CENTER FOR SAFETY & CHANGE, INC.

Financial Statements

December 31, 2025

CENTER FOR SAFETY & CHANGE, INC.

Financial Statements
December 31, 2025

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Berard&Associates CPA'S P.C.
Certified Public Accountants

INDEPENDENT AUDITOR'S REPORT

To the Board of Directors
of Center for Safety & Change, Inc.

Opinion

We have audited the accompanying financial statements of Center for Safety & Change, Inc. (a nonprofit organization), which comprise the statement of financial position as of December 31, 2025, and the related statements of activities, expenses, and cash flows for the year then ended, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Center for Safety & Change, Inc. as of December 31, 2025, and the changes in its net assets and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Center for Safety & Change, Inc. and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Center for Safety & Change, Inc's ability to continue as a going concern within one year after the date that the financial statements are available to be issued.

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Joann Arendes, Director
Kevin Cramsie, Director

Auditor’s Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor’s report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements, including omissions, are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Center for Safety & Change, Inc.'s internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Center for Safety & Change, Inc.'s ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control related matters that we identified during the audit.

Berard + Associates CPA's PC

Berard & Associates, CPA’s P.C.
Suffern, New York 10901
June 29,2026

CENTER FOR SAFETY & CHANGE, INC.
Statement of Financial Position
December 31, 2025

	2025
ASSETS	
Cash	$ 1,325,169
Grants and accounts receivable, net	2,422,810
Contributions receivable, net	107,965
Prepaid expenses	102,683
Security deposit	12,500
Operating lease right-of-use assets	255,725
Property and equipment, net	2,289,768
Total Assets	$ 6,516,620
LIABILITIES AND NET ASSETS	
Liabilities	
Accounts payable and accrued expenses	269,382
Accrued vacation	97,740
Note payable	20,913
Operating lease liability	255,725
Promissory note payable	68,000
Total Liabilities	711,760
Net Assets	
Without donor restrictions	
Undesignated	3,583,793
Investment in property and equipment, net	2,200,855
Total without donor restrictions	5,784,648
With donor restrictions	20,212
Total Net Assets	5,804,860
Total Net Assets and Liabilities	$ 6,516,620

See notes to financial statements.

CENTER FOR SAFETY & CHANGE, INC.
Statement of Activities
Year Ended December 31, 2025

	Without Donor Restrictions	With Donor Restrictions	Total
REVENUE, SUPPORT AND RECLASSIFICATIONS			
Grants from governmental agencies	$ 6,784,222	$ -	$ 6,784,222
Governmental shelter services	709,401	-	709,401
Corporate, foundation and individual contributions	1,225,149	89,811	1,314,960
Other Program Revenue	31,831	-	31,831
Special events	675,228	-	675,228
Direct cost of donor benefits	(173,431)	-	(173,431)
In-kind revenue	573,364	-	573,364
Interest income	69,148	-	69,148
Insurance recoveries	100,000	-	100,000
Loss on sale of equipment	(5,156)	-	(5,156)
Net assets released from restrictions	69,599	(69,599)	-
Total Revenue, Support and Reclassifications	10,059,355	20,212	10,079,567
EXPENSES			
Program Services			
Residential programs	1,201,258	-	1,201,258
Non-residential programs	5,972,405	-	5,972,405
Total Program Services	7,173,663	-	7,173,663
Supporting Services			
General and administrative	760,925	-	760,925
Fundraising	469,298	-	469,298
Total Supporting Services	1,230,223	-	1,230,223
Total Expenses	8,403,886	-	8,403,886
Change in Net Assets	1,655,469	20,212	1,675,681
NET ASSETS			
Beginning of year	4,129,179	-	4,129,179
End of year	$ 5,784,648	$ 20,212	$ 5,804,860

See notes to financial statements.

CENTER FOR SAFETY & CHANGE, INC.
Statement of Expenses
Year Ended December 31, 2025

	Program Services			Supporting Services				
	Residential Programs	Non-Residential Programs	Total Programs	General and Administrative	Fundraising	Total	Direct Cost of Donor Benefits	Total Expenses
PERSONNEL COSTS								
Salaries and wages	$ 601,616	$ 3,278,961	$ 3,880,577	$ 480,337	$ 244,133	$ 724,470	$ -	$ 4,605,047
Payroll taxes and employee benefits	96,063	523,570	619,633	76,698	38,982	115,680	-	735,313
Total Personnel Costs	697,679	3,802,531	4,500,210	557,035	283,115	840,150	-	5,340,360
OTHER EXPENSES								
Bad debts	-	-	-	29,837	-	29,837	-	29,837
Consultants and professional fees	-	143,577	143,577	1,568	-	1,568	-	145,145
Data processing	-	156,135	156,135	57,889	-	57,889	-	214,024
Depreciation	23,540	61,305	84,845	4,401	13,100	17,501	-	102,346
Equipment and maintenance	1,534	27,854	29,388	-	-	-	-	29,388
Food	24,233	7,419	31,652	-	-	-	-	31,652
Donation expense	-		-	-	29,520	29,520	-	29,520
Insurance	-	73,579	73,579	-	-	-	-	73,579
Interest	775	2,018	2,793	145	431	576	-	3,369
Lodging and housing assistance	-	228,513	228,513	-	-	-	-	228,513
Meals and entertainment	-	-	-	-	-	-	173,430	173,430
Occupancy	209,898	670,178	880,076	43,466	129,386	172,852	-	1,052,928
Office supplies and printing	-	164,878	164,878	11,607	-	11,607	-	176,485
Postage	-	675	675	338	2,364	2,702	-	3,377
Program supplies	7,545	61,096	68,641	-	1,977	1,977	-	70,618
Telephone	6,980	53,932	60,912	3,159	9,405	12,564	-	73,476
Travel, conferences and meetings	138	165,916	166,054	3,932	-	3,932	-	169,986
Other	94	11,252	11,346	44,573	-	44,573	-	55,919
Total expenses	972,416	5,630,858	6,603,274	757,950	469,298	1,227,248	173,430	8,003,952
Less expenses included with revenues on the statement of activities	-	-	-	-	-	-	(173,430)	(173,430)
Total expenses before in-kind	972,416	5,630,858	6,603,274	757,950	469,298	1,227,248	-	7,830,522
IN-KIND								
In-kind professional services	29,584	288,813	318,397	2,975	-	2,975	-	321,372
In-kind legal services	-	34,956	34,956	-	-	-	-	34,956
In-kind goods	199,258	-	199,258	-	-	-	-	199,258
In-kind space	-	17,778	17,778	-	-	-	-	17,778
Total In-Kind	228,842	341,547	570,389	2,975	-	2,975	-	573,364
Total Expenses	$ 1,201,258	$ 5,972,405	$ 7,173,663	$ 760,925	$ 469,298	$ 1,230,223	$ -	$ 8,403,886

See notes to financial statements.

CENTER FOR SAFETY & CHANGE, INC.
Statement of Cash Flows
Year Ended December 31, 2025

	2025
CASH FLOWS FROM OPERATING ACTIVITIES	
Change in net assets	$ 1,675,681
Adjustments to reconcile change in net assets to net cash from operating activities	
Depreciation	102,346
Changes in operating assets and liabilities	
Grants and accounts receivable	(909,821)
Contributions receivable	112,003
Prepaid expenses	19,100
Other receivable	(4,167)
Accounts payable and accrued expenses	(21,884)
Net cash provided by operating activities	973,258
CASH FLOWS FROM INVESTING ACTIVITIES	
(Purchase) of property and equipment	(71,260)
Disposal of property and equipment	5,156
Net cash (used in) investing activities	(66,104)
CASH FLOWS FROM FINANCING ACTIVITIES	
Repayments of loans and note payable	(92,058)
Net cash (used in) financing activities	(92,058)
Net change in cash	815,096
CASH	
Beginning of year	510,073
End of year	$ 1,325,169
SUPPLEMENTAL CASH FLOW INFORMATION	
Cash paid during the year for interest	$ 3,369
Non-cash contributions	$ 573,364

See notes to financial statements.

CENTER FOR SAFETY & CHANGE, INC.
Notes to Financial Statements
December 31, 2025

NOTE 1 - Organization and Taxation

Center for Safety & Change, Inc. (the "Center") is a not-for-profit organization incorporated in New York State in 1979. The Center is dedicated to ending violence in the lives of women and children and serves survivors of domestic violence, survivors of sexual assault and homeless women and children. Services include twenty-four-hour hotlines, a walk-in center, individual and group counseling, court assistance, legal assistance, community education, emergency shelter and transitional housing for women and children. The majority of the Center's revenue comes from government grants and contributions.

The Center has been granted tax-exempt status under Internal Revenue Code Section 501(c)(3). Accordingly, no provision for federal and state income taxes has been recognized in the accompanying financial statements. The Center has been classified as an organization that is not a private foundation under Section 509(a) and has been designated as a publicly supported organization under Section 170(b)(1)(A)(vi). Contributions to the Center are tax-deductible within the limitations prescribed by the Internal Revenue Code.

Programs

<u>Center for Safety & Change: Who We Are</u>
For over forty-five years, the Center for Safety & Change (the Center) has been serving victims/survivors of domestic violence, sexual assault, human trafficking and all crimes in Rockland County, while developing strategies to end gender-based violence by addressing societal oppressions which allow such violence to occur.

Center for Safety & Change services are provided in a manner that addresses special needs that victims/survivors may have, including, but not limited to, victims who are physically handicapped, hearing impaired, or non-English-speaking. Most non-residential services are provided at one of eleven locations in Rockland County, all of which are accessible to individuals who are physically challenged.

As one of the most ethnically and culturally diverse counties in NYS state, Rockland is home to a wide range of individuals who speak no English or for whom English is a second language, and the Center for Safety & Change strives to reflect and respect this diversity in all of our programs and services. Non-English-speaking victims are accommodated by Center for Safety & Change staff who collectively are fluent in several languages including, but not limited to Spanish, French/Creole, Hebrew, Yiddish, Urdu and Hindi, and by access to a 24-hrs/7-days a week Language Line service, which enable conversations to be translated to over 200 languages and dialects. The unique Center for Safety & Change staffing pattern also reflects the diversity of the Rockland community by including bi-lingual and bi-cultural coordinators from and for the Asian, African American, Haitian, Latin, Orthodox Jewish, and LGBTQ+ (Lesbian/Gay/Bi-Sexual/Transgender/Queer) communities on staff. Non-English-speaking victims/survivors are accommodated at all eleven locations and as needed, at other locations where services may be provided. At no time are victims/survivors denied services or provided with less than the full complement of Center for Safety & Change services due to lack of English language proficiency.

The Emergency Residential Shelter is staffed 24-hrs/7-days a week and all residential victims/survivors' services are provided at Center for Safety & Change Emergency Residential Shelter which is located at an undisclosed location (for security purposes). Most non-residential services are provided at one of eleven locations that Center for Safety & Change maintains throughout the county for convenient access by victims/survivors – in New City, Nanuet, Nyack, Pomona, Spring Valley, Haverstraw, Suffern, Blauvelt and Sparkill.

NOTE 1 - Organization and Taxation - CONTINUED
Programs - CONTINUED

Helping Survivors of Domestic Violence
Our advocates work closely with victims/survivors to help them navigate the court system, obtain orders of protection, get food and clothes, as well as accompany them to court, hospitals and other appointments. Mostly, they listen to victims/survivors as they tell their stories in their own words. As victims of crime, clients receive help in completing restitution forms from the NYS Office of Victims' Services in order to receive compensation for medical bills, property and other losses incurred.

24- Hour Hotline
The Center for Safety & Change's has a 24-hour hotline that consists of a phone number to call, a different number to text and/or a webchat option, all three are confidential, multi-lingual and are handled by trained, trauma informed staff and volunteers.

Providing Emergency Residential Shelter
The Center for Safety & Change provides victims/survivors of domestic violence, sexual assault, human trafficking and their children a safe space at its emergency residential shelter, which is staffed 24 hours, 365 days a year. Residential staff work with victims/survivors on a myriad of issues in a safe, respectful environment. Children in the shelter also receive a variety of services including counseling, in addition to working with the children and youth advocates who arrange creative activities for them.

Moving Forward
The members of the Center's Resource Council, staff and volunteers solicit, pick up, and store furniture and household items to provide the survivors of domestic violence, sexual assault and human trafficking with many of the things they need as they are 'moving forward' from the Shelter to a home of their own.

After Care Transitional Services
The target population served by Center for Safety & Change's Aftercare services are victims of domestic violence and their children who fled their former homes due to an ongoing danger of domestic violence, resided in the Center's Emergency Residential Shelter, and are now transitioning into permanent housing.

Helping Children and Youth Impacted by Abuse
Often the most vulnerable witnesses and victims of domestic violence are children. The Center's "Children and Youth Services Program" provides a safe, child/youth-friendly environment for children and youth, helping them to process the abuse, and to help them see that what happened is not their fault. The Center offers the Safe Parent/Safe Kids program, a collaboration with the Department of Social Services (DSS) Child Protective Services (CPS), which enables the Center to gain feedback from victims and service providers about the issues victims are facing and/or barriers they are encountering in the CPS system, and offers specially tailored trainings to CPS caseworkers on issues related to DV and how to identify risks to both adults and children; while providing services to victims/survivors who are the non-offending parent and their children working with CPS.

Non-Residential Domestic Violence Advocacy & Supportive Services
At the Center for Safety & Change's walk-in office, clients can receive all the services they need in a multi-disciplinary setting. Advocates, attorneys, and counselors work with clients to address various needs including safety planning, counseling, housing and child services. The Center for Safety & Change also provides weekly support and empowerment groups which are free and confidential, and are conducted in English, Spanish and Hebrew/Yiddish.

NOTE 1 - Organization and Taxation - CONTINUED
Programs - CONTINUED

Providing Safety for Pets
Through Center for Safety & Change's Paws for Safety program is available to all victims and survivors. It was created as a response to calls from victims who were afraid that their abuser is going to harm their pets, or who had already threatened to kill their pets. Pets are confidentially placed for a foster period. Pets can be included in Family Court Order of Protection.

Helping Victims and Their Families in the Courts
Going to court can be daunting for anyone, but for a family in crisis, navigating through family, IDV and criminal court can be overwhelming. The Center's Legal team employs five full-time and one part-time attorneys, multiple para-legal and legal advocates who provide a myriad of services, including writing petitions and obtaining orders of protection, court accompaniment, process service and translation. All victims/survivors are entitled to a free legal consultation with one of the Center's staff attorneys to determine what, if any, legal protections and/or orders they are entitled to. Should clients require temporary or permanent orders of protection, violation orders, and/or and other petitions (support, custody/visitation) they are assisted by the Center's legal department. Pending the level of safety of the victim/survivor, family court appearances can either be in-person or remote. The Center's legal department is also available to provide legal assistance with other civil and/or federal matters, such as immigration, name changes, divorce proceedings, as well as participating in multidisciplinary stakeholder's task force such as Family Treatment Court and the coordinated community response team Stop FEAR Criminal Justice Committee.

Providing Services for Comprehensive Crime Victims
The Center's Comprehensive Crime Victims Program is collaborative program with the District Attorney's (DA) office that assists victims of all crimes in Rockland. The Center participates on various multidisciplinary teams such as the Elder Abuse Task Force, the Intellectual and Developmental Disabilities Response Team, the Alternatives to Incarceration Task Force, the Re-Entry Task Force and is also an on-site partner at the DA's Office and the "Spirit of Rockland" Special Victims Center, where the agency has reserved office space and assists victims with victim impact statements on cases involving domestic violence, rape, human trafficking, elder abuse, child abuse, crimes against individuals with disabilities, hate crimes, sex offender registration violations, etc. As victims of crime, clients receive help in completing restitution forms from the NYS Office of Victims' Services in order to receive compensation for medical bills, property and other losses incurred.

Providing Services for Survivors of Sexual Trauma
The Center's sexual trauma advocates serve victims of sexual assault through a multitude of services including advocacy, accompaniment to hospitals and police, and through the 24-hour hotline. The Center's Sexual Assault Forensic Examiner team (SAFE) is on call 24 hours a day, 365 days a year to provide direct service to clients. Additionally, Sexual Trauma advocates and volunteer rape crisis counselors provide crisis intervention, support counseling and therapy.

Providing Services for Victims of Human Trafficking
The Center's human trafficking serve human trafficking victims of all ages through a wide variety of direct services including, but not limited to, crisis intervention, supportive counseling, advocacy, information and referrals, accompaniment to various appointments (court, hospital, police, district attorney's office, etc.), assist victims and their families in completing Office of Temporary Disability Assistance (OTDA) Human Trafficking Confirmation forms as well as the Office of Victims Services Claim Applications, and assist victims complete victim impact statements. Youth that are identified as can be paired up with a mentor through our voluntary youth mentoring program.

NOTE 1 - Organization and Taxation - CONTINUED
Programs - CONTINUED

Developing Violence Prevention Strategies through Community Education and Awareness
The "The Lynn Sheinkin Department for Training, Outreach, Education & Social Change" at the Center raises awareness of violence and abuse in our society through programs and services created by the Center throughout its 40 years of serving the community. The Center's education and social change team works within the Rockland County school district to address issues of dating abuse, bullying, and social media in working towards creating scenarios of what healthy relationships look like. Through its Teen Dating Violence Prevention and SAEDA (Student Activists Ending Dating Abuse) programs, young adults become leaders, activists who are imparted with a sense of social justice as they plan for their future. In addition, the Center provides an array of trainings and technical assistance to medical professionals, hospitals and businesses on topics such as, but not limited to Domestic Violence in the Workplace, Sexual Harassment, Human Trafficking and Bystander Intervention.

Media Literacy Program
The Center's Media Literacy program is a program offered to middle schools. In this training, middle school students learn how to critically analyze various forms of media, understand how complex media messages influence gender roles and relationships, and recognize the role the media plays in normalizing gender-based violence.

Teen Dating Violence Prevention Program (TDVPP)
The Center works closely with all of Rockland's high schools, allowing for the Teen Dating Violence Prevention Program (TDVPP) to be facilitated multiple times per year to every high school in Rockland. TDVPP not only educates students, but also faculty on warning signs of abuse and how they can assist and provide resources to students they suspect are enduring abuse.

SAEDA (Student Activists Ending Dating Abuse)
SAEDA is a youth-led education and prevention program dedicated to celebrating diversity, challenging oppressive social norms, promoting leadership, and inspiring youth to ultimately ending gender-based violence. SAEDA begins with a four-day, 28-hour voluntary training in which the Center's staff and past SAEDA graduates co-facilitate workshops that address issues such as: dating abuse, bullying, racism, adultism, heterosexism, sexism, sexual assault and consent, the intersectionality of oppressions, and how to be an ally.

SAEDA graduates often choose to return to develop their leadership skills; they attend weekly sub-committee meetings, discuss current events, and plan monthly action events around social justice issues. Students can become Bridge Students, in which they have the opportunity to mentor new students, or to become student faculty members, in which they can assist in developing curricula and co-facilitate workshops.

Services on College Campuses
The Center has formal contracts with Dominican College, St. Thomas Aquinas College, and Rockland Community College, three of Rockland's major college institutions, which enables the Center to host events, facilitate trainings to all in-coming freshman, student athletes, security guards and school administrators, and have designated office hours on campus for students in need of services.

NOTE 1 - Organization and Taxation - CONTINUED
Programs - CONTINUED

Engaging Boys and Men
The Center identified the need for support from male identified allies and under the Engaging Boys and Men program, the Center had partnered with A CALL TO MEN. That partnership led to a prevention initiative, which specifically reaches men and boys and educate them on healthy, respectful manhood, male socialization and its intersection with violence, and how male identified can be allies in the movement to end gender-based violence.

Racial & Gender Justice
Getting to the Root: Undoing Racism (2-day intensive training on racial justice) and Working Together: Continuing Conversations on Racial and Gender Justice, are facilitated by Center for Safety & Change. The Trainings and meetings are designed to deepen understanding of materials taught in the Getting to the Root: Undoing Racism workshops. All are welcome to join the conversations – Getting to the root graduates, those who have not yet attended, educators, health and human service providers, criminal justice and law enforcement professionals, and all interested individuals from Rockland County and beyond. Systemic racism exists, advantaging white people while disadvantaging those who are Black, Indigenous and People of Color (BIPOC). To get real and do something about it, we must be willing to talk.

Staff Development
The Center's commitment to ensuring competency starts with every staff person having to attend a series of trainings and workshops, such as but not limited to Getting to the Root: Undoing Racism, Continuing Conversation for Racial and Gender Justice, the NOMAS Model for Batterer's Program, the Rape Crisis Counselor, Domestic Violence Advocate and Direct Service trainings. We require every undergraduate/graduate student interns and volunteers to attend trainings and supervision as well. In addition, everyone participates in weekly in services staff development trainings which are provided by both internal as well as external community leaders, agency directors, prevention, workers, DSS, Mental Health personnel and others to strengthen linkages and collaboration.

Community Collaborations
By having relationships and coordinating with outside organizations, Center for Safety & Change is able to best serve victims and survivors with unduplicated opportunities, resources and positive interactions with other entities within the community.

Collaborations include but are not limited to Rockland County Pride Center, BRIDGES, Legal Services of the Hudson Valley, Big Brother Big Sister, Martin Luther King Multipurpose Center, Mental Health Association of Rockland (MHA), Community Awareness Network For A Drug-Free Life And Environment (CANDLE).

NOTE 2 – Summary of Significant Accounting Policies
Basis of Presentation and Use of Estimates

The accompanying financial statements have been prepared in accordance with accounting principles generally accepted in the United States of America ("U.S. GAAP"), which requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities, and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Accordingly, actual results could differ from those estimates.

NOTE 2 – Summary of Significant Accounting Policies - CONTINUED

Net Asset Presentation

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Net assets are classified based on the presence or absence of donor-imposed restrictions. Resources for various purposes are classified for accounting and reporting purposes into net asset categories established according to nature and purpose as follows:

Without donor restrictions - consist of resources available for the general support of the Center's operations. Net assets without donor restrictions may be used at the discretion of the Center's management and Board of Directors (the "Board").

With donor restrictions - represent amounts restricted by donors for specific activities of the Center or to be used at some future date. The Center records contributions as with donor restrictions if they are received with donor stipulations that limit their use either through purpose or time restrictions. Other donor-imposed restrictions are perpetual in nature, where the donor stipulates that resources be maintained in perpetuity. As of December 31, 2025, the Center had a donor restricted asset balance of $20,212.

When a donor restriction expires, that is, when a time restriction ends or a purpose restriction· is fulfilled, net assets with donor restrictions are reclassified to net assets without donor restrictions and reported in the statement of activities as net assets released from restrictions.

Revenue Recognition

The Center recognizes revenue from the transfer of promised goods or services to customers in an amount that reflects the consideration the entity expects to receive for those promised goods or services to customers. The Center applies a five-step framework to determine the timing and amount of revenue to recognize related to contracts with customers. The Center's revenue which is accounted for as exchange transactions includes special events revenue. Because the Center's performance obligations relate to contracts with a duration not exceeding one year, the Center has elected to apply the optional exemption provided by the guidance and, therefore, is not required to disclose the aggregate amount of the transaction price allocated to performance obligations that are unsatisfied or partially unsatisfied at the end of the reporting period.

The Center uses a portfolio approach as a practical expedient to account for categories of client contracts as collective groups, rather than recognizing revenue on an individual contract basis. The financial statement effects of using this practical expedient are not materially different from an individual contract approach.

Grants from Governmental Agencies

Grants from governmental agencies represent third-party reimbursement grants and contracts for specific programs, received from various federal, state, and local sources. Revenue is recognized when grant and contract conditions are fulfilled, such as when program expenses for the grant or contract are incurred. Payments under cost-reimbursable grants and contracts received in advance are deferred to the applicable period in which the related services are performed, or expenses are incurred. The Center receives a substantial portion of its revenue from government grants and contracts, all of which may be audited by the granting agency several years after the expiration of the contract. The ultimate determination of amounts received under these contracts is based upon allowable costs reported to the grantor agency.

NOTE 2 – Summary of Significant Accounting Policies - CONTINUED

Until the periods for auditing these contracts have expired, there exists a contingency to refund any amounts received in excess of allowable costs. The Center's management is of the opinion that no material liability exists in the event of an audit. Any significant reduction in the level of this and other support as a result of an audit could have an adverse effect of the future financial condition of the programs supported by the grants and contracts.

Governmental Shelter Services

Governmental shelter services are provided primarily through a contract with Rockland County Department of Social Services covering qualified residents. Prior to July 2025, revenue was recognized at a rate of $136.74 per bed night at the point in time the service is provided. In July 2025, the Organization received a retro-active rate increase to $140.81 per bed, this rate was retroactively applied to January 1, 2025. Funding for non-qualified residents is provided in-part by the New York State Office of Victims Services.

Contributions and Foundation Grants

Unconditional contributions, including cash and other assets, are reported at fair value at the date the contribution is received. Conditional contributions, that is those with a measurable performance or other barrier and a right of return, are not recognized until the conditions on which they depend have been met.

Contributions that are expected to be collected in future years are recorded at the present value of the estimated future cash flows, net of a discount using a risk-adjusted rate of interest. The discount is amortized using an effective yield over the expected collection period of the receivables.

Special Events Revenue

The Center records revenue from special events net of cost of direct benefit to donors. Revenues received in excess of the price of the event are recorded as contributions from special events. There was a cost of $202,951 related to direct benefit to donors for the year ended December 31, 2025.

In-Kind Goods and Services

Donated services that require specialized skills, provided by individuals possessing those skills, that would typically need to be purchased if not provided by donation, and donated goods, are recorded at their fair values in the period received.

The value of donated in-kind goods and services recognized in the statement of activities for the year ended December 31, 2025, totaled $573,364. Included in this amount are donated goods totaling $199,258, donated legal services totaling $34,956, donated space totaling $17,778 and donated volunteer hours totaling $321,372.

Board members have donated a significant amount of time to the Center’s accomplishment of program objectives for the year ended December 31, 2025. No amounts have been reflected in the financial statements for Board member time since no objective basis is available to measure the value of such services.

NOTE 2 – Summary of Significant Accounting Policies – CONTINUED

Expense Recognition

Expenses are reported as decreases to net assets without donor restrictions. Gains and losses on assets or liabilities are reported as increases or decreases in net assets without donor restrictions unless their use is restricted by explicit donor stipulation or by law.

Grants and Accounts Receivable

The Organization uses the allowance method for recording bad debt expense relating to their contribution's receivable. The expense is computed based on a historical percentage of uncollected receivables. Actual write-offs are then applied to the allowance account. During 2025, bad debt expense was $29,837 and the allowance for doubtful accounts was $16,334. The key risk characteristic considered on grant revenue is that approved funding would be reduced as a result of expenses being disallowed by the grantor. This allowance is then reevaluated based on current economic conditions. No allowance is established on grant revenue, as historically such reductions in revenue have been de minimis.

Property and Equipment

Property and equipment are stated at cost, or if contributed, at their estimated fair value on the date received. Depreciation for property and equipment is computed using the straight- line method over the estimated useful lives of the assets ranging from 3 to 39 years. Maintenance, routine repairs, and minor replacements are expensed as incurred, while those improvements which materially extend the lives of existing assets are capitalized. The Center capitalizes all expenditures for property and equipment in excess of $5,000.

Leases

On January 1, 2022, the Organization adopted FASB Accounting Standards Codification, or ASC, (Topic 842), Leases, which requires the recognition of the right-of-use, or ROU, assets and related operating and finance lease liabilities on the statement of financial position.

All leases are classified as either operating leases or finance leases. The lease classification affects the expense recognition in the statement of activities. Operating lease charges are recorded entirely in operating expenses. According to ASC 842, an operating lease right-of-use asset and corresponding lease liability of $255,725 was recognized.

Functional Allocation of Expenses

The costs of providing the Center's programs and other activities have been summarized on a functional basis in the statements of activities and expenses. Accordingly, certain costs have been allocated among the programs and supporting services benefited. The expenses are allocated based on the basis of estimates of time and effort, purpose and function, and square footage. Such allocations are determined by management.

Advertising

The Center uses advertising to promote its programs among the population it serves. Advertising expenses are charged to expenses as incurred. Advertising costs for the year ended December 31, 2025, totaled $0.

NOTE 2 – Summary of Significant Accounting Policies - CONTINUED

Accounting for Uncertainty in Income Taxes

The Center recognizes the effects of income tax positions only when they are more likely than not to be sustained. Management has determined that the Center had no uncertain tax positions that would require financial statement recognition and/or disclosure. The Center is no longer subject to examination by applicable taxing jurisdictions for periods prior to December 31, 2022.

Subsequent Events Evaluation by Management

Management has evaluated subsequent events for disclosure and/or recognition in the financial statements through the date these financial statements were available to be issued, which date is May 27, 2026.

NOTE 3 - Liquidity and Availability

Financial assets available for general expenditures, that is, without donor or other restrictions limiting their use, within one year of December 31, 2025, are as follows:

Cash	$1,325,169
Grants and accounts receivable, net	2,422,810
Contributions receivable - current	107,965
Less:	
Donations restricted	(20,913)
Financial assets available within one year	$3,835,732

The Center's goal is to maintain financial assets to meet a minimum of sixty days of general expenditures, liabilities, and other obligations as they come due. To manage cash flow and liquidity, the Center maintains a line of credit with a financial institution in the amount of $650,000 of which $650,000 remains available at December 31, 2025, to meet cash flow needs.

NOTE 4 - Contributions Receivable

These consist of donations and sponsorships due to the agency at the end of the year. All contributions receivable are due within the next year. Receivables deemed uncollectible have been directly written off and management believes the balance is all collectible.

NOTE 5 - Property and Equipment

Property and equipment, net consists of the following as of December 31, 2025:

Building	$1,280,174
Building improvements	2,077,307
Vehicles	54,286
Land	320,044
Furniture and equipment	119,059
Shelter improvements	44,080
Total	$3,894,950
Less: Accumulated depreciation	($1,605,182)
Property and equipment, net	$2,289,768

NOTE 6 – Line of Credit

The Center had a $500,000 mortgage secured revolving line of credit (the “line”) agreement with Orange Bank & Trust Company that increased from $500,000 to $650,000 in 2024. The maturity of this line of credit will be on April 1, 2026. It has a floating interest rate of Prime + 1.5% (currently 10%), with a floor of 8.5%. The repayment terms are that payments will be interest only payments based upon the outstanding principal balance. There is a modification and commitment fee of 0.25% on new money only, and there will be no pre-payment premium charged.

Interest expense on this loan totaled $1,903 for the year ended December 31, 2025. Advances on the line are collateralized by the Center's land, building and building improvements. As of December 31, 2025, there was no outstanding balance on this line. The line of credit agreement is subject to various covenants and requires the Center to deliver its audited financial statements within 120 days after year-end.

NOTE 7 - Note Payable

On June 26, 2019, the Center obtained a note payable in the amount of $150,000. The note provides for monthly payments of principal and interest through its maturity on July 1, 2026. Interest is charged at 5% per annum. Interest expenses on this note totaled for the year ended December 31, 2025. The principal balance outstanding as of December 31, 2025, was $20,913. The note is collateralized by the Center's mortgaged land, building and building improvements. The note payable agreement is subject to various covenants and requires the Center to deliver its audited financial statements within 120 days after year-end.

Future principal payments on the note payable are as follows for the years ending December

2026	$20,913
Total	$20,913

NOTE 8 - Promissory Note Payable

On July 1, 2007 the center obtained a promissory note payable in the amount of $1,360,000. The promissory note is under the provisions of section 108 of the housing and community development Act of 1974 and is secured by the County Mortgage of Rockland. The promissory note payable bears interest at a variable rate and fee calculated as the sum of an interest rate fixed on August 1st of each year and adjusted on August 1st of each year subsequent year based on a housing Urban development (HUD) Public Offering Public Offering and an annual fee at the rate of 1% of the outstanding principal balance. As of December 31, 2025, the effective interest rate was 6.77%.

The County of Rockland is responsible for an annual subsidy payment of $25,000 which is included in grants from governmental agencies in the statement of activities.

The promissory note provides for semi-annual payments of principal and one annual payment of interest through its maturity on July 1, 2026. During the year ended December 31, 2025, semi-annual payments of principal totaled $43,000 and interest expense on this promissory note was $9,187. The principal balance outstanding at December 31, 2025, was $68,000.

NOTE 8 - Promissory Note Payable - CONTINUED

Future principal payments on the promissory note payable are as follows for the years ending December 31:

	Principal	County Payment	Total
2026	68,000	(25,000)	43,000
Total	$68,000	$(25,000)	$43,000

NOTE 9 - Leases

Center for Safety leases property at various terms under long-term operating lease agreements. Additionally, it leases equipment through operating lease agreements. The Center leases their shelter and legal office buildings as well as three copiers. The leases are classified as operating leases and expire at various dates through 2029. There are no renewal options included in its property lease agreements that are reasonably certain to be exercised.

The agreement provides for monthly minimum lease payments. Variable payments that are not determinable at the lease commencement date are not included in the measurement of the lease asset and liability. The lease agreement does not include any material residual value guarantees or restrictive covenants.

The weighted-average discount rate is based on the discount rate implicit in the lease. The Organization has elected the option to use the risk-free rate determined using a period comparable to the lease terms as the discount rate for leases where the implicit rate is not readily determinable. The Organization has applied the risk-free rate option to all classes of assets.

The Organization elected the practical expedient to not separate lease and non-lease components for real estate and office equipment leases.

Total right-of-use assets and lease liabilities at December 31, 2025, are as follows:

Lease assets – classification in statement of financial position	
Operating right-of-use asset	$255,725
Total lease right-of-use asset	$255,725
Lease liabilities – Classification in statement of financial position	
Operating lease liabilities	$255,725
Total lease liabilities	$255,725

The components of operating lease expenses that are included the statement of activities for the year ended December 31, 2025, were as follows:

Operating lease expense	$139,037

NOTE 9 – Leases - CONTINUED

The following table summarizes the supplemental cash flow information for the year ended December 31, 2025.

Cash paid for amounts included in the measurement of lease liabilities

Operating cash flows from operating leases	$144,994

Weighted average lease term and discount rate as of December 31, 2025 were as follows:

Weighted-average remaining lease term in years	
Operating right-of-use asset	1.03
Lease liabilities – Classification in statement of financial position	
Operating lease liabilities	3.17%

The future minimum lease payments under noncancelable operating leases are listed below as of December 31:

December 31,	Operating
2026	112,483
2027	98,800
2028	36,900
Thereafter	18,600
Total lease payment	266,783
Less: interest portion	(11,058)
Present value of lease liabilities	$ 255,725

NOTE 10 - Restricted Net Assets

Net assets with donor restrictions are restricted for the following purposes at December 31, 2025:

Purpose	Beginning Balance	Revenues	Net Assets Released	Ending Balance
SAEDA	$ -	$ 32,000	$ (22,786)	$ 9,212
Transitional Housing	-	34,000	(23,000)	11,000
Shelter	-	4,200	(4,200)	-
Client Emergency Fund	-	3,211	(3,211)	-
Paws for Safety	-	100	(100)	-
Total	$ -	$ 89,811	$ (69,599)	$ 20,212

NOTE 11 - Retirement Plan

The Center maintains a defined contribution retirement plan (“the Plan”). Under the terms of the Plan, employees may contribute any percentage of their salary up to the maximum allowed by IRS guidelines. The Plan allows for employer matching and nonelective contributions which are determined annually by the Center’s Board. The Center did not contribute to the Plan for the year ended December 31, 2025.

NOTE 12 - Concentration of Credit Risk

Financial instruments which potentially subject the Center to significant concentrations of credit risk consist principally of cash and receivables. At times, cash balances held at financial institutions may be in excess the Federal Deposit Insurance Corporation ("FDIC") limits. The Center has not experienced any losses on its cash deposits and believes that no significant concentration of credit risk exists with respect to its cash or receivables. As of December 31, 2025, the Organization’s cash accounts exceeded the financial institution’s insured balances by $841,431.

NOTE 13 - Related Party Transactions (Not Disclosed Elsewhere)

At times the Center will utilize the services of the Board in their respective businesses. These services are conducted as part of the normal course of business.

NOTE 14 - Legal Contingencies

The Center was named as a defendant in a civil lawsuit asserting that it was vicariously liable for the alleged actions of two attorneys who were employees of the Center and provided services to a client of the Center. The complaint alleged malicious prosecution and negligent reporting by both attorneys in connection with their representation of that client. An amended complaint was served on the Center in 2023 and the Center’s legal counsel filed a motion to dismiss. In March 2024, the court denied the motion to dismiss.

In 2024, the Center was informed by its insurance carrier that the carrier did not expect to pay all of the Center’s legal defense costs related to this matter. Based on that information and in accordance with the recognition criteria for loss contingencies in ASC 450-20, the Center accrued $100,000 of legal expenses in 2024 representing management’s estimate of probable, reasonably estimable legal costs that would not be reimbursed by insurance.

During 2025, the lawsuit was fully resolved and closed without any settlement or judgment requiring the Center to pay damages to the plaintiffs. In addition, in 2025 the Center’s insurance carrier agreed to pay all of the Center’s legal defense costs related to the matter. As a result, the previously recorded $100,000 accrual for unreimbursed legal fees was reversed in 2025 and recognized as insurance recovery income in the statement of activities, representing a change in estimate and realization of a gain contingency.

NOTE 15 - Subsequent Events

Impact of Federal Funding Changes

The Organization receives a substantial portion of its funding from federal sources. Subsequent to the reporting date, there have been indications that the current administration may implement changes to federal funding allocations that could materially affect the Organization's financial condition. These potential changes include reductions in grant funding and alterations to program-specific appropriations. The Organization is actively monitoring developments and assessing the potential impact on its operations and financial stability. While the exact nature and extent of these changes are currently uncertain, management is preparing contingency plans to mitigate any adverse effects.

The Organization will continue to evaluate the situation and provide updates as more information becomes available.

The Organization evaluated subsequent events through June 29, 2026, the date the financial statements are available to be issued.