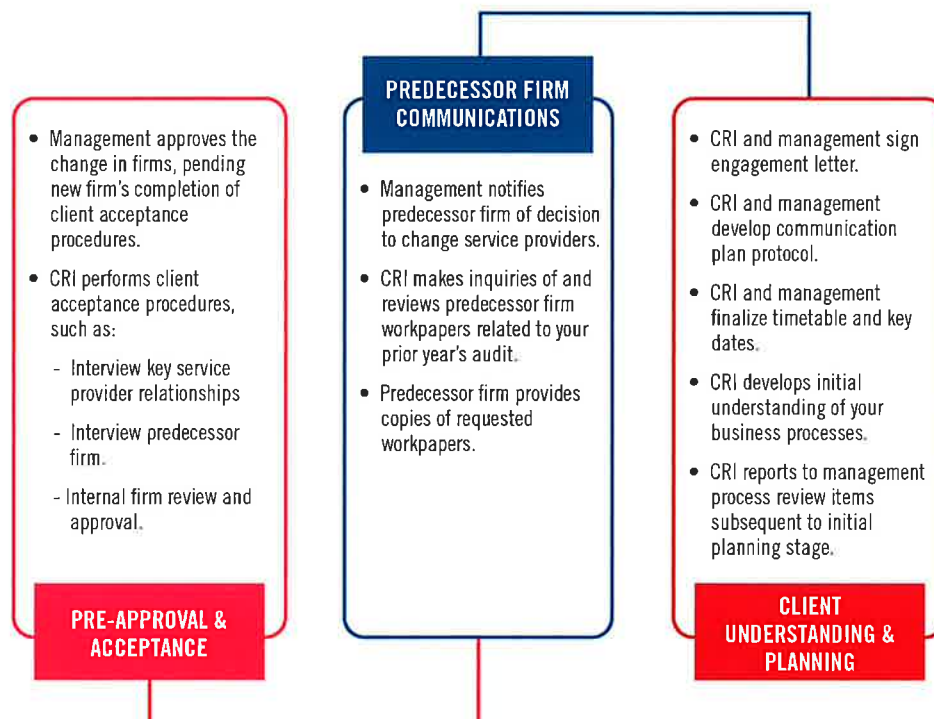
- A report on the fair presentation of the financial statements in conformity with generally accepted accounting principles.
- A report on compliance and internal control over financial reporting based on an audit of the financial statements.
- A report on compliance and internal control over compliance applicable to each major federal program.

TRANSITIONING YOU

When choosing to change firms, the time involved in working with new accounting professionals is often a concern. CRI's well-defined efficient, seamless transition process is designed to:

- Provide you with value from the very first encounter,
- Avoid interruption of service,
- Minimize disruption and investment of management's time,
- Raise the standard of service, and
- Establish ongoing channels of communication with City of Belle Isle's management.

The transition plan is comprised of the following key activities and can occur within approximately two weeks, depending on the availability of the parties involved:





SPECIFIC AUDIT APPROACH

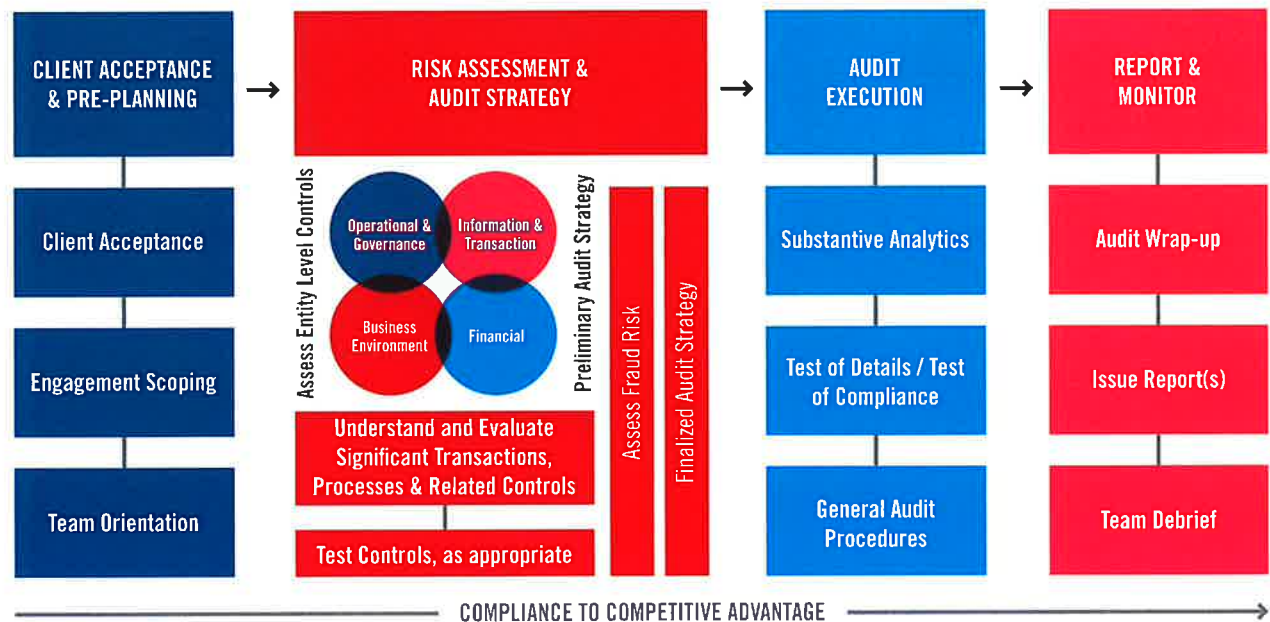
PLANNING

In planning, we concentrate on “key risks,” (items with a greater risk of a material misstatement, a material weakness in internal controls, or other matters resulting in the issuance of an inappropriate audit report). We focus on “material” items (i.e. those items that would be important to the user of your financial statements). When evaluating materiality of identified misstatements, certain quantitative and qualitative factors must be considered—which may include:

- Impact on operating trends (revenue/income, expenses, net income, etc).
- Nature of the misstatement (i.e., did the misstatement result from an unlawful transaction?).
- Impact on liquidity, capital/surplus, earnings capacity, etc.
- Impact to loan covenants and contractual and regulatory requirements.

PROPOSED SEGMENTATION

We segment our audits into four (4) segments: client acceptance and pre-planning, risk assessment and audit strategy, audit execution, and report and monitor.



SPECIFIC AUDIT APPROACH



PROPOSED SEGMENTATION (CONTINUED)

STAGE 1: CLIENT ACCEPTANCE & PRE-PLANNING

- Perform client acceptance procedures.
- Collaborate with management to agree to expectations and scope.
- Assign appropriate staff based on client needs and assessed risk.

STAGE 2: RISK ASSESSMENT & AUDIT STRATEGY

- Interview client personnel and others to understand client-specific objectives and risks.
- Assess following aspects of the organization for their impact on the audit plan:
 - environmental and other external risks,
 - management's fraud and IT risk assessment models,
 - entity level controls including:
 - control environment
 - risk assessment,
 - information and communication,
 - and monitoring controls.
 - IT General Computer (ITGC) controls, such as
 - IT Environment
 - Developing and Delivering IT, and
 - Operating and Monitoring IT.
- Determine materiality.
- Develop and document our understanding of and/or reliance on:
 - linkage of financial statements to:
 - significant transactions,
 - processes,
 - IT systems, and
 - related controls,
 - existence of/reliance on SOC entities and their reports,
 - internal audit, and
 - specialists (e.g. valuation, pension costs, etc.).
- If elected, test controls including ITGC, through a mix of:
 - inquiry,
 - observation
 - examination, and
 - re-performance.
- Perform preliminary analytical procedures.
- Finalize risk assessments and develop a final audit strategy.

STAGE 3: AUDIT EXECUTION

- Where possible to test as efficiently as possible:
 - develop detailed analytical procedures to use as substantive tests (benefit = reducing tests of details):
Examples include:
 - ratio analysis,
 - regression analysis,
 - trend analysis,
 - predictive tests, or
 - reasonableness test,
 - utilize Computer-Assisted Audit Techniques (CAATs) (benefit = automation of testing for more coverage and less disruption to the client), and
 - perform targeted testing (also known as "coverage" testing) to test large portions of account balances (benefit = more coverage with smaller selections).
- Perform tests of details, including sampling.
- Perform general audit procedures such as tests related to:
 - commitments and contingencies,
 - legal letters,
 - management representations,
 - reviews of Board minutes,
 - related party transactions,
 - debt covenants, and
 - going concern.
- Perform other tests for compliance such as Yellow Book or Single Audit tests.

STAGE 4: REPORT & MONITOR

- Continually monitor throughout the audit - providing feedback as agreed during scoping.
- Conclude the audit (i.e. issue opinions and reports).
- Develop and present:
 - reports,
 - required communications,
 - management letter comments, and
 - other audit-related deliverables.
- Perform debriefings to identify opportunities for improvement with our:
 - engagement team, and/or
 - client's team.



SPECIFIC AUDIT APPROACH

LEVEL OF STAFF AND ASSIGNED HOURS

STAFF COMMITMENT

CRI's core team, led by Heather Mosier, will be committed to City of Belle Isle throughout the entirety of the engagement. As detailed in the proposed segmentation, the engagement partner and manager have a hands-on approach and are involved in each segment. The managing staff will lead qualified staff in the execution of the fieldwork.

Christine Noll-Rhan, serving as the Engagement Quality Control Review Partner, will review key accounting and auditing issues and will review the financial statements and related supporting documentation—including the disclosures—to evaluate their fair presentation under accounting principles generally accepted in the United States of America (GAAP).

See the Price Proposal section for a breakdown of hours by staff.

SAMPLING AND ANALYTICS PROCEDURES

In our approach, we base our testing off the risk of an account balance. Based on the risk we will determine our testing approach which would include sampling balances to test individual transactions and also use analytical procedures. We try and maximize the use of analytical procedures as we can then identify unusual trends and focus sampling in areas with greatest risk.

CRI has the ability to use both statistical and non-statistical sampling methodologies. The selection of the two techniques depends on the format in which populations are provided. When populations are provided in an Excel or delimited file we can use statistical sampling methodologies. We primarily use Active Data to select items through this method of monetary unit sampling. For all other populations we use a non-statistical sampling approach that is based on the AICPA's Sampling Guide. In both instances our sample sizes first focus on individually significant items and then the remaining sample is based on risk in the population and materiality for the related opinion unit. Once we select items, testing is performed over each selected item. The size of the samples will depend on the risk and the extent of control testing. Sample sizes typically range from 5 to 60, depending on the size of the population. We will confirm revenue and receivables, vouch to specific individual transactions, and test controls.



SPECIFIC AUDIT APPROACH

APPROACH TO TESTING

APPROACH TO UNDERSTANDING INTERNAL CONTROLS

In our approach around internal controls we will begin with documentation that is already in place for City of Belle Isle, for example process narratives/policy manuals. We will review documentation in place and site with process owners to gain an understanding of the process and the key risks throughout the various processes and control environments throughout the City. Where significant risks in processes are identified, we will determine if controls are in place to mitigate risks to financial reporting. For example, in the cash disbursement process a key risk is paying an invoice that has not been approved by a department or purchaser. The key control would be the review and approval process of invoices. Through this process we also identify controls that are effective for us to test and rely upon in order to reduce the amount sampling and analytical procedures we perform.

We would expect to test controls in the following areas, in order to conduct a more effective and efficient audit: cash disbursements, cash receipts, revenue billing, and payroll.

The second component of internal controls that gain an understanding are information technology general controls (ITGC). These controls will be considered carefully during our evaluation of internal control over financial reporting. The controls that mitigate these risks are important because of their pervasive effect on the reliability, integrity, and availability of processing relevant data. **IT risks & controls will be evaluated and tested from the top down** as follows:

1. IT General Controls (ITGCs) typically impact multiple applications in the technology environment and prevent certain events from impacting the **integrity of processing data**. Computer operations, physical and logical security, program changes, systems development, and business continuity are examples of processes where general IT controls reside. These IT controls are pervasive because they can have an impact on the City's achievement of financial reporting objectives germane to many of its processes.
2. Application controls are more specific to individual processes. These controls include policies and procedures designed and implemented in the applications and data. They also include so called **programmed controls within the applications** that perform specific control related activities, such as computerized edit checks of input data, numerical sequence checks, validation of key fields, and exception reporting and related follow-up on exceptions.

In our process of reviewing the many internal control processes in place throughout the City we use our **extensive experience** in Florida governments and **fresh perspective** to provide the City some best practices and observations that would be **extremely useful in generating ideas for efficiencies** in processes and policies.



SPECIFIC AUDIT APPROACH

COMPLIANCE TESTING

LEGAL AND REGULATORY COMPLIANCE & (VII) SAMPLING METHOD FOR COMPLIANCE TESTING

Due to our extensive government auditing experience we are very familiar with the Rules of the Florida Auditor General, the requirements imposed by Florida Statutes and regulations, and our reporting obligations. To facilitate compliance testing on our City audits we review the statutes each year and **create testing tools** which our teams use to help them determine which sections of the Statutes are in-scope for compliance testing based on which are direct and material to the City. Where possible, we will incorporate our statutory compliance testing into our financial statement substantive testing to gain efficiencies, but where this is not possible we will perform a stand-alone compliance test.

A separate significant portion of our audit in relation to laws and regulations is the single audit component of the overall audit engagement. Our single audit approach is as follows:

CRI's approach to Single Audits has proven to be highly efficient and effective and this has led to CRI earning the **Single Audit Resource Center (SARC) Award for Excellence in knowledge, value, and overall client satisfaction.**

The steps in the single audit are very similar to those in the financial statement audit in that they focus on risk assessment, followed by the testing of transactions and controls, and are concluded with communication of the results and financial reporting. Below we have summarized the specific steps taken in our single audit approach:

- Obtain the Schedule of Expenditures of Federal Awards (SEFA) and the Schedule of Expenditures of State Financial Assistance (SESA) (if applicable),
- Check the SEFA and SESA for accuracy and reconcile them to the underlying financial records,
- Following the Federal and State requirements we utilize our highly-efficient, internally-generated tools to assist us in determining and documenting which grants are to be tested,
- For each grant being tested, we perform a risk assessment to determine which compliance requirements are direct and material and in-scope for testing,
- We perform inquiries with management and observation of processes to establish the controls over compliance which are in place over each direct and material compliance requirement,
- For a sample of items we perform efficient, dual-purpose testing to gain comfort over both the operating effectiveness of controls and compliance with the direct and material requirements,
- Results of the testing procedures are reviewed and any possible findings are investigated to determine the most appropriate way to report them, and
- Once all procedures are complete, the single audit reports are issued.

AUDIT WORK PLAN FOR AUDITING PENDING GASB ANNOUNCEMENTS

Due to our extensive government auditing experience we have developed implantation tools and guides to assist in the initial and on going implementation of new standards. At the firm level webinars and training materials are published for clients uses. Our partners speak at the local and state-wide level on GASB standards and have experience speaking on all current GASB pronouncements that have been exposed and issued by GASB. At an office level, we believe in constant communication with clients on upcoming GASB Pronouncements. We are available to assist with the implementation of GASB 100 and 101, as applicable, coming into place during the upcoming years.

GFOA'S CERTIFICATE OF ACHIEVEMENT FOR EXCELLENCE IN FINANCIAL REPORTING

CRI is currently involved with assisting 28 entities in Florida to receive the ACFR award each year. CRI's government audit team includes current and former reviewers for the GFOA's ACFR award program. We will utilize this expertise to assist City of Belle Isle to obtain this award. In preparing the ACFR, CRI compares the statements to the GFOA ACFR checklist to ensure all required elements are included in the City's ACFR. CRI recently worked with the City of Satellite Beach and the City of Rockledge to assist the cities with submitting and receiving the ACFR award for the first time.

SPECIFIC AUDIT APPROACH



PROPOSED AUDIT STRATEGY						
Substantive Procedures						
Significant Areas	Level of Risk	Test of Controls	Analytics	Test of Details	Use of CAATs	
Initial audit procedures	High		X	X		- First time audit - all areas will be impacted. - We also will perform the requisite predecessor/successor communications and evaluate the work they performed over the opening balances.
Fraud risks	High	X	X	X	X	- Will meet AICPA requirements of fraud testing. - Fraud is considered an intentional act that results in a material misstatement of the financial statements. - We will gather information to identify risks of material misstatement due to fraud, and evaluate processes that address fraud. - Any audit area deemed to have a significant fraud risk will be subjected to additional testing procedures specifically targeted to the risk.
Manual journal entries	Moderate	X		X	X	- Certain journal entries carry additional risk. We will test journal entries using a risk based approach with our procedures being focused on the highest risk entries. - We will use our powerful data management systems, along with professional judgment, to help us determine which entries carry the additional risk.
Entity level controls	Moderate	X	X	X	X	- We will gain an understanding of the control environment, risk assessment, monitoring, information and communication channels to determine the nature, timing, and extent of reliance on and tests of controls; we use all of the above to build the audit approach. - Our goal is to leverage management's processes to the degree possible, which increases efficiency.



SPECIFIC AUDIT APPROACH

PROPOSED AUDIT STRATEGY						
Substantive Procedures						
Significant Areas	Level of Risk	Test of Controls	Analytics	Test of Details	Use of CAATs	
IT systems	High	X	X	X	X	- Underlying financial and operational systems supporting the key business cycles play a critical role in the ability to generate and compile complete and accurate financial data. - IT security, computer operations, and program change controls for financially significant applications are vital.
Unpredictable procedures	High		X	X	X	In each audit we incorporate an element of unpredictability by including one or more tests which have not previously been performed. We will often focus these tests in the audit areas which carry the most risk.
Financial reporting	High			X	X	Period-end financial reporting is critical; financial reporting compiles/reconciles detailed information from underlying processes and systems.
Cash and cash equivalents / Investments	Moderate	X	X	X		- Cash and investments are significant because of the large account balance and number of transactions impacting accounts. We will perform analytics over cash pooling and allocation between funds. - Cash and investments will be confirmed, and additional valuation testing using an external expert will be performed over a sample of individual investments.
Revenue recognition	High	X	X	X	X	We will test revenue systems and processes and perform a combination of substantive analytical procedures and tests of details to test this area. We leverage confirmations for major revenue streams as well as testing of the utility billings and revenue controls.
Capital assets and related expenditures	Low		X	X		- Capital assets are significant due to the account balance and susceptibility to misappropriation. - We will test significant additions and disposals and perform analytical procedures over depreciation.

SPECIFIC AUDIT APPROACH



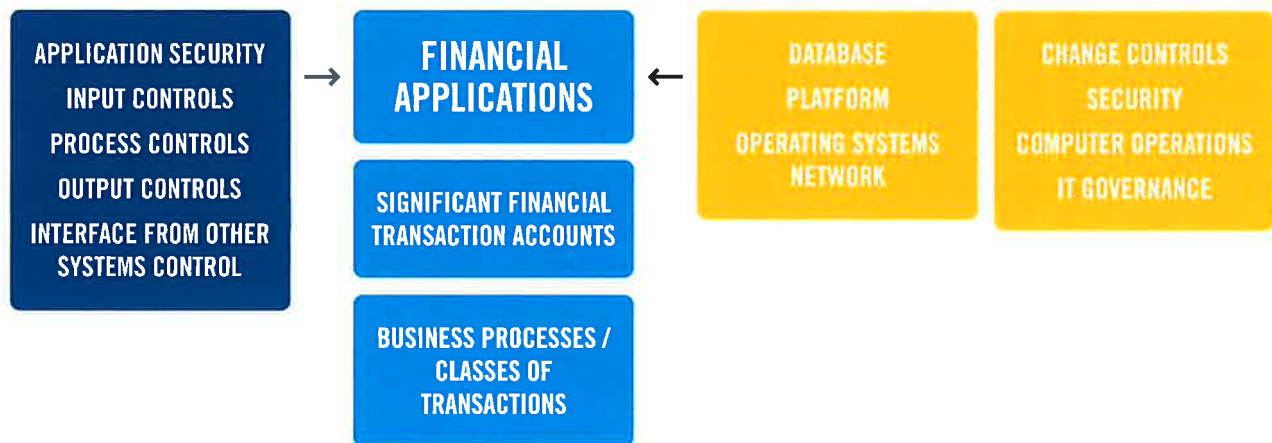
PROPOSED AUDIT STRATEGY						
Substantive Procedures						
Significant Areas	Level of Risk	Test of Controls	Analytics	Test of Details	Use of CAATs	
Interfund balances, due to/from and related transfers	High	X	X	X		- We will ensure that all balances between funds are properly and equally accounted for in all funds. - Interfund balances are significant due to the size of the balances and volume of transactions.
Accounts payable and related expenditures	High	X	X	X	X	- Accounts payable are significant due to the account balance and number of transactions impacting accounts payable and the related expense accounts. - We will perform controls testing as well as extensive procedures tailored to provide additional comfort that the expenditures being incurred are for genuine purchases.
Payroll, related liabilities and payroll expenditures	Moderate	X	X	X	X	- Payroll liability accounts and related expenditures are significant due to the account balance and payroll expenditures comprise a significant portion of the City's expenditures. - Comfort over the payroll related balances will be gained through control testing and analytical procedures.
Long-term debt / debt covenants	Moderate		X	X		- Debt may be significant due to the size of account balance and covenants associated with debt. - We will perform tests of compliance through substantive analytics and confirmation of certain data with creditors and other third-parties.
Pension plans/OPEB	High		X	X	X	- Pension plans/OPEB are significant due to their size and relevance to the users of the financial statements and are also subject to complex estimates. - We will evaluate the assumptions and methodology applied by the actuary and test the data they used in performing their computations and estimates.
Other estimates and contingencies	Moderate	X	X	X		For compensated absences and other estimated liability balances– we will perform tests of details and substantive analytics to substantiate accuracy of account balance.

SPECIFIC AUDIT APPROACH



INTEGRATION OF TECHNOLOGY & AUDIT PROCEDURES*

In today's IT-centric world, understanding the manual process and supporting systems underlying internal controls over financial reporting (ICFR) is increasingly important. External information systems threats from hackers—coupled with internal transaction errors and fraud—require the implementation, testing, and improvement of strong IT controls. CRI's dedicated IT audit and assurance team has adopted an integrated audit approach that includes a review of relevant IT systems with input into the financial reporting process. We complete a review of IT policies and procedures and conduct "hands-on" testing against best practices and appropriate regulations, yielding financial audit effectiveness including uncovering IT deficiencies.



Our integrated audit approach includes review and testing of both IT general controls and financial application controls related to ICFR including but not limited to:

- Security—Physical and Access Controls,
- Change Management for Systems and Configurations,
- Application/System Development and Customization,
- IT Risk Management,
- Data Backup and Recovery/Business Continuity Plans,
- Electronic Banking Wire and ACH Security, and
- Segregation of Duties within Systems and IT function.

Additionally, CRI's data analytics and data mining expertise and computer-aided audit tools (CAATs) allow us to perform procedures on entire populations of system transactions, which allow us to develop a focused set of methodical analyses for your data.

CREDENTIALS

These services are performed by our team who serves as well-known speakers on IT audit, security, risk assessment, and other related topics. Our leaders have developed an IT audit approach that is the basis for the AICPA's IT Audit Training School (beginner and advanced), which they have taught for the past several years. Additionally, our IT audit professionals maintain certifications and credentials including Certified Information Systems Auditor (CISA), Certified Information Systems Security Professional (CISSP), Certified Information Technology Professional (CITP), and other IT certifications requiring regular annual CPE hours. Finally—and maybe most importantly—our auditors not only have the required technical expertise, but also the unique ability to communicate IT topics in a manner easily understood by non-technical personnel. This capability is critical when reporting to both management and board members.



SPECIFIC AUDIT APPROACH

PROJECT IMPLEMENTATION SCHEDULE

PREPARATION OF FINANCIAL AND MANAGEMENT REPORTS

Multiple CRI partners in Florida are reviewers for the GFOA Certificate of Achievement in Excellence in Financial Reporting program.

At the beginning of the audit process each year we lay out the proposed detail timeline for management's approval. This timeline would follow the requested timeline included in the RFP. A part of this detail timeline are dates for all items necessary to complete the financial statements and dates that we will provide drafts to management so they have plenty of time to review. We consider the management letter to be an important aspect of an audit engagement as it adds value to our clients by sharing our experience and expertise, and provides recommendations that can enhance processes or controls. Every client is different, and we write our management letters to meet the specific needs of each client. **Our goal is to make our clients aware of opportunities to improve operating efficiency and effectiveness.** Our Management Letter comments generally fall into three categories:

1. Specific recommendations – the course of action is relatively clear;
2. Alternative approaches – the appropriate corrective action varies; or
3. Symptoms of possible problems – an investigation is recommended to determine whether the problem exists or will occur in the future.

The identification of potential management letter comments is the responsibility of every engagement team member. Our general approach is as follows:

- Make sure we have gathered all the facts completely and accurately. This fact finding is typically performed by the audit senior or manager and is done promptly once a possible matter is raised by any team member. This includes a conversation with the client staff and supervisors involved.
- The facts and circumstances are then vetted by the Partners on the team including input from the Engagement Quality Control Review Partner with further consultations with additional technical support partners as necessary to determine how to most appropriately report (or not report) each matter.
- The Partners will place an emphasis on the cost/benefit of any potential findings and will focus on raising matters that add true value to the City.
- Once a preliminary conclusion is reached the Partner will discuss the results with the appropriate members of management to address any of management's questions and ensure there are no remaining disagreements or missing facts to be considered further.
- When the final points have been determined, we provide management the opportunity to incorporate responses to the management letter comments.

The key to the procedures performed above is that they are performed timely and communicated promptly to management to avoid last-minute surprises. Our "no surprises" approach to management letter comments has led to a good working relationship with our clients and provided them with valuable insights. A management letter is produced for all of our Florida governmental audits in accordance with Chapter 10.550, Rules of the Auditor General. Specific examples for our representative clients described above can be found on the Florida Auditor General's website - <https://flauditor.gov/>.

We have reviewed the report formats used in the prior issued financial statements and would request very minimal changes to previously issued reports. In future years, changes to reports will be required for upcoming changes to auditing standards. We would review these proposed changes with management to make all changes clear. Report formats have become standardized by standard setters with increasing specificity and we will ensure that City of Belle Isle's reports are in accordance with all applicable standards.



SPECIFIC AUDIT APPROACH

PROJECT IMPLEMENTATION SCHEDULE

STAGE #1: Client Acceptance & Pre-Planning	DATE
Appointment of audit firm	June 2025
Meet with management to discuss business risks and scope,	July/August 2025

STAGE #2: Risk Assessment & Audit Strategy	DATE
Gain understanding of significant processes and key controls	August/September
Perform testing key controls to reduce substantive testing	August/September
Determine nature, timing and extent of substantive procedures	August/September
Finalize and communicate detailed audit plan to management/governance	August/September

STAGE #3: Audit Execution	DATE
Conduct remaining substantive tests based on the results of audit procedures performed to date	December/January
Discuss results of audit work with management	January/February

STAGE #4: Report & Monitor	DATE
Draft of the reports and financial statements	February/March
Exit conference	March
Presentation of financial statements	March



SPECIFIC AUDIT APPROACH

INNOVATIVE CONCEPTS

CONTINUOUS COMMUNICATION AND PARTNER INVOLVEMENT

Consistent communication is a key to the smooth and timely completion of the audit and delivery of the final reports. By ensuring consistent communication and **Partner involvement**, we are in a better position to respond to your issues timely and efficiently. Below is a summary of the steps we take to ensure we maintain excellent communication:

- Preliminary meeting with the audit team and management of the City to outline our plan for success, including discussion of the Provided by Client "PBC" listing and audit schedule.
- Status tracking of the audit is maintained in Smartsheet dashboard as described below.
- Partners will be on-site during the testing period, if applicable, and they will have update meetings with management to answer questions and provide information on any key matters that may have arisen. These meetings have been very successful in ensuring "no surprises" at the end of the audits for our clients.
- We pride ourselves on being responsive to calls and emails and you can expect prompt responses to any questions you raise to us.
- Exit conference to summarize and discuss the results of our procedures with management and governance.
- Ongoing support includes communication throughout the year to address questions from the City. We aim to be proactive in communicating to you any matters that may have an impact on the City. These are typically related to future accounting pronouncements or changes in compliance requirements.

SMARTSHEET

CRI utilizes technology to provide for a "near paperless" audit. In addition to more traditional means of communication such as email, CRI uses Smartsheet to request, receive, and communicate in reference to documents, schedules and reports. Smartsheet is an encrypted collaboration website used to share documents and manage the audit process.

On its face, the client "workspace" will look similar to a spreadsheet, making it intuitive to navigate. See the image on the following page for an example of Smartsheet. We create our entire document request listing in this tool, which allows us to collaborate on due dates for each item and for management to assign items to specific staff members.

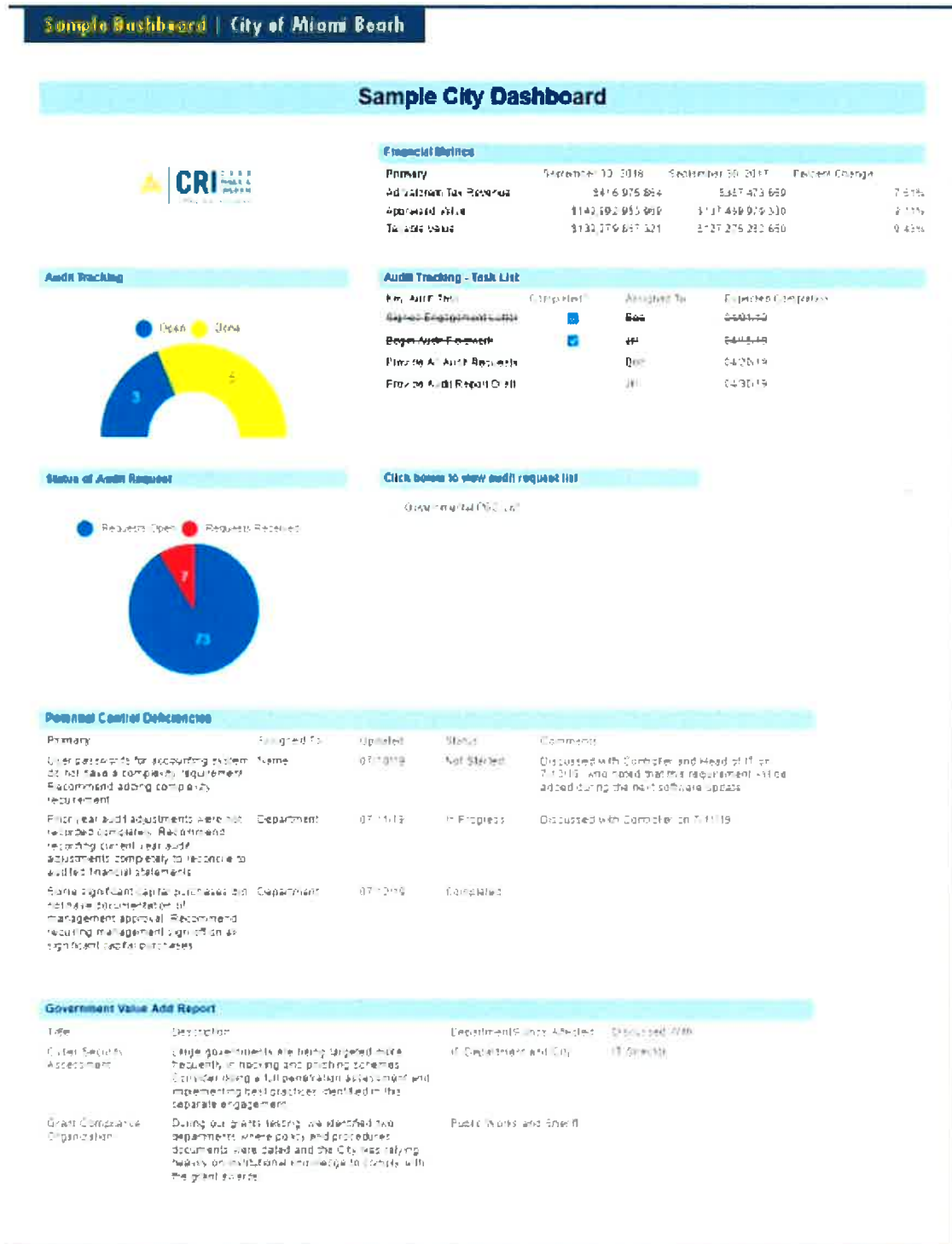
Functionality allows for drag and drop of files to each row and then a paperclip will appear for that row to show a document has been provided for that request. CRI and management would then be aware of dates when items were provided and CRI would know at all times what documents relate to each request, which could be challenging if documents are provided only through email or a standard portal. **This functionality keeps us both accountable and able to quickly review status of requests and also prevents duplicate requests being made by the audit team. This efficiency saves the City time and money.**

Smartsheet is also used throughout the audit to track progress and this can be monitored by the City.

SPECIFIC AUDIT APPROACH



INNOVATIVE CONCEPTS





PRICE PROPOSAL

YOUR SERVICES & FEES



We value creating mutually rewarding, long-term relationships with our clients. Our goal is to provide high quality, responsive service that yields returns far greater than your investment in our professional fees. Please find below our proposal of fees to provide the requested services for the upcoming fiscal years.

SERVICE	CRI FEES 2025	CRI FEES 2026	CRI FEES 2027
Auditing Services, All-Inclusive, No Single Audit	\$42,500	\$44,625	\$46,850
Auditing Services, All-Inclusive, Including Single Audit	\$47,500	\$49,625	\$51,850

Our professional fees are based on the key assumptions that City of Belle Isle will:

- Ensure that the predecessor's work papers will be made available for timely review, if applicable.
- Make available documents and work papers for review.
- Prepare certain schedules and analyses and provide supporting documents as requested.
- Assist us in obtaining an understanding of the accounting systems of City of Belle Isle.
- Not experience a significant change in business operations or financial reporting standards.

FINANCIAL AUDIT	Client Acceptance	Pre-Planning	Execution	Report	Total
Partners	3	8	16	16	43
Managers	3	10	22	8	43
Supervisory Staff	-	40	29	40	109
Staff	-	42	83	-	125
Total	6	100	150	64	320



ADDITIONAL SERVICES



ADDITIONAL SERVICES

IDENTIFICATION OF ANTICIPATED PROBLEMS

Consistent communication is a key to the smooth and timely completion of the audit and delivery of the final reports. By ensuring consistent communication and **Partner involvement**, we are in a better position to respond to your issues timely and efficiently. Below is a summary of the steps we take to ensure we maintain excellent communication:

- Preliminary meeting with the audit team and management of City of Belle Isle to outline our plan for success, including discussion of the Provided by Client "PBC" listing and audit schedule.
- Status tracking of the audit is maintained in Smartsheet dashboard, as described on previous pages.
- Partners will be on site, and they will have update meetings with management to answer questions and provide information on any key matters that may have arisen. These meetings have been very successful in ensuring "no surprises" at the end of the audits for our clients.
- We pride ourselves on being responsive to calls and emails and you can expect prompt responses to any questions you raise to us.
- Exit conference to summarize and discuss the results of our procedures with management and governance.
- Ongoing support includes communication throughout the year to address questions from the City. We aim to be proactive in communicating to you any matters that may have an impact on the City. These are typically related to future accounting pronouncements or changes in compliance requirements.

CRI's government/non-profit industry line is the largest segment of business for the firm. It's extremely rare we encounter a problem/issue we wouldn't be able to address.

We do not foresee any anticipated audit problems for the City. Given our experience and staff level, we have seen many approaches at different locations to similar issues that would impact the City and are flexible in our approach that emphasizes how things work best for our clients and not how things only create efficiency on our side. Should the City have any problem with our approach or conclusion, you are welcome to contact our corporate oversight function for a fresh perspective. All related contact information would be provided to management. We also have not identified any special assistance that will be requested from the City in performing this engagement.

ADDITIONAL SERVICES



EXPANSION OF AUDIT WORK AND SPECIAL PROJECTS

If City of Belle Isle requests additional services outside of this proposal, professional fee hourly rates are as follows, but may be negotiated depending on the project request:

CLASSIFICATION	HOURLY RATE
Partner	\$300
EQCR Partner	\$350
Manager	\$180
Supervisory Staff / Senior Auditor	\$155
Staff / Clerical	\$145
IT Specialist	\$145
Fraud Specialist	\$300

SPECTRUM OF RELATED SERVICES





ADDITIONAL SERVICES

CRI SERVICE OFFERINGS

The table below represents a sample of the services offered by CRI.

AUDIT & ATTEST		
- Accounting - Agreed Upon Procedures - Audit	- Compilation - Construction Cost Verification Services - Current Expected Credit Losses	- Direct Examinations - Employee Benefit Plans - Financial Statement Preparation - PCAOB & SEC Compliance
CYBERSECURITY & ATTEST		
- Accounting - Agreed Upon Procedures - Audit	- Compilation - Construction Cost Verification Services - Current Expected Credit Losses	- Direct Examinations - Employee Benefit Plans - Financial Statement Preparation - PCAOB & SEC Compliance
OUTSOURCING & STRATEGY		
- Accounting & Business Outsourcing - Business Interruption - Fiduciary Services	- Business Planning - CRI & XERO - Corporate Retirement Plan - Financial Planning	- Custom Application Development - Disaster Resources - Payroll Services - Simple Numbers
RISK & CONTROLS		
- Data Analytics - Dispute Services - Fraud & Forensics	- Governance & Risk Assessment - Internal Audit - Internal Controls	- Litigation Support - Valuations
TAX		
- Business Tax - Cost Segregation - Individual Tax	- International Tax - Qualified Opportunity Zones - State & Local Tax	Trust, Estate, & Gift Planning



CRI FAMILY OF COMPANIES



Auditwerx* - Specializing in compliance and attestation services including SOC 1®, SOC 2®, SOC 2+®, SOC 3®, SOC for Cybersecurity, CMMC, and PCI Data Security Standard (PCI DSS) assessments. Auditwerx* delivers in-depth reports with tailored results that help organizations grow their business.



CRI Advanced Analytics - CRI Advanced Analytics transforms complex data challenges into actionable insights with tailored analytics solutions. Their user-friendly, interactive dashboards integrate advanced algorithms, helping organizations forecast trends, optimize decisions, and drive growth.



CRI M&A Advisors - Working with companies generating \$10 million to \$250 million in annual revenue, CRI M&A Advisors provides customized strategies and hands-on support to prepare, position, and maximize value in complex transactions.



CRI TPA Services - CRI TPA Services assumes your compliance burden as a retirement plan sponsor by fulfilling all fiduciary requirements and filing your annual 5500 series returns, determining distribution eligibility, conducting non-discrimination testing, and providing detailed quarterly account statements.



Level Four Group Services - Level Four Group takes a proactive, team-based approach to financial advice, working alongside your CRI tax adviser to deliver comprehensive solutions tailored to your personal and business needs. By integrating specialized expertise and anticipating market complexities, we provide holistic wealth management strategies to simplify the complex and empower you to make informed decisions that help secure your financial future.



Paywerx - Paywerx provides comprehensive payroll and workforce management solutions for organizations of any size via an easy-to-use and intuitive interface that streamlines communication at every level.



The Preferred Legacy National Trust Bank - Their network of professionals provide a tailored approach to trustee and fiduciary services coupled with family and philanthropy planning, household financial management, and advisory services for high-net-worth individuals and families.



CRI Simple Numbers - With precise, straightforward data, CRI Simple Numbers works alongside entrepreneurs to solve complex financial issues and fine-tune the economic engine of their business by turning actionable insights into sustainable profitability.



ProSport Accountants - They offer specialized tax and accounting services for athletes and entertainers. Our team navigates the complexities of multi-state and international income, providing personalized tax preparation, accounting, and business management. Trust ProSport Accountants—The Tax Pro for the Pros®.



FORMS

**CITY OF BELLE ISLE
PROPOSAL SUBMISSION AND ADDENDUM ACKNOWLEDGEMENT
FOR RFP 2025-01 AUDIT SERVICES**

PROPOSER NAME: Carr, Riggs & Ingram, L.L.C.
PROPOSER ADDRESS: 1031 W. Morse Blvd., Suite 200
Winter Park, FL 32789
PHONE NUMBER: 407.644.7455

THE UNDERSIGNED:

- i. Acknowledges receipt of any and all addenda and submits this response to the above referenced Request for Proposals issued by the City of Belle Isle.
- ii. Has examined the Request for Proposals and understands that in submitting its Proposal, they waive all right to plead any misunderstanding regarding the same.
- iii. Certifies that all information in this Proposal is truthful to the best of their knowledge and belief and that they are duly authorized to submit this Proposal on behalf of the Proposer and that the Proposer is ready, willing, and able to perform if awarded the Proposal.
- iv. Has attached to this response the following mandatory documents:
 - Hold Harmless Agreement
 - Non-Collusion Affidavit
 - Drug-Free Workplace Certification
 - Sworn Statement on Public Entity Crimes
 - Certificate of Insurance

Heather Mosier

Signature of Authorized Representative

June 9, 2025

Date

Heather Mosier, Partner

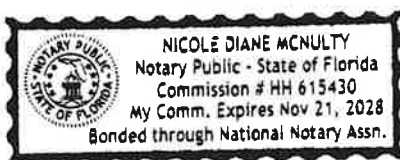
Print Name as Signed Above

STATE OF FLORIDA

COUNTY OF Orange

Sworn to (or affirmed) and subscribed before me this 9th day of June, 2025, by
HEATHER MOSIER (Name of Person Making Statement).

(Seal)



Nicole Diane McNulty
Signature of Notary Public

Print, Type or Stamp Name of Notary

Personally Known: ☒

OR Produced Identification: ☐

Type of Identification Produced: _____

CITY OF BELLE ISLE HOLD HARMLESS AGREEMENT

The undersigned Proposer agrees to indemnify and hold the City harmless for any and all claims, liability, losses and causes of action which may arise out of its fulfillment of the contract awarded pursuant to this RFP. It agrees to pay all claims and losses, including related court costs and reasonable attorneys' fees, and shall defend all suits filed due to the negligent acts, error or omissions of Proposer or employees and/or agents of Proposer.

In the event the completion of a project awarded pursuant to this RFP (to include the work of others) is delayed or suspended as a result of the Proposer's failure to purchase or maintain the required insurance, the Proposer shall indemnify the City from any and all increased expenses resulting from such delay.

Carr, Riggs & Ingram, L.L.C.

Proposer's Name

Heather Mosier

Signature of Authorized Representative

June 9, 2025

Date

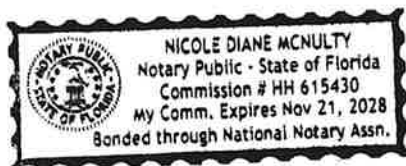
Heather Mosier

Print Name as Signed Above

STATE OF FLORIDA
COUNTY OF Orange

Sworn to (or affirmed) and subscribed before me this 9th day of June, 2025, by
HEATHER MOSIER (Name of Person Making Statement).

(Seal)



N. McNulty

Signature of Notary Public

Print, Type or Stamp Name of Notary

Personally Known: ☒

OR Produced Identification: ☐

Type of Identification Produced: _____

**CITY OF BELLE ISLE
NON-COLLUSION AFFIDAVIT**

I, Heather Mosier (Authorized Representative of Proposer), of the firm of Carr, Riggs & Ingram, L.L.C. (Proposer's Company Name) responded to the notice calling for proposals for Audit Services for the City of Belle Isle. This proposal has been executed with full authority to do so. This response has been arrived at independently without collusion, consultation, communication or agreement for the purposes of restricting competition, as to any matter relating to qualifications or responses of any other responder or with any competitor, and no attempt has been made or will be made by the Responder to induce any other person, partnership or corporation to submit, or not to submit, a response for the purpose of restricting competition.

The Statements contained within this affidavit are true and correct, and made with full knowledge that the City of Belle Isle relies upon the truth of the statements contained in this affidavit in awarding contracts for said services.

Heather Mosier
Signature of Authorized Representative

June 9, 2025

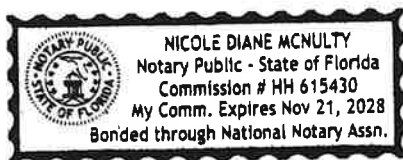
Date

STATE OF FLORIDA
COUNTY OF Orange

Sworn to (or affirmed) and subscribed before me this 9th day of June, 2025, by
HEATHER MOSIER (Name of Person Making Statement).

(Seal)

N. McNulty
Signature of Notary Public



Print, Type or Stamp Name of Notary

Personally Known: ☒

OR Produced Identification: ☐

Type of Identification Produced: _____

**CITY OF BELLE ISLE
DRUG-FREE WORKPLACE CERTIFICATION**

In accordance with Statute 287.087, Florida Statutes, the below signed Proposer certifies that it has implemented a drug-free workplace program. In order to have a drug-free workplace program, a business shall:

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 and 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 subsection 1.
4. In the statement specified in subsection 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 occurring in the workplace no later than five (5) working days after such conviction.
5. Impose a sanction on, or require the satisfactory participation in drug abuse assistance or rehabilitation program if such is available in the employee's community, by any employee who is convicted.
6. Make a good faith effort to continue to maintain a drug-free workplace through implementation of this section.

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

Carr, Riggs & Ingram, L.L.C.

Proposer's Name

Heather Mosier

Signature of Authorized Representative

June 9, 2025

Date

Heather Mosier

Print Name as Signed Above

CITY OF BELLE ISLE
SWORN STATEMENT UNDER SECTION 287.133(3)(A),
FLORIDA STATUTES, ON PUBLIC ENTITY CRIMES

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

i. This sworn statement is submitted by Heather Mosier, Partner
(Print Individual's Name & Title)

for Carr, Riggs & Ingram, L.L.C.
(Print Name of Entity Submitting Sworn Statement)

whose business address is Accounting/Audit/Advisory

and (if applicable) its Federal Employer Identification Number (FEIN) is 72-1396621

- ii. I understand that a "public entity crime" as defined in Paragraph 287.133(a)(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 with the United States, including, but not limited to, any bid or contract for goods or services to be provided to any public entity or any 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.
- iii. I understand that "convicted" or "conviction" as defined in Paragraph 287.133(a)(b), Florida Statutes, means 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 records relating to charges brought by indictment or information after July 1, 1989, as a result of a jury verdict, non-jury trial, or entry of a plea of guilty or nolo contendere.
- iv. I understand that an "affiliate" as defined in Paragraph 287.133(1)(a), Florida Statutes, means:
- a. A predecessor or successor of a person convicted of a public entity crime; or
 - b. An 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 of shares constituting a controlling income among persons when not for fair interest in another person, or a pooling of equipment or income among persons when not for fair market value under a length agreement, shall be a prima facie case that one person controls another person. A person who was knowingly convicted of a public entity crime, in Florida during the preceding 36 months shall be considered an affiliate.
- v. 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 the state or of the United States with the legal power to enter into a binding contract for 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 management of an entity.

- vi. Based on information and belief, neither the entity submitting this sworn statement, nor any officers, directors, executives, partners, shareholders, employees, members or agents who are active in the management of the entity listed above, nor any affiliate of the entity have been convicted of a public entity crime subsequent to July 1, 1989.

Heather Mosier
(Signature)

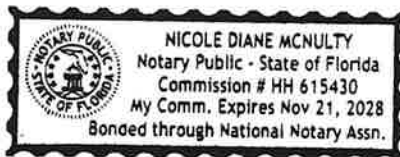
June 9, 2025
(Date)

STATE OF FLORIDA
COUNTY OF Orange

Sworn to (or affirmed) and subscribed before me this 9th day of June, 2025, by
HEATHER MOSIER (Name of Person Making Statement).

(Seal)

N. McNulty
Signature of Notary Public



Print, Type or Stamp Name of Notary

Personally Known: ☒

OR Produced Identification: ☐

Type of Identification Produced: _____



CARRR-2

Item a.

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

01/15/2025

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 Whittaker-Warren Insurance P.O. Box 311283 Enterprise, AL 36331 Forrest J. Warren	334-347-2631	CONTACT NAME: Forrest J. Warren PHONE (A/C, No, Ext): 334-347-2631 E-MAIL ADDRESS: jennifer@whittakerwarren.com FAX (A/C, No): 334-393-2345														
INSURED CRI Advisors LLC, Carr, Riggs, & Ingram Capital, L.L.C. & its subsidiaries and Carr, Riggs & Ingram, L.L.C. 901 Boll Weevil Cir, Suite 200 Enterprise, AL 36330		<table border="1"><thead><tr><th>INSURER(S) AFFORDING COVERAGE</th><th>NAIC #</th></tr></thead><tbody><tr><td>INSURER A: Continental Casualty Company</td><td>20443</td></tr><tr><td>INSURER B: American Casualty Company of</td><td>20427</td></tr><tr><td>INSURER C: Continental Insurance Company</td><td>35289</td></tr><tr><td>INSURER D:</td><td></td></tr><tr><td>INSURER E:</td><td></td></tr><tr><td>INSURER F:</td><td></td></tr></tbody></table>	INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A: Continental Casualty Company	20443	INSURER B: American Casualty Company of	20427	INSURER C: Continental Insurance Company	35289	INSURER D:		INSURER E:		INSURER F:	
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INSURER C: Continental Insurance Company	35289															
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 INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☐ POLICY ☐ PROJECT ☒ LOC OTHER:			6045711126	01/07/2025	01/07/2026	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 500,000 MED EXP (Any one person) \$ 15,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 Emp Ben. \$ 1,000,000
B	AUTOMOBILE LIABILITY ☒ ANY AUTO ☐ OWNED AUTOS ONLY ☐ HIRED AUTOS ONLY ☐ SCHEDULED AUTOS ☐ NON-OWNED AUTOS ONLY			6045711112	01/07/2025	01/07/2026	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
C	☒ UMBRELLA LIAB ☒ OCCUR ☐ EXCESS LIAB ☐ CLAIMS-MADE DED ☒ RETENTION \$ 10000			6045711143	01/07/2025	01/07/2026	EACH OCCURRENCE \$ 22,000,000 AGGREGATE \$ 22,000,000 \$
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) ☐ Y/N ☒ N/A If yes, describe under DESCRIPTION OF OPERATIONS below			6045689709	12/31/2024	12/31/2025	☒ PER STATUTE ☐ OTH-ER 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)

Office: 1031 W Morse Blvd, Suite 200, Winter Park, FL 32789

CERTIFICATE HOLDER

CANCELLATION

PARTIES Parties At Interest	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>Forrest J. Warren</i>
---	--



CERTIFICATE OF LIABILITY INSURANCE

Item a.
DATE (MM/DD/YYYY)
8/16/2024

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 Lemme, A Division of EPIC 111 West Campbell Street 4th Floor Arlington Heights IL 60005	CONTACT NAME: Cathy Kuehl PHONE (A/C, No, Ext): E-MAIL: PSGCerts@lemme.com ADDRESS: PSGCerts@lemme.com	FAX (A/C, No):
INSURED Carr, Riggs & Ingram, LLC 901 Boll Weevil Circle, Suite 200 Enterprise, AL 36330	INSURER(S) AFFORDING COVERAGE INSURER A : MSIG Specialty Ins USA Inc. and Various INSURER B : INSURER C : INSURER D : INSURER E : INSURER F :	NAIC #

COVERAGES **CERTIFICATE NUMBER:** 183682041 **REVISION NUMBER:**

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

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☐ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☐ POLICY ☐ PRO-JECT ☐ LOC OTHER:						EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$ \$
	AUTOMOBILE LIABILITY ☐ ANY AUTO ☐ OWNED AUTOS ONLY ☐ SCHEDULED AUTOS ☐ HIRED AUTOS ONLY ☐ NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	UMBRELLA LIAB ☐ OCCUR EXCESS LIAB ☐ CLAIMS-MADE DED ☐ RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	☐ Y ☐ N	N/A				PER STATUTE ☐ OTH-ER ☐ E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	Professional Liability			MSTAPL-00021	8/7/2024	8/7/2025	Each Claim Aggregate \$1,000,000 \$1,000,000

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

CERTIFICATE HOLDER Parties at Interest	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
--	--

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We know that some information that makes perfect sense to an advisor may not be as clear to our clients. Therefore, we produce original content in the form of articles, videos, white papers, webinars, and more to provide timely, down-to-earth translations of complex subjects. We publish this original content on CRIadv.com and across all our many social channels.

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CRI: FROM FOUNDATION TO FUTURE

Over a quarter-century, Carr, Riggs & Ingram has not just grown, but transformed. Now standing proudly among the top 25 firms in the U.S., our trajectory is steeped in innovation, shaping us into the firm of tomorrow—today. Our growth isn't merely a timeline; it's a testament to our entrepreneurial and pioneering spirit. As we harness cutting-edge technology and lead through industry evolution, our commitment to delivering actionable insights and solutions rooted in our founding principles of tailored Client service, Respect for all, and unyielding Integrity remains unwavering. As we look to the horizon, we at CRI are poised to redefine what's possible, and we invite our clients, old and new, to join us in shaping the future.



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itfigurespodcast.com

Top 25 Accounting Firm - #1 Accounting Firm in the Gulf Coast Region



RFP 2025-01 Audit Services

CITY OF BELLE ISLE, FLORIDA

For The Fiscal Years Ending

September 30, 2025, 2026, and 2027

With The Option Of Three One Year Extensions

JUNE 11, 2025

Submitted by:



Contract and Authorized Representative

Tamara Campbell, CPA
1800 Pembroke Drive
Suite 170

Orlando, Florida 32810
(407) 843-5406

tcampbell@mcdirmittdavis.com

www.mcdirmittdavis.com

**Proposal for Audit Services to
City of Belle Isle, Florida
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1800 Pembroke Drive, Suite 170
Orlando, Florida 32810
407-843-5406
www.mcdermittdavis.com

Item b.

June 11, 2025

City of Belle Isle, Florida
1600 Nela Avenue
Belle Isle, Florida, 32809

Thank you for the opportunity to submit our qualifications and experience to serve as independent auditors of the City of Belle Isle, Florida. The accompanying proposal will provide you detailed information regarding the scope of services to be provided, as well as a profile of the firm, the individuals who will serve you, our qualifications and experience, and representative clients, including specific references.

We understand the work to be done and are committed to perform the work within the time period indicated in the RFP.

We believe we are the best-qualified firm to perform the engagement for the following reasons:

- We presently audit twelve municipalities and perform audits for over forty special districts in the state of Florida and have an excellent working knowledge of generally accepted accounting principles related to governmental entities. We assist in the preparation of the financial statements for most of these municipalities.
- Many of the municipalities are similar in size to the City of Belle Isle, Florida including municipalities with small accounting departments.
- Our local firm allows for detailed involvement of the engagement partner throughout all phases of the audit.
- We have assisted seven municipalities in receiving the GFOA "Certificate of Achievement for Excellence in Financial Reporting". Most of these municipalities have been receiving the "Certificate of Achievement" between ten to twenty years.
- Tamara Campbell is active as a national review team member of the GFOA's "Certificate of Achievement for Excellence in Financial Reporting" program. As a review team member, Ms. Campbell reviews and evaluates financial reports submitted by cities and counties to determine whether the financial reports meet the stringent requirements to receive the GFOA'S prestigious award. Participating as a review team member, Ms. Campbell has demonstrated her expertise in governmental accounting and auditing.
- We have recent and continuous experience and have devoted a great deal of our continuing education to the governmental auditing and accounting field. Our firm meets the independence and education requirements of the *Government Auditing Standards* issued by the Comptroller General of the United States. Our firm is independent of the City of Belle Isle, Florida as defined by *Government Auditing Standards*.
- We believe in continuing client contact throughout the year, not just during the audit. We encourage on-going client contact throughout the year by not charging additional fees for emails and phone calls.
- We are members of the American and Florida Institutes of Certified Public Accountants and an Associate member of the Governmental Finance Officers Association. Our firm is active in governmental organizations throughout Central Florida.
- We are a local firm with personnel committed to quality and professional performance, accustomed to providing a high level of client satisfaction. We believe that our firm is part of a team effort to assist the City in developing the best financial reporting possible.

- We have a history of continuity of personnel assigned to the engagement. Our single office firm and low personnel turnover assures uninterrupted services from our partners and staff. We have a staff of 29 people and 9 of those are governmental audit staff.
- We certify that we do not discriminate on the basis of race, color, sex, religion, disability, national origin, ancestry, sexual orientation, familial status, age, or any other protected characteristic as established in the Equal Employment Opportunity law.

McDimit Davis, LLC accepts the terms and conditions of the RFP.

McDimit Davis, LLC has not colluded with any of the Proposers, and we have not defaulted on any previous contract, and are not in arrears on any previous or existing contract and are properly licensed.

Because of our unique qualifications and a philosophy based on complete dedication to client service, we feel confident that we can provide you with responsiveness and a range of experience that will best serve your needs.

Ms. Tamara Campbell, partner, is authorized to represent the firm and may be contacted at 1800 Pembroke Drive, Suite 170, Orlando, Florida 32810, or phone (407) 843-5406.

We would consider it a privilege to continue to serve as independent auditors for the City of Belle Isle, Florida.

Sincerely,

McDimit Davis, LLC



Tamara Campbell, C.P.A.
Partner - Audit and Assurance Services
Proposed Engagement Partner

Firm's Qualifications and Experience

Description and History of Audit Firm

McDermitt Davis was incorporated in the State of Florida in August 1984 and serves Central Florida from its centrally located office in Orlando, Florida. All work for the City will be done out of the Orlando office, and no work will be subcontracted.

Our firm consists of the following staff:

Partners	3
Managers	6
Seniors	4
Staff Accountants/Paraprofessionals	12
Support and IT Staff	<u>4</u>
	<u>29</u>



The total number of governmental audit staff is nine. We are members of the American and Florida Institutes of Certified Public Accountants and an associate member of the Governmental Finance Officers Association. We are also a member of the *Governmental Audit Quality Center*. Membership in the *Government Audit Quality Center* provides access to best-practices, report templates, and continuing education specific to governmental audits.

McDermitt Davis is an active corporation licensed to practice in the state of Florida. The firm has a long history of providing governmental audit services, and has been performing governmental audits in the central Florida area since its founding in 1984.

Our firm and all key professional staff are properly licensed to practice in the state of Florida. In addition, McDermitt Davis, LLC and all assigned key personnel are in good standing with the Florida Board of Accountancy. Individual and firm licenses are available upon request.

Continuing Professional Education

McDermitt Davis is committed to the personal and professional growth of its staff, as well as staying up to date on all new accounting standards. Our firm requires a minimum of 80 hours of continuing professional education for each staff member every two years. To meet this requirement, McDermitt Davis provides one to two in-house continuing education days focused on our firm implementation of new or upcoming audit standards and emerging issues. Additionally, staff attends various professional conferences, such as the Florida Government Finance Officer's annual conference to stay current on new and upcoming standards and laws specifically affecting municipalities in Florida.

Our governmental audit staff complies with the continuing education requirements of the State of Florida, the Governmental Accountability Office (GAO), and *Governmental Auditing Standards* (Yellow Book). Therefore at least 24 hours during a 2 year period must be in subjects directly related to the government environment and to governmental auditing. This continuing education is obtained through in-house trainings, industry conferences, webinars, and self-study courses.

Involvement in Committees and Associations

McDermitt Davis encourages all staff to be involved in the community and professional organizations. All key audit team members participate in the Florida Government Finance Officer's Association, and attend the annual conference. Additionally, Tamara Campbell serves as a national review team member of the GFOA's "Certificate of Achievement for Excellence in Financial Reporting" program. As a review team member, Ms. Campbell reviews and evaluates financial reports submitted by cities and counties to determine whether the financial reports meet the stringent requirements to receive the GFOA's prestigious award.

Memberships



American Institute
of Certified Public
Accountants



Florida Institute of
Certified Public
Accountants



Florida Government
Finance Officers
Association



Government Audit
Quality Center

Community Involvement

Our firm encourages our team members to join and to become active in professional associations. Our team holds memberships and is involved actively in many organizations, including:

- American Institute of Certified Public Accountants (AICPA)
- Florida Institute of Certified Public Accountants (FICPA)
- AICPA Private Companies Practice Section
- AICPA Tax Division
- AICPA Personal Financial Planning Division
- AICPA Employee Benefit Plan Audit Quality Center Member
- AICPA Government Audit Quality Center Member
- Florida Citrus Mutual - Allied Member
- Florida Government Finance Officers Association (FGFOA)

Partner, Manager and Staff Qualifications and Experience

Audit Team

The proposed audit team will consist of the following supervisory staff, as well as one to two staff members, as needed:

- Tamara Campbell, C.P.A., engagement partner
- Carlos Vidal, C.P.A., independent second review
- Anthony Zelaya, audit senior
- Evan Gregory, audit senior

The engagement partner will be responsible for overseeing the audit process and will be involved in the audit on a full-time basis. Tamara will be onsite for the majority of audit fieldwork. Additionally, she will communicate with the Council, including presenting the audit results at the conclusion of the audit.

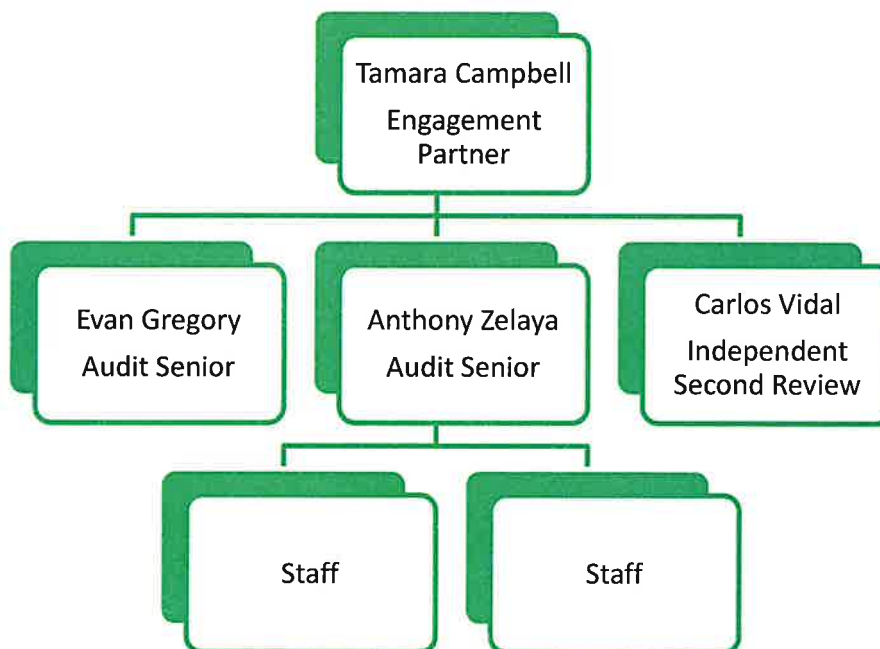
The independent second review is our internal quality review to provide high quality service to the City. To maintain his independence, Carlos will only be involved in the final review process.

The two audit seniors will be onsite for the audit, and supervise any additional staff. Anthony Zelaya serves as one of the firm's single audit specialists, and will complete the single audit when necessary.

Stability and consistency of staff will be maintained with Tamara serving as the engagement partner for the duration of the contract term. Audit seniors are directly supervised by the partner. Audit areas are rotated within the audit team to ensure a fresh perspective while keeping the historical knowledge of the City.

All audit work will be performed by McDermitt Davis personnel, and no work will be subcontracted.

Below is a project team organizational chart:



Tamara Campbell, CPA

Partner

Education, Certifications, and Licenses

- B.S. Degree in Accounting, University of Central Florida
- Masters in Taxation, University of Central Florida
- CPA, Certified Public Accountant - Florida, 2007

Affiliations and Community Involvement

- American Institute of Certified Public Accountants (AICPA)
- Florida Institute of Certified Public Accountants (FICPA)
- Florida Government Finance Officers Association (FGFOA)
- Reviewer for GFOA's "Certificate of Achievement for Excellence in Financial Reporting" program
- Chair of the Orange County School Board Audit Advisory Committee

Continuing Professional Education

Tammy has completed over 120 hours of Continuing Professional Education (CPE) in the area of governmental accounting and auditing within the past three years and meets the requirements of *Governmental Auditing Standards* (the "Yellow Book"). CPE included classes on Single Audits, the *Yellow Book*, and changes in governmental accounting principles, such as GASBS 67 and 68 on pension plans, and GASB 87 on leases.

Experience

- Tammy has 20 years of governmental accounting and auditing experience, including municipalities and special districts.
- Her experience has included planning, fieldwork, and preparation of comprehensive annual financial reports for several governmental audit engagements.
- Tammy has audited and reviewed numerous single audit programs, including those related to COVID relief, FEMA reimbursement, and state of Florida SRF loans.
- Her experience includes working with various municipal software packages, including Edmunds.
- Tammy has worked with all municipalities in the financial statement preparation process, including assisting most cities with obtaining the GFOA Certificate of Achievement.
- Tammy has worked with municipal clients to implement new accounting standards.

Governmental Audit Experience (Past 5 years)

City of Belle Isle	City of Mascotte	Homosassa Special
City of Clermont	City of Minneola	Water District
City of Fruitland Park	City of Orange City	Sun 'N Lake Improvement
City of Inverness	City of Tavares	District
City of Lake Helen	City of Umatilla	Over 40 Community
City of Lake Mary	Town of Montverde	Development Districts
City of Longwood	Town of Palm Shores	
	Town of Windermere	

Carlos Vidal, CPA

Audit Manager- Independent Review

Education, Certifications, and Licenses

- Bachelor of Science in Accounting, University of Central Florida
- Bachelor of Science in Finance, University of Central Florida
- Master of Science in Accounting, University of Central Florida
- CPA, Certified Public Accountant - Florida

Affiliations and Community Involvement

- American Institute of Certified Public Accountants (AICPA)
- Florida Institute of Certified Public Accountants (FICPA)
- Florida Government Finance Officers Association (FGFOA)
- Affordable Housing Association of Certified Public Accountants (AHACPA)

Continuing Professional Education

Carlos has completed over 120 hours of Continuing Professional Education (CPE) in the area of governmental accounting and auditing within the past three years and meets the requirements of *Governmental Auditing Standards*.

Experience

- Carlos has 9 years of governmental accounting and auditing experience.
- He has significant experience in the audits of governmental and not-for-profit entities, and HUD property entities.
- His audit experience includes planning, fieldwork, and preparation of annual financial reports for governments, nonprofit organizations and for-profit entities.
- Carlos has performed the independent reviews on the majority of the firm's governmental clients.

Governmental Audit Experience (Past 5 years)

City of Belle Isle
City of Inverness
City of Lake Helen
City of Longwood
City of Minneola
City of Orange City

City of Tavares
City of Umatilla
Town of Windermere
Various Community Development Districts
Independent Review of Various Governments

Anthony Zelaya

Audit Senior

Education, Certifications, and Licenses

- Bachelor of Science in Accounting, University of Central Florida
- Graduate Non-Degree Seeking in Taxation & Analytics, University of Central Florida
- CPA Candidate

Affiliations and Community Involvement

- American Institute of Certified Public Accountants (AICPA)
- Florida Institute of Certified Public Accountants (FICPA)
- Florida Government Finance Officers Association (FGFOA)

Continuing Professional Education

Anthony has completed over 120 hours of Continuing Professional Education (CPE) in the area of governmental accounting and auditing within the past three years and meets the requirements of Governmental Auditing Standards.

Experience

- Anthony has 5 years of governmental accounting and auditing experience.
- He has significant experience in the audits of governmental and not-for-profit entities.
- Anthony also serves as one of the firm's Single Audit Specialists, ensuring that single audits are performed in accordance with required guidelines.
- He has audited numerous single audit programs, including those related to ARPA and state of Florida SRF loans.
- His experience includes working with various municipal software packages.

Governmental Audit Experience (Past 5 years)

City of Belle Isle
City of Clermont
City of Fruitland Park
City of Inverness
City of Lake Helen
City of Lake Mary
City of Longwood
City of Mascotte

City of Minneola
City of Orange City
City of Tavares
City of Umatilla
Town of Montverde
Town of Palm Shores
Homosassa Special Water District
Various Community Development Districts



Evan Gregory

Audit Senior

Education, Certifications, and Licenses

- Bachelor of Science in Accounting, University of Central Florida
- CPA Candidate

Affiliations and Community Involvement

- American Institute of Certified Public Accountants (AICPA)
- Florida Institute of Certified Public Accountants (FICPA)
- Florida Government Finance Officers Association (FGFOA)

Continuing Professional Education

Evan has completed over 120 hours of Continuing Professional Education (CPE) in the area of governmental accounting and auditing within the past three years and meets the requirements of Governmental Auditing Standards.

Experience

- Evan has 4 years of governmental accounting and auditing experience.
- He has significant experience in the audits of governmental and not-for-profit entities, and HUD property entities.
- His experience includes working with various municipal software packages.
- Evan has experience in planning, fieldwork, and preparation of annual financial reports for governmental, non-profit and for-profit organizations.

Governmental Audit Experience

City of Belle Isle
City of Clermont
City of Fruitland Park
City of Inverness
City of Lake Helen
City of Lake Mary

City of Minneola
City of Orange City
City of Tavares
Town of Windermere
Homosassa Special Water District
Sun 'N Lake Improvement District

Similar Engagements with Other Governmental Entities

Our firm has a wide range of clients providing both goods and services in the Central Florida area. Our practice encompasses auditing, accounting, management advisory and tax services. Several of the firm's municipal clients are similar in size or complexity to the City of Belle Isle. Additionally, we have experience working with smaller municipalities, and know the unique challenges smaller municipalities encounter. A list of municipal audits completed in the last five years are as follows:



Municipal Audits	Full ACFR Preparation	Financial Statement Preparation
City of Belle Isle, Florida	✓	✓
City of Clermont, Florida	✓	✓
City of Fruitland Park, Florida		✓
City of Inverness, Florida		✓
City of Lake Helen, Florida		
City of Lake Mary, Florida	✓	✓
City of Longwood, Florida	✓	✓
City of Mascotte, Florida		✓
City of Minneola, Florida		✓
City of Orange City, Florida	✓	✓
City of Tavares, Florida	✓	✓
City of Umatilla, Florida	✓	✓
Town of Montverde, Florida		✓
Town of Palm Shores, Florida		✓
Town of Windermere, Florida		✓

Our experience in governmental auditing has led to the development of efficient procedures that provide various client benefits. Our services provide our clients with a wide range of knowledge, confidence, and helpful management advice. Below is a list of audit engagements. Tamara Campbell is the engagement partner on all of the governmental clients below.

Name and Address of Entity	Services and Performance Period	Contact
City of Belle Isle 1600 Nela Avenue Belle Isle, FL 32809	Financial Audit 2000 - Present	Tracey Richardson Finance Director (407) 851-7730 trichardson@belleislefl.gov
City of Clermont 685 W. Montrose Street Clermont, FL 34711	Financial Audit, Single Audit, CRA Audit 1998 - Present	Scott Borrer Finance Director (352) 241-7368 sborrer@clermontfl.org
City of Fruitland Park 506 W. Berckman St. Fruitland Park, FL 34731	Financial Audit, Single Audit, CRA Audit 2016 - Present	Gary Bachmann Finance Director (352) 801-7468 gbachmann@fruitlandpark.org
City of Inverness 212 W. Main St. Inverness, FL 34450	Financial Audit, Single Audit, CRA Audit 2014 - Present	Alexis Koter Finance Director (352) 726-2611 akoter@inverness-fl.gov
City of Lake Mary 100 N. Country Club Road Lake Mary, FL 32749	Financial Audit 1997 - Present	Brent Mason Finance Director (407) 585-1402 bmason@lakemaryfl.com
City of Longwood 175 W. Warren Avenue Longwood, FL 32750	Financial Audit, Single Audit 1991 - 1993 and 1997- Present	Judith Rosado Finance Director (407)260-3475 jrosado@longwoodfl.org
City of Lake Helen PO Box 39 Lake Helen, FL 32744	Financial Audit 2019 - Present	Jim Gleason City Administrator (386) 228-2308 jgleason@lakehelen.org

Name and Address of Entity	Services and Performance Period	Contact
City of Mascotte 100 E. Myers Blvd. Mascotte, FL 32753	Financial Audit, CRA Audit 2000 - Present	Dolly Miller Finance Director (352)557-8809 Dolly.miller@cityofmascotte.com
City of Minneola 800 N. US HWY 27 Minneola, FL 34714	Financial Audit 2019 - Present	David Donofrio Finance Manager (352) 394-3598 ddonofrio@minneola.us
City of Orange City 205 E. Graves Ave. Orange City, FL 32763	Financial Audit, Single Audit, CRA Audit 2014 - Present	Devlin Moore Finance Director (386)775-5432 dmoore@orangecityfl.gov
City of Umatilla 1 South Central Ave. Umatilla, FL 32784	Financial Audit, Single Audit, CRA Audit 2010 - Present	Regina Frazier Finance Director (352)669-8313 rfrazier@umatilla.org
City of Tavares P.O. Box 1068 Tavares, FL 32778-1068	Financial Audit, Single Audit, CRA Audit 2000 - Present	Lori Houghton Finance Director (352) 742-6212 lhoughton@tavares.org
Town of Montverde 17404 Sixth St. Montverde, FL 34756	Financial Audit 2016 - Present	Paul Larino Town Manager (407) 469-2681 townmanager@mymontverde.com
Town of Windermere 614 Main St. Windermere, FL 34786	Financial Audit 2000 - Present	Tara Vogel Finance Director (407) 876-2563 tvegel@town.windermere.fl.us



Independence

McDermitt Davis is independent of the City of Belle Isle as defined by generally accepted auditing standards as well as governmental auditing standards.

License to Practice in Florida

McDermitt Davis, LLC and all assigned CPAs are properly licensed to practice in the state of Florida. Copies of professional licenses are available upon request.

Peer Review

Our firm understands the importance of developing a formal quality control program, and therefore have been a member of the Private Companies Practice Section of the American Institute of Certified Public Accountants since 1985. Member firms are required to adhere to quality control standards established by the AICPA Quality Control Standards Committee and to submit peer reviews of the firm's accounting and audit practice. Peer reviews are intensive reviews of a firm's quality control system by an independent CPA firm. Our firm has had seven peer reviews performed by the American Institute of Certified Public Accountants. Each peer review has included a review of a local governmental entity. We received a "pass" opinion on each review, which represents the best opinion that a firm can receive.

On our most recent peer review performed in 2023, we received a peer review rating of "pass", which is the highest rating that a firm can receive under the revised peer review standards. A copy of our firm's most recent peer review report can be found on the following page. These peer reviews included a review of at least two governmental engagements, and it should be noted that there were no findings as a result of this review.



PRIDA, GUIDA & PEREZ, P.A.
 CERTIFIED PUBLIC ACCOUNTANTS
 2504 W. KATHLEEN STREET
 TAMPA, FLORIDA 33607
 TELEPHONE: (813) 226-6091
 FAX: (813) 229-7754

Report on the Firm's System of Quality Control

December 7, 2023

To the partners of McDirmit Davis, LLC
 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 of McDirmit Davis, LLC (the firm) in effect for the year ended June 30, 2023. 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 (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 and complying with a system of quality control to provide the firm with reasonable assurance of performing and reporting in conformity with the requirements of 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

Our responsibility is to express an opinion on the design of and compliance with the firm's system of quality control based on our review.

Required Selections and Considerations

Engagements selected for review included engagements performed under *Government Auditing Standards* including a compliance audit under the Single Audit Act, and an audit of an employee benefit plan.

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

MEMBER AMERICAN INSTITUTE OF CERTIFIED PUBLIC ACCOUNTANTS
 MEMBER FLORIDA INSTITUTE OF CERTIFIED PUBLIC ACCOUNTANTS

Opinion

In our opinion, the system of quality control for the accounting and auditing practice of McDirmit Davis, LLC in effect for the year ended June 30, 2023, 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*. McDirmit Davis, LLC has received a peer review rating of *pass*.



Prida Guida & Perez, P.A.

PRIDA, GUIDA & PEREZ, P.A.



Specific Audit Approach

We understand the scope of work to be performed for the City of Belle Isle and we are providing assurance to meet or exceed the Scope of Services described in the Request for Proposal. Our audit plan detailed below indicates the various staffing levels for each segment of the engagement.

Audit Phase	Completion Dates	Estimated Hours
Phases 1 & 2 - Planning and Internal Control Evaluation: Partner Senior Staff	October	8 16 16
Phase 3 - Substantive Testing: Partner Senior Staff	January	20 40 40
Phase 4 - Reporting: Partner Senior	March	10 48

The engagement partner, Tammy Campbell, will be in the field with audit staff for a minimum of one day for interim testing and three days for substantive testing. In our firm, partners are always very involved in the day to day audit procedures. Partners and Seniors are available to answer audit staff and City finance department questions during fieldwork and throughout the year.

Our audit approach is to document the flow of information through the information systems and accounting records of the City by interviewing City employees and then testing to determine that our understanding is correct. Most of our testing will be based upon random sampling with some stratification of the various populations to provide focus for our testing.

We have summarized below our audit approach related to the various segments of the audit. Our goal is to perform the audit with as little interference with your daily operations as possible.

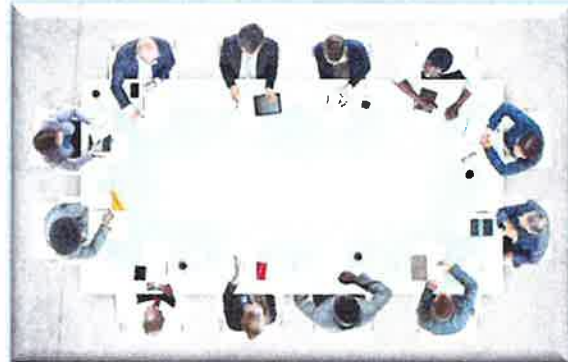
Our audit will be segmented into the following phases:

- Phase 1: Audit Planning
- Phase 2: Evaluation and Testing of Internal Controls and Compliance
- Phase 3: Substantive Testing
- Phase 4: Reporting



Phase 1: Audit Planning

Preliminary planning includes developing an overall strategy for the audit, obtaining an understanding of the entity and its environment, including its internal control, making an initial assessment of audit risk and materiality, and deciding on the overall timing of the engagement. We will also begin to assemble our "permanent file," which consists of copies of organizational charts, City manuals, documents, and financial and other management systems. As the City's prior auditors, this time may be reduced, and will be focused on updating any changes that occurred during the year.



Methods available for City staff to securely share documents with the audit team are our client portal system, and Share Safe secure email.

We will meet with staff of the City to obtain an understanding of the flow of transactions through your accounting system. This includes understanding your computer environment in order to comply with audit requirements. We will also gather information to identify fraud risks as required by professional standards.

We will perform preliminary analytical procedures and compare trends for the current and at least the two previous years for unusual fluctuations. This will include a review of both budget and actual amounts.

During this planning phase, we will ask City management and staff to identify areas of higher risk as well as other areas that they want us to focus on during our audit. We will also provide the City with a list of all schedules to be prepared by the City. In addition to meeting with management and staff, we will meet with the Mayor and Members of Council to identify any concerns or additional areas of audit emphasis.

Phase 2: Evaluation and Testing of Internal Controls and Compliance

During Phase 2, we will evaluate your control policies and procedures to determine if they are functioning effectively in significant transaction classes. To gain an understanding of the procedures in place, and current internal control structure, we typically conduct interviews with staff and management involved in the specific transaction class to be tested. We then perform tests of these controls to determine with reasonable assurance that control procedures are functioning as planned and whether further testing will be needed. As part of our tests of controls, we will include tests of compliance with applicable ordinances, and state and federal laws and regulations. We evaluate which ordinances, laws and regulations have a direct and material effect on the determination of financial statement amounts. Sample sizes are determined based upon our assessment of control risk and may be judgmental, random, or stratified, depending on the attributes of the population being tested. We will select samples from the significant transaction classes and trace from original documents through the computer system to the general ledger through the use of Data Analysis Software. Our sample sizes typically range from 25 to 60 for each element/assertion of internal control tested depending on the control risk assessment.

Our control testing includes obtaining an understanding of the computer software used by the City, and tracing sample selections through the system to determine the desired outcomes are being achieved. We will request read only, audit access to the financial management software to verify the accuracy of postings to the system for our testing selections. Our direct access to, and use of the system, should reduce the number of reports we must request directly from staff and improve audit efficiency. Additionally, we will employ the system throughout the audit to query data and run reports for analysis. Our testing of information technology includes inquiries of appropriate personnel regarding data backups and access to City files.



After controls have been documented, evaluated and tested, we will finalize the City's audit plan. Audit programs will be tailored to fit the specifics of the City's accounting systems. The audit plan will focus on areas of higher risk, such as cash, grants, and capital assets.

Phase 3: Substantive Testing

Prior to starting year-end substantive testing, we will have a pre-audit meeting with management. We plan to use an audit partner, two seniors and one to two staff members for the audit. The partner or senior will always be in the field to supervise the work.

Our year-end fieldwork will focus on verifying balances in accounts and testing the identified areas of higher risk and significance to the City. For example, we will confirm cash balances, as well as debt balances with financial institutions. In addition to obtaining audit confirmations, representation letters and attorney letters, we will perform tests on account balances using analytical procedures, recalculation and verification. As part of our substantive testing, we will also evaluate the use of sampling for the most efficient and effective method of testing year-end balances. We believe it is important to use analytical review procedures in this substantive phase of the audit. We compare analytical results to our expectation of what the results should be in order to determine if additional audit procedures are required. Typical analytical procedures include expense variances with previous years and budget amounts, revenue variances with previous years and budgeted amounts.

We plan to fully use technology throughout the audit process. Our internal control procedures include reviewing the City's software processes for proper approval and data flow. Our paperless audit software allows for integration with the City's trial balance and linking of financial statement data for efficient financial reporting. Additionally, data analytics are used for substantive analytical testing during the audit.

Phase 4: Reporting

The audit work is reviewed by the engagement partner throughout the engagement. The preliminary draft of the ACFR will be prepared by the senior and reviewed by the partner. The draft is provided to the City for review, and once the review is complete, a second review of the financial statements is performed by the independent reviewer. This second review is required as part of McDermitt Davis's internal system of quality control and ensures the City receives the best service possible. Additionally, the draft and final versions of the ACFR is reviewed by administrative staff for formatting, footing and overall content.

Any correcting journal entries identified will be discussed with the finance department during the audit process, and presented to management upon conclusion of the audit for final review.

We will prepare a draft of the financial statements and then issue the following:

- Auditor's report on financial statements
- Report on internal control over financial reporting and on compliance and other matters based on an audit of financial statements performed in accordance with "Government Auditing Standards"
- Management Letter
- Report on compliance with Florida Statutes
- Single Audit reports, as applicable



As part of the report preparation and review process, McDermitt Davis will review the most recent GFOA Certificate of Achievement Reporting Checklist to ensure that the City complies with all of the relevant requirements. As a GFOA reviewer, Tammy Campbell is also familiar with the checklists provided to GFOA reviewers and focuses on ensuring the City meets the requirements that are highlighted each year for reviewers. Our review includes reviewing the prior year comments to ensure all have been addressed and corrected in the most recent financial statements. We will also review the calculation of the net investment in capital assets required to be submitted with the final report to the GFOA.

During the reporting process, we will develop our management letter. Our process to produce a meaningful management letter is to review the City's processes and internal controls to identify any compliance violations to include in the letter. Additionally, McDermitt Davis works with management to identify any areas of weakness or ways to improve the City's internal control structure. These comments are discussed with management prior to finalizing the letter.

McDermitt Davis believes in continued contact throughout the term of the engagement and will be available to City staff for questions on accounting matters. These communications are included in the all-inclusive prices. If significant additional time is required, we will come to an agreement for additional fees.



Price Proposal

Below are the all-inclusive prices for the fiscal years 2025-2030. The separate single audit fee quoted is only applicable in years the City is subject to either a federal or state single audit. All routine consulting and technical inquiries are included in the annual base fee. Any technical assistance that would require significant additional time will be billed at the applicable hourly rates. All additional fees will be agreed upon with City staff prior to incurring the additional costs.

2025 and 2026

	Audit			Single Audit		
	Hours	Rate	Fee	Hours	Rate	Fee
Partner	38.00	\$ 285	\$ 10,830	6.00	\$ 285	\$ 1,710
Manager	104.00	150	15,600	20.00	150	3,000
Staff	56.00	100	5,600	-	100	-
	198.00		32,030	26.00		4,710
Discount			(6,030)			(710)
All Inclusive Fee			\$ 26,000			\$ 4,000

2027 and 2028

	Audit			Single Audit		
	Hours	Rate	Fee	Hours	Rate	Fee
Partner	38.00	\$ 300	\$ 11,400	6.00	\$ 300	\$ 1,800
Manager	104.00	165	17,160	20.00	165	3,300
Staff	56.00	110	6,160	-	110	-
	198.00		34,720	26.00		5,100
Discount			(7,220)			(1,100)
All Inclusive Fee			\$ 27,500			\$ 4,000

2029 and 2030

	Audit			Single Audit		
	Hours	Rate	Fee	Hours	Rate	Fee
Partner	38.00	\$ 315	\$ 11,970	6.00	\$ 315	\$ 1,890
Manager	104.00	170	17,680	20.00	170	3,400
Staff	56.00	115	6,440	-	115	-
	198.00		36,090	26.00		5,290
Discount			(7,590)			(1,090)
All Inclusive Fee			\$ 28,500			\$ 4,200



Additional Services

Occasionally circumstances may require an expansion of audit scope, or additional services to be provided. Additional audit work that is part of the regular audit process will generally be included in the base audit fee. If additional work is required, a separate engagement letter will be provided, and fees will be based on the standard hourly rates in effect during the audit period.

Examples of additional services are as follows:

- Bond comfort letters
- Grant close out audits
- Agreed upon procedures engagements

**CITY OF BELLE ISLE
PROPOSAL SUBMISSION AND ADDENDUM ACKNOWLEDGEMENT
FOR RFP 2025-01 AUDIT SERVICES**

PROPOSER NAME: McDirmitt Davis, LLC

PROPOSER ADDRESS: 1800 Pembroke Drive, Suite 170
Orlando, FL 32810

PHONE NUMBER: 407-843-5406

THE UNDERSIGNED:

- i. Acknowledges receipt of any and all addenda and submits this response to the above referenced Request for Proposals issued by the City of Belle Isle.
- ii. Has examined the Request for Proposals and understands that in submitting its Proposal, they waive all right to plead any misunderstanding regarding the same.
- iii. Certifies that all information in this Proposal is truthful to the best of their knowledge and belief and that they are duly authorized to submit this Proposal on behalf of the Proposer and that the Proposer is ready, willing, and able to perform if awarded the Proposal.
- iv. Has attached to this response the following mandatory documents:

- Hold Harmless Agreement
- Non-Collusion Affidavit
- Drug-Free Workplace Certification
- Sworn Statement on Public Entity Crimes
- Certificate of Insurance



Signature of Authorized Representative

Tamara Campbell

Print Name as Signed Above

6/10/25
Date

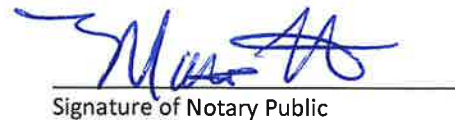
STATE OF FLORIDA
COUNTY OF Orange

Sworn to (or affirmed) and subscribed before me this 10th day of June, 2025 by
Tamara J. Campbell (Name of Person Making Statement).

(Seal)



MARCIA A. MEJIA
Notary Public
State of Florida
Comm# HH410681
Expires 10/13/2027


Signature of Notary Public

Marcia A. Mejia

Print, Type or Stamp Name of Notary

Personally Known: ✓

OR Produced Identification:

Type of Identification Produced:

CITY OF BELLE ISLE HOLD HARMLESS AGREEMENT

The undersigned Proposer agrees to indemnify and hold the City harmless for any and all claims, liability, losses and causes of action which may arise out of its fulfillment of the contract awarded pursuant to this RFP. It agrees to pay all claims and losses, including related court costs and reasonable attorneys' fees, and shall defend all suits filed due to the negligent acts, error or omissions of Proposer or employees and/or agents of Proposer.

In the event the completion of a project awarded pursuant to this RFP (to include the work of others) is delayed or suspended as a result of the Proposer's failure to purchase or maintain the required insurance, the Proposer shall indemnify the City from any and all increased expenses resulting from such delay.

McDermitt Davis, LLC

Proposer's Name



Signature of Authorized Representative

Date

6/10/25

Tamara Campbell

Print Name as Signed Above

STATE OF FLORIDA
COUNTY OF

Orange

Sworn to (or affirmed) and subscribed before me this 10th day of June, 2025 by
Tamara J. Campbell (Name of Person Making Statement).

(Seal)



MARCIA A. MEJIA
Notary Public
State of Florida
Comm# HH410681
Expires 10/13/2027



Signature of Notary Public

Marcia A. Mejia

Print, Type or Stamp Name of Notary

Personally Known: ☒

OR Produced Identification: ☐

Type of Identification Produced: _____

CITY OF BELLE ISLE NON-COLLUSION AFFIDAVIT

I, Tamara Campbell (Authorized Representative of Proposer), of the firm of McDermitt Davis, LLC (Proposer's Company Name) responded to the notice calling for proposals for Audit Services for the City of Belle Isle. This proposal has been executed with full authority to do so. This response has been arrived at independently without collusion, consultation, communication or agreement for the purposes of restricting competition, as to any matter relating to qualifications or responses of any other responder or with any competitor, and no attempt has been made or will be made by the Responder to induce any other person, partnership or corporation to submit, or not to submit, a response for the purpose of restricting competition.

The Statements contained within this affidavit are true and correct, and made with full knowledge that the City of Belle Isle relies upon the truth of the statements contained in this affidavit in awarding contracts for said services.



Signature of Authorized Representative

6/10/25

Date

STATE OF FLORIDA
COUNTY OF Orange

Sworn to (or affirmed) and subscribed before me this 10th day of June, 2025 by Tamara J. Campbell (Name of Person Making Statement).

(Seal)



MARCIA A. MEJIA
Notary Public
State of Florida
Comm# HH410681
Expires 10/13/2027



Signature of Notary Public

Marcia A. Mejia

Print, Type or Stamp Name of Notary

Personally Known: 8

OR Produced Identification:

Type of Identification Produced:

CITY OF BELLE ISLE DRUG-FREE WORKPLACE CERTIFICATION

In accordance with Statute 287.087, Florida Statutes, the below signed Proposer certifies that it has implemented a drug-free workplace program. In order to have a drug-free workplace program, a business shall:

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 and 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 subsection 1.
4. In the statement specified in subsection 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 occurring in the workplace no later than five (5) working days after such conviction.
5. Impose a sanction on, or require the satisfactory participation in drug abuse assistance or rehabilitation program if such is available in the employee's community, by any employee who is convicted.
6. Make a good faith effort to continue to maintain a drug-free workplace through implementation of this section.

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

McDimit Davis, LLC

Proposer's Name



Signature of Authorized Representative

6/10/25

Date

Tamara Campbell

Print Name as Signed Above

CITY OF BELLE ISLE
SWORN STATEMENT UNDER SECTION 287.133(3)(A),
FLORIDA STATUTES, ON PUBLIC ENTITY CRIMES

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

- i. This sworn statement is submitted by Tamara Campbell, Partner
 (Print Individual's Name & Title)
 for McDimit Davis, LLC
 (Print Name of Entity Submitting Sworn Statement)
 whose business address is 1800 Pembroke Drive, Suite 170, Orlando, FL 32810

and (if applicable) its Federal Employer Identification Number (FEIN) is 26-0004117

- ii. I understand that a "public entity crime" as defined in Paragraph 287.133(a)(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 with the United States, including, but not limited to, any bid or contract for goods or services to be provided to any public entity or any 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.
- iii. I understand that "convicted" or "conviction" as defined in Paragraph 287.133(a)(b), Florida Statutes, means 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 records relating to charges brought by indictment or information after July 1, 1989, as a result of a jury verdict, non-jury trial, or entry of a plea of guilty or nolo contendere.
- iv. I understand that an "affiliate" as defined in Paragraph 287.133(1)(a), Florida Statutes, means:
- a. A predecessor or successor of a person convicted of a public entity crime; or
 - b. An 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 of shares constituting a controlling income among persons when not for fair interest in another person, or a pooling of equipment or income among persons when not for fair market value under a length agreement, shall be a prima facie case that one person controls another person. A person who was knowingly convicted of a public entity crime, in Florida during the preceding 36 months shall be considered an affiliate.
- v. 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 the state or of the United States with the legal power to enter into a binding contract for 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 management of an entity.

- vi. Based on information and belief, neither the entity submitting this sworn statement, nor any officers, directors, executives, partners, shareholders, employees, members or agents who are active in the management of the entity listed above, nor any affiliate of the entity have been convicted of a public entity crime subsequent to July 1, 1989.



(Signature)

6/10/25

(Date)

STATE OF FLORIDA

COUNTY OF Orange

Sworn to (or affirmed) and subscribed before me this 10th day of June, 2025, by
Tamara J. Campbell (Name of Person Making Statement).

(Seal)



MARCIA A. MEJIA
Notary Public
State of Florida
Comm# HH410681
Expires 10/13/2027



Signature of Notary Public

Marcia A. Mejia

Print, Type or Stamp Name of Notary

Personally Known: X

OR Produced Identification:

Type of Identification Produced:



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD) **Item b.**
03/18/2025

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 Brown & Brown Insurance Services, Inc. P.O. Box 2412 Daytona Beach FL 32115-2412		CONTACT NAME: Kristine Kaletcher PHONE (A/C, No, Ext): (386) 252-9601 FAX (A/C, No): (386) 239-5729 E-MAIL ADDRESS: kristine.kaletcher@bbrown.com	
INSURED McDimit Davis, LLC 934 N. Magnolia Avenue, Suite 100 Orlando FL 32803		INSURER(S) AFFORDING COVERAGE INSURER A: Hartford Underwriters Insurance Company INSURER B: Employers Preferred Insurance Company INSURER C: INSURER D: INSURER E: INSURER F:	
		NAIC # 30104 10346	

COVERAGES

CERTIFICATE NUMBER: 24-25

REVISION NUMBER:

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

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☐ POLICY ☐ PRO-JECT ☐ LOC ☐ OTHER:			21SBAAY5LGR	07/01/2024	07/01/2025	EACH OCCURRENCE \$ 1,000,000
			DAMAGE TO RENTED PREMISES (Ea occurrence) \$				
			MED EXP (Any one person) \$ 10,000				
			PERSONAL & ADV INJURY \$ 1,000,000				
A	AUTOMOBILE LIABILITY ☐ ANY AUTO ☐ OWNED AUTOS ONLY ☐ SCHEDULED AUTOS ☐ HIRED AUTOS ONLY ☐ NON-OWNED AUTOS ONLY			21SBAAY5LGR	07/01/2024	07/01/2025	GENERAL AGGREGATE \$ 2,000,000
			PRODUCTS - COMP/OP AGG \$ 2,000,000				
			Hired & Non-Owned Auto \$ 1,000,000				
			COMBINED SINGLE LIMIT (Ea accident) \$				
A	☒ UMBRELLA LIAB ☐ OCCUR ☐ EXCESS LIAB ☐ CLAIMS-MADE ☐ DED ☐ RETENTION \$			21SBAAY5LGR	07/01/2024	07/01/2025	BODILY INJURY (Per person) \$
			BODILY INJURY (Per accident) \$				
			PROPERTY DAMAGE (Per accident) \$				
			\$				
B	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y/N ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? ☒ Y (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	N/A		EIG 5296011 01	07/01/2024	07/01/2025	PER STATUTE ☐ OTH-ER ☐
			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

CANCELLATION

CITY OF LAKE MARY 100 N COUNTRY CLUB RD LAKE MARY FL 32746	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 Timothy Keller



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) **06/02/2024** Item b.

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PRODUCER BROWN & BROWN OF FLORIDA INC 21220889 PO BOX 745961 ATLANTA GA 30374	CONTACT NAME: PHONE (386) 252-9601 FAX (A/C, No, Ext): (A/C, No): E-MAIL ADDRESS: <table style="width: 100%;"><tr><td style="text-align: center;">INSURER(S) AFFORDING COVERAGE</td><td style="text-align: center;">NAIC#</td></tr><tr><td>INSURER A : Hartford Underwriters Insurance Company</td><td>30104</td></tr><tr><td>INSURER B :</td><td></td></tr><tr><td>INSURER C :</td><td></td></tr><tr><td>INSURER D :</td><td></td></tr><tr><td>INSURER E :</td><td></td></tr><tr><td>INSURER F :</td><td></td></tr></table>	INSURER(S) AFFORDING COVERAGE	NAIC#	INSURER A : Hartford Underwriters Insurance Company	30104	INSURER B :		INSURER C :		INSURER D :		INSURER E :		INSURER F :	
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INSURER D :															
INSURER E :															
INSURER F :															
INSURED MCDIRMIT DAVIS & COMPANY LLC 924 N MAGNOLIA AVE STE 100 ORLANDO FL 32803-3845															

COVERAGES**CERTIFICATE NUMBER:****REVISION NUMBER:**

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INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/Y-YYY)	LIMITS
A	COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR ☒ General Liability	X		21 SBA AY5LGR	07/01/2024	07/01/2025	EACH OCCURRENCE \$1,000,000
	DAMAGE TO RENTED PREMISES (Ea occurrence) \$1,000,000						
	MED EXP (Any one person) \$10,000						
	PERSONAL & ADV INJURY \$1,000,000						
GEN'L AGGREGATE LIMIT APPLIES PER: ☒ POLICY ☐ PRO-JECT ☐ LOC OTHER:							GENERAL AGGREGATE \$2,000,000
							PRODUCTS - COMP/OP AGG \$2,000,000
A	AUTOMOBILE LIABILITY ☐ ANY AUTO ☐ ALL OWNED AUTOS ☒ HIRED AUTOS ☐ SCHEDULED AUTOS ☒ NON-OWNED AUTOS			21 SBA AY5LGR	07/01/2024	07/01/2025	COMBINED SINGLE LIMIT (Ea accident) \$1,000,000
	BODILY INJURY (Per person)						
	BODILY INJURY (Per accident)						
	PROPERTY DAMAGE (Per accident)						
A	☒ UMBRELLA LIAB ☒ EXCESS LIAB ☐ RETENTION \$ 10,000			21 SBA AY5LGR	07/01/2024	07/01/2025	EACH OCCURRENCE \$2,000,000
	AGGREGATE \$2,000,000						
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N ☐ N/A					PER STATUTE ☐ OTH-ER ☐
	E.L. EACH ACCIDENT						
	E.L. DISEASE -EA EMPLOYEE						
	E.L. DISEASE - POLICY LIMIT						
A	Employment Practices Liability Insurance			21 SBA AY5LGR	07/01/2024	07/01/2025	Each Claim Limit \$25,000 Annual Aggregate Limit \$25,000

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

Those usual to the Insured's Operations. Certificate holder is an additional insured per the Business Liability Coverage Form SL3032 attached to this policy.

CERTIFICATE HOLDER

CITY OF LAKE MARY
100 N COUNTRY CLUB RD
LAKE MARY FL 32746

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

Susan L. Castaneda

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CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD) **Item b.**
06/04/2025

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PRODUCER Brown & Brown Insurance Services, Inc. P.O. Box 2412 Daytona Beach FL 32115-2412		CONTACT NAME: Kristine Kaletcher PHONE (A/C, No, Ext): (386) 252-9601 FAX (A/C, No): (386) 239-5729 E-MAIL ADDRESS: kristine.kaletcher@bbrown.com	
INSURED McDirmit Davis, LLC 1800 Pembroke Drive Suite 170 Orlando FL 32810		INSURER(S) AFFORDING COVERAGE INSURER A: The Hanover Insurance Company NAIC # 22292 INSURER B: INSURER C: INSURER D: INSURER E: INSURER F:	

COVERAGES **CERTIFICATE NUMBER:** 24-25 Prof Liability Mast **REVISION NUMBER:**

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INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☐ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☐ POLICY ☐ PROJECT ☐ LOC OTHER:						EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$ \$ COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	AUTOMOBILE LIABILITY ☐ ANY AUTO ☐ OWNED AUTOS ONLY ☐ SCHEDULED AUTOS ☐ HIRED AUTOS ONLY ☐ NON-OWNED AUTOS ONLY						\$ \$ \$ \$ \$
	UMBRELLA LIAB ☐ OCCUR EXCESS LIAB ☐ CLAIMS-MADE DED RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) ☐ Y/N If yes, describe under DESCRIPTION OF OPERATIONS below		N/A				PER STATUTE ☐ OTH-ER ☐ E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	Professional Liability			LHN D453631 07	01/01/2025	01/01/2026	Each Claim; not to exceed \$2,000,000 General Aggregate \$2,000,000

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

CERTIFICATE HOLDER City of Lake Mary 100 N Country Club Rd Lake Mary FL 32746	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 Timothy Keller
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