

8. **NDF050725JFCS08** APPROPRIATING \$1,600 FROM DISTRICT 8 NEIGHBORHOOD DEVELOPMENT FUNDS, THROUGH THE OFFICE OF MANAGEMENT AND BUDGET, TO THE JEWISH FAMILY AND CAREER SERVICES OF LOUISVILLE, INC. FOR CATERING FOR THEIR MOSAIC AWARDS TO BE HELD MAY 15, 2025.

5/7/25 Appropriations Committee Approved

**Sponsors:**

NDF 050725 JFCS 08

# **NEIGHBORHOOD DEVELOPMENT FUND Not-for-Profit Transmittal and Approval Form**

**Applicant/Program:** Jewish Family and Career Services of Louisville, INC / 2025 JFCS MOSAIC AWARDS  
**Applicant Requested Amount:** \$1600  
**Appropriation Request Amount:** \$1600

## **Executive Summary of Request**

Appropriation of \$1600 from D8 NDF funds to the Jewish Family and Career Services of Louisville, INC for the 2025 JFCS MOSAIC AWARDS to be held May 15th 2025 at the Mellwood Center. Honorees represent immigrants and refugees in Greater Louisville who have impacted our community. The funds will be spent to provide food for the 500 attendees. This event is open to the public.

*Catering*

Is this program/project a fundraiser?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Is this applicant a faith based organization?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Does this application include funding for sub-grantee(s)?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No

I have reviewed the attached Neighborhood Development Fund Application and have found it complete and within Metro Council guidelines and request approval of funding in the following amount(s). I have read the organization's statement of public purpose to be furthered by the funds requested and I agree that the public purpose is legitimate. I have also completed the disclosure section below, if required.

<u>8</u>	<u>Ben Rens-Weber</u>	<u>\$1600</u>	<u>4/20/2025</u>
District #	Primary Sponsor Signature	Amount	Date

## **Primary Sponsor Disclosure**

List below any personal or business relationship you, your family or your legislative assistant have with this organization, its volunteers, its employees or members of its board of directors.

## **Approved by:**

\_\_\_\_\_  
 Appropriations Committee Chairman                      Date  
 Final Appropriations Amount: \_\_\_\_\_

**Applicant/Program:**

Jewish Family and Career Services of Louisville, INC / 2025 JFCS MOSAIC AWARDS

**Additional Disclosure and Signatures**

**Additional Council Office Disclosure**

List below any personal or business relationship you, your family or your legislative assistant have with this organization, its volunteers, its employees or members of its board of directors.

**Council Member Signature and Amount**

District 1	_____	\$ _____
District 2	_____	\$ _____
District 3	_____	\$ _____
District 4	_____	\$ _____
District 5	_____	\$ _____
District 6	_____	\$ _____
District 7	_____	\$ _____
District 8	_____	\$ _____
District 9	_____	\$ _____
District 10	_____	\$ _____
District 11	_____	\$ _____
District 12	_____	\$ _____
District 13	_____	\$ _____
District 14	_____	\$ _____
District 15	_____	\$ _____

**Applicant/Program:**

Jewish Family and Career Services of Louisville, INC / 2025 JFCS MOSAIC AWARDS

**Additional Disclosure and Signatures**

**Additional Council Office Disclosure**

List below any personal or business relationship you, your family or your legislative assistant have with this organization, its volunteers, its employees or members of its board of directors.

District 16 \_\_\_\_\_ \$ \_\_\_\_\_

District 17 \_\_\_\_\_ \$ \_\_\_\_\_

District 18 \_\_\_\_\_ \$ \_\_\_\_\_

District 19 \_\_\_\_\_ \$ \_\_\_\_\_

District 20 \_\_\_\_\_ \$ \_\_\_\_\_

District 21 \_\_\_\_\_ \$ \_\_\_\_\_

District 22 \_\_\_\_\_ \$ \_\_\_\_\_

District 23 \_\_\_\_\_ \$ \_\_\_\_\_

District 24 \_\_\_\_\_ \$ \_\_\_\_\_

District 25 \_\_\_\_\_ \$ \_\_\_\_\_

District 26 \_\_\_\_\_ \$ \_\_\_\_\_



<b>LOUISVILLE METRO COUNCIL</b> <b>NEIGHBORHOOD DEVELOPMENT FUND APPLICATION</b>	
<b>Legal Name of Applicant Organization</b> Jewish Family and Career Services of Louisville, INC	
<b>Program Name and Request Amount</b> 2025 JFCS MOSAIC AWARDS/\$1,600	
	<b>Yes/No/NA</b>
Is the NDF Transmittal Sheet Signed by all Council Member(s) Appropriating Funding?	<input checked="" type="checkbox"/> Yes
Is the funding proposed by Council Member(s) less than or equal to the request amount?	<input checked="" type="checkbox"/> Yes
Is the proposed public purpose of the program viable and well-documented?	<input checked="" type="checkbox"/> Yes
Will all of the funding go to programs specific to Louisville/Jefferson County?	<input checked="" type="checkbox"/> Yes
Has Council or Staff relationship to the Agency been adequately disclosed on the cover sheet?	<input type="checkbox"/> N/A
Has prior Metro Funds committed/granted been disclosed?	<input checked="" type="checkbox"/> Yes
Is the application properly signed and dated by authorized signatory?	<input checked="" type="checkbox"/> Yes
Is proof of Tax Exempt status of 501(c) 3, 4, 6, 19, 1120-H included?	<input checked="" type="checkbox"/> Yes
If Metro funding is for a separate taxing district is the funding appropriated for a program outside the legal responsibility of that taxing district?	<input type="checkbox"/> N/A
Is the entity in good standing with: <ul style="list-style-type: none"> <li>▶ Kentucky Secretary of State?</li> <li>▶ Louisville Metro Revenue Commission?</li> <li>▶ Louisville Metro Government?</li> <li>▶ Internal Revenue Service?</li> <li>▶ Louisville Metro Human Relations Commission?</li> </ul>	<input checked="" type="checkbox"/> Yes
Is the current Fiscal Year Budget included?	<input checked="" type="checkbox"/> Yes
Is the entity's board member list (with term length/term limits) included?	<input checked="" type="checkbox"/> Yes
Is recommended funding less than 33% of total agency operating budget?	<input checked="" type="checkbox"/> Yes
Does the application budget reflect only the revenue and expenses of the project/program?	<input type="checkbox"/> No
Is the cost estimate(s) from proposed vendor (if request is for capital expense) included?	<input type="checkbox"/> N/A
Is the most recent annual audit (if required by organization) included?	<input type="checkbox"/> N/A
Is a copy of Signed Lease (if rent costs are requested) included?	<input type="checkbox"/> N/A
Is the Supplemental Questionnaire for churches/religious organizations (if requesting organization is faith-based) included?	<input type="checkbox"/> N/A
Are the Articles of Incorporation of the Agency included?	<input checked="" type="checkbox"/> Yes
Is the IRS Form W-9 included?	<input checked="" type="checkbox"/> Yes
Is the IRS Form 990 included?	<input checked="" type="checkbox"/> Yes
Are the evaluation forms (if program participants are given evaluation forms) included?	<input type="checkbox"/> N/A
Affirmative Action/Equal Employment Opportunity plan and/or policy statement included (if required to do so)?	<input type="checkbox"/> N/A
Has the Agency agreed to participate in the BBB Charity review program? If so, has the applicant met the BBB Charity Review Standards?	<input checked="" type="checkbox"/> Yes
<b>Prepared by: Betsy Foster</b> <span style="float: right;"><b>Date: 4/20/2025</b></span>	

## LOUISVILLE METRO COUNCIL NEIGHBORHOOD DEVELOPMENT FUND APPLICATION

SECTION 1 – APPLICANT INFORMATION			
<b>Legal Name of Applicant Organization:</b>			
(as listed on: <a href="http://www.sos.ky.gov/business/records">http://www.sos.ky.gov/business/records</a> Jewish Family and Career Services of Louisville, Inc			
<b>Main Office Street &amp; Mailing Address:</b> 2821 Klempner Way Louisville KY 40205			
<b>Website:</b> jfclsouville.org			
<b>Applicant Contact:</b>	Courtney Evans	<b>Title:</b>	Director of Advancement
<b>Phone:</b>	(859) 401-2748	<b>Email:</b>	cevans@jfclsouville.org
<b>Financial Contact:</b>	Lyndy Alexander	<b>Title:</b>	Chief Financial Officer
<b>Phone:</b>	(502) 322-1929	<b>Email:</b>	lalexander@jfclsouville.org
<b>Organization's Representative who attended NDF Training:</b> Courtney Evans			
GEOGRAPHICAL AREA(S) WHERE PROGRAM ACTIVITIES ARE (WILL BE) PROVIDED			
<b>Program Facility Location(s):</b>	2821 Klempner Way		
<b>Council District(s):</b>	8	<b>Zip Code(s):</b>	40205
SECTION 2 – PROGRAM REQUEST & FINANCIAL INFORMATION			
<b>PROGRAM/PROJECT NAME:</b> 2025 JFCS MOSAIC Awards			
<b>Total Request: (\$)</b>	\$ 1,600.00	<b>Total Metro Award (this program) in previous year: (\$)</b>	\$ 1,600.00
<b>Purpose of Request (check all that apply):</b>			
<input type="checkbox"/> Operating Funds (generally cannot exceed 33% of agency's total operating budget)			
<input checked="" type="checkbox"/> Programming/services/events for direct benefit to community or qualified individuals			
<input type="checkbox"/> Capital Project of the organization (equipment, furnishing, building, etc)			
<b>The Following are Required Attachments:</b>			
<input checked="" type="checkbox"/> IRS Exempt Status Determination Letter <input checked="" type="checkbox"/> Current year projected budget <input checked="" type="checkbox"/> Current financial statement <input checked="" type="checkbox"/> Most recent IRS Form 990 or 1120-H <input checked="" type="checkbox"/> Articles of Incorporation (current & signed) <input type="checkbox"/> Cost estimates from proposed vendor if request is for capital expense		<input type="checkbox"/> Signed lease if rent costs are being requested <input checked="" type="checkbox"/> IRS Form W9 <input type="checkbox"/> Evaluation forms if used in the proposed program <input checked="" type="checkbox"/> Annual audit (if required by organization) <input type="checkbox"/> Faith Based Organization Certification Form, if applicable	
<b>For the current fiscal year ending June 30, list all funds appropriated and/or received from Louisville Metro Government for this or any other program or expense, including funds received through Metro Federal Grants, from any department or Metro Council Appropriation (Neighborhood Development Funds). Attach additional sheet if necessary.</b>			
<b>Source:</b>	External Agency Funds	<b>Amount: (\$)</b>	\$ 17,800.00
<b>Source:</b>	NDF Sponsorship	<b>Amount: (\$)</b>	\$ 6,000.00
<b>Source:</b>		<b>Amount: (\$)</b>	
Has the applicant contacted the BBB Charity Review for participation? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Has the applicant met the BBB Charity Review Standards? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			

## LOUISVILLE METRO COUNCIL NEIGHBORHOOD DEVELOPMENT FUND APPLICATION

### SECTION 3 – AGENCY DETAILS

#### **Describe Agency's Vision, Mission and Services:**

##### **Vision**

All in Greater Louisville live with dignity and purpose.

##### **Mission**

We expand possibilities for each person and every family to meet life's challenges with confidence.

##### **Services**

At Jewish Family & Career Services, we are guided by our Jewish values to ensure all in Greater Louisville live with dignity and purpose. Since 1908, we have served individuals and families of all faiths and backgrounds with a client-centered and compassionate approach.

We take our mission to expand possibilities for each person and every family to meet life's challenges with confidence seriously at JFCS. Our dedicated professional staff provide services in the areas of Career Services, Counseling Services, Family Strengthening, Jewish Life, Klein Older Adult Services, and JFCS Navigate.

## LOUISVILLE METRO COUNCIL NEIGHBORHOOD DEVELOPMENT FUND APPLICATION

### SECTION 4 - BOARD OF DIRECTORS AND PAID STAFF

Board Member	Term End Date
Josh Abecassis	06/30/2026
Corey Buckman	06/30/2025
Stephi Wolff	06/30/2027
Jose Donis	06/30/2026
Julia Richardson	06/30/2027
Michael Fine	06/30/2026
Michael Gold	06/30/2025
Nima Kulkarni, Tom Hirsch, Joan Byer, Brent Shuman	06/30/2027
Grace Greenwell	06/30/2026
Avi Hahn	06/30/2026
Melanie House-Mansfield	06/30/2026
Jeff Jasnoff	06/30/2026
V. Faye Jones	06/30/2026
Helene Trager-Kusman	06/30/2025
Chan Kemper	06/30/2026
David Kohn	06/30/2028
Carly Mason, Mark Roth Corey Shapiro	06/30/2025

**Describe the Board term limit policy:**

Directors shall elect, for terms of three (3) years, Directors to replace those whose terms are expiring. Any member of the community shall be eligible for election as a Director, provided that no person who has been a director for six (6) continuous years shall be eligible for such election until the next annual meeting following the completion of his or her last term as a Director.

Three Highest Paid Staff Names	Annual Salary
David L. Finke, Ph.D.	\$ 171,017.00
Mauri Malka	\$ 99,495.00
Courtney Evans	\$ 77,233.00

## LOUISVILLE METRO COUNCIL NEIGHBORHOOD DEVELOPMENT FUND APPLICATION

### SECTION 5 – PROGRAM/PROJECT NARRATIVE

**A: Describe the program/project start and end dates, a description of the program/project and applicable data with regards to specific client population the program will address (attach related flyers, planning minutes, designs, event permits, proposals for services/goods, etc.):**

The JFCS MOSAIC Awards recognizes refugees and immigrants in Greater Louisville who have impacted their community. On Thursday, May 15th at 6pm Mellwood Arts Center, we will be hosting the 2025 JFCS MOSAIC Awards. This is a ticketed event that is open to the public. Since 2006, we have honored 95 refugees, immigrants, and first-generation Americans from 47 countries, who now call Louisville home and have made a difference in the community. The JFCS MOSAIC Awards celebrate the diversity and accomplishments of these individuals as they help build the City of Louisville and the Commonwealth of Kentucky into a brighter, more inclusive place. The 2025 JFCS MOSAIC Honorees were nominated by community members and selected through a rigorous selection process by the JFCS MOSAIC Committee. This year, we were proud to get a record number of nominations! Nominations are open to the public and open from September 1st to October 15th every year. Meet this years JFCS MOSAIC Honorees:

Dr. Gulalai Wali Khan (Pakistan), Kentucky Refugee Ministries.

Diana Paola Duran (Peru), Humana.

Vy Truong (Vietnam), Kentucky Pharmacy LLC.

Amina Shale (Kenya), More Than A Smile Foundation.

Danial Malik (Pakistan), UofL Division of Surgical Oncology

Corporate Changemaker Award: Norton Healthcare

**B: Describe specifically how the funding will be spent including identification of funding to sub grantee(s):**

JFCS will use the funding to purchase catering for the event. The caterer is a locally owned black business that will be providing two meal options for the 500 attendees. JFCS is proud to support a local small business for this year's MOSAIC Awards.

## LOUISVILLE METRO COUNCIL NEIGHBORHOOD DEVELOPMENT FUND APPLICATION

**C: If this request is a fundraiser, please detail how the proceeds will be spent:**

The funds that will be raised will be used for JFCS' general operating expenses that go towards serving any one who needs services in Louisville. Our services include older adult services, immigrant and refugee services, family stability services, career and economic opportunities, and mental health services. All of our services are available for anyone in District 8 and all districts in Jefferson County.

**D: For Expenditure Reimbursement Only –** The grant award period begins with the Metro Council approval date and ends on June 30 of Metro fiscal year in which the grant is approved. If any part of this funding request is for funds to be spent before the grant award period, identify the applicable circumstances:

- ☒ The funding request is a reimbursement of the following expenditures that will probably be incurred after the application date, but prior to the execution of the grant agreement:

- ✓ If selecting this option, the invoice, receipt and payment documentation should not be available as of the date of this application.

The Grantee will be required to submit financial reporting in accordance with the reporting schedule provided in the grant agreement.

- ☐ Reimbursements should not be made before application date unless an emergency can be demonstrated by the primary council sponsor. The funding request is a reimbursement of the following expenditures (attach invoices or proof of payment):

- ✓ Attach a copy of invoices and/or receipts to provide proof of purchase of activities associated with the work plan identified in this application.
- ✓ Attach a copy of cancelled checks to provide proof of payment of the invoices or receipts associated with the work plan identified in this application.

## LOUISVILLE METRO COUNCIL NEIGHBORHOOD DEVELOPMENT FUND APPLICATION

**E: Describe the program's benefits to those being served (measurable outcomes). Include the program's process for collecting data and the indicators that will be tracked to measure the benefits to those being served:**

The 2025 JFCS MOSAIC Awards, as always, will be focused on celebrating the immigrant community and their contributions to Louisville as a whole. All 500 attendees at this year's event will walk away with the following:

- better understanding of the contributions of the immigrant community in Louisville
- increased awareness of the current needs of the immigrant community in Louisville
- connection to Jewish Family & Career Services and the programs we provide

JFCS tracks attendance and will follow up with attendees who are new to the MOSAIC Awards and work to get them involved on the community level at JFCS to better understand the needs of the local community.

This event will be held May 15th, 2025 BF

**F: Briefly describe any existing collaborative relationships the organization has with other community organizations. Describe what those partners are bringing to the relationship in general and to this program/project specifically.**

JFCS has extensive community partnerships with local immigrant serving organizations including Kentucky Refugees Ministries (where one of the 2025 JFCS MOSAIC Honorees works), Catholic Charities, La Casita Center, Backside Learning Center, Adelante, Americana, SeeForward, and others. JFCS is part of the Louisville Coalition for Immigrant Support which works with these organizations and others to support the immigrant community with the most immediate needs. Current sponsors of the MOSAIC Awards include Jewish Heritage Fund, Norton Healthcare, Genentech, Republic Bank, Legacy Foundation of Kentuckiana, and more. These sponsors work to support, attend, and promote the event.

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## LOUISVILLE METRO COUNCIL NEIGHBORHOOD DEVELOPMENT FUND APPLICATION

### SECTION 6 – PROGRAM/PROJECT BUDGET SUMMARY

THE PROGRAM/PROJECT BUDGET SHOULD REALISTICALLY ESTIMATE WHAT AMOUNT IS NEEDED FROM METRO GOVERNMENT AND WHAT IS EXPECTED FROM OTHER SOURCES.

Program/Project Expenses	Column 1	Column 2	Column (1+2)=3
	Proposed Metro Funds	Non- Metro Funds	Total Funds
<b>A: Personnel Costs Including Benefits</b>	\$ 0.00		\$ 0.00
<b>B: Rent/Utilities</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>C: Office Supplies</b>			\$ 0.00
<b>D: Telephone</b>			\$ 0.00
<b>E: In-town Travel</b>			\$ 0.00
<b>F: Client Assistance (See Detailed List on Page 8)</b>			\$ 0.00
<b>G: Professional Service Contracts</b>	\$ 1,600.00	\$ 33,400.00	\$ 35,000.00
<b>H: Program Materials</b>			\$ 0.00
<b>I: Community Events &amp; Festivals (See Detailed List on Page 8)</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>J: Machinery &amp; Equipment</b>			\$ 0.00
<b>K: Capital Project</b>			\$ 0.00
<b>L: Other Expenses (See Detailed List on Page 8)</b>			\$ 0.00
<b>*TOTAL PROGRAM/PROJECT FUNDS</b>	\$ 1,600.00	\$ 33,400.00	\$ 35,000.00
<b>% of Program Budget</b>	4.57%	95.43%	<b>100%</b>

**List funding sources for total program/project costs in Column 2, Non-Metro Funds:**

Other State, Federal or Local Government	
United Way	
Private Contributions (do not include individual donor names)	\$ 33,400.00
Fees Collected from Program Participants	
Other (please specify)	
<b>Total Revenue for Columns 2 Expenses **</b>	<b>\$ 33,400.00</b>

**\*Total of Column 1 MUST match "Total Request on Page 1, Section 2"**

**\*\*Must equal or exceed total in column 2.**



# LOUISVILLE METRO COUNCIL NEIGHBORHOOD DEVELOPMENT FUND APPLICATION

Detail for Client Assistance, Community Events & Festivals or Other Expenses shown on Page 7 (circle one and use multiple sheets if necessary)	Column 1	Column 2	Column (1 + 2)=3
	Proposed Metro Funds	Non-Metro Funds	Total Funds
			\$ 0.00
			\$ 0.00
			\$ 0.00
			\$ 0.00
			\$ 0.00
			\$ 0.00
			\$ 0.00
			\$ 0.00
			\$ 0.00
			\$ 0.00
			\$ 0.00
			\$ 0.00
			\$ 0.00
			\$ 0.00
			\$ 0.00
			\$ 0.00
			\$ 0.00
			\$ 0.00
			\$ 0.00
<b>Total</b>	\$ 0.00	\$ 0.00	\$ 0.00

## LOUISVILLE METRO COUNCIL NEIGHBORHOOD DEVELOPMENT FUND APPLICATION

**Detail of In-Kind Contributions for this PROGRAM only:** Includes Volunteers, Space, Utilities, etc. (Include anything not bought with cash revenues of the agency).

Donor*/Type of Contribution	Value of Contribution	Method of Valuation
20 volunteers	\$ 1,800.00	20 volunteers for an average of 3 hours
<i>Total Value of In-Kind</i> <i>(to match Program Budget Line Item.</i> Volunteer Contribution & Other In Kind)	\$ 1,800.00	

**\* DONOR INFORMATION REFERS TO WHO MADE THE IN KIND CONTRIBUTION. VOLUNTEERS NEED NOT BE LISTED INDIVIDUALLY, BUT GROUPED TOGETHER ON ONE LINE AS A TOTAL NOTING HOW MANY HOURS PER PERSON PER WEEK**

**Agency Fiscal Year Start Date:** 07/01/2024

**Does your Agency anticipate a significant increase or decrease in your budget from the current fiscal year to the budget projected for next fiscal year?**    NO ☒    YES ☐

**If YES, please explain:**

## LOUISVILLE METRO COUNCIL NEIGHBORHOOD DEVELOPMENT FUND APPLICATION

### SECTION 7 – CERTIFICATIONS & ASSURANCES

By signing Section 7 of the Grant Application, the authorized official signing for the applicant organization certifies and assures to the best of his or her knowledge and/or belief the following Assurances and Certifications. If there is any reason why one or more of the assurances or certifications listed cannot be certified or assured, please explain in writing and attach to this application.

#### Standard Assurances

1. Applicant understands this application and its attachments as well as any resulting grant agreement, reports and proof of expenditure is subject to Kentucky's open records law.
2. Applicant understands if the grant agreement is not returned to Louisville Metro within 90 days of its mailing to the applicant, the approval is automatically revoked and the funds will not be disbursed to our organization.
3. Applicant and any sub grantee will give Louisville Metro Government access to and the right to examine all paper or electronic records related to the awarded grant for up to five years of the grant agreement date.
4. Applicant assures compliance with the grant requirements and will monitor the performance of any third party (sub-grantee).
5. The Agency is in good standing with the Kentucky Secretary of State, Louisville Metro Government, the Jefferson County Revenue Commission, the Internal Revenue Service, and the Louisville Metro Human Relations Commission.
6. Applicant understands failure to provide the services, programs, or projects included in the agreement will result in funds being withheld or requested to be returned if previously disbursed.
7. Applicant understands they must return to Louisville Metro any unexpended funds by July 31 following the Metro Louisville's fiscal year end.
8. Applicant understands they must provide proof of all expenditures (canceled checks, receipts, paid invoices). The Applicant understands the failure to provide proof of expenditures as required in the grant agreement could result in funding being withheld or request to be returned if previously disbursed.
9. Applicant understands if this application is approved, the grant agreement will identify an award period that begins with the Metro Council approval date, and will end with June 30 of the fiscal year in which the grant is approved. Expenditures associated with this award expected to occur prior to the award period (approval date) must be disclosed in this application in order to be considered compliant with the grant agreement.
10. Applicant understands if we choose to incur expenditures prior to the approval of the application by the Metro Council, there is no guarantee that funding will be reimbursed, as the Council may choose not to award the application.
11. Applicant will establish safeguards to prohibit employees or any person that receives compensation from awarded funds from using their position for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.

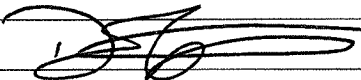
#### Standard Certifications

1. The Agency certifies it will not use Louisville Metro Government funds for any religious, political or fraternal Activities.
2. The Agency has a written Affirmative Action/Equal Opportunity Policy.
3. The Agency does not discriminate in employment or in provision of any service/program/activity/event based on age, color, disabled status, national origin, race, religion, sex, gender identity or sexual orientation, or Vietnam era veteran status.
4. The Agency certifies it will not require clients, recipients, or beneficiaries to participate in religious, political, fraternal or like activities in order to receive services/benefits provided with Louisville Metro Government funds.
5. The Agency understands the Americans with Disabilities Act (ADA) and makes reasonable accommodations.

**Relationship Disclosure:** List below any relationship you or any member of your Board of Directors or employees has with any Councilperson, Councilperson's family, Councilperson's staff or any Louisville Metro Government employee.

### SECTION 8 – CERTIFICATIONS & ASSURANCES

I certify under the penalty of law the information in this application (including, without limitation, "Certifications and Assurances") is accurate to the best of my knowledge. I am aware my organization will not be eligible for funding if investigation at any time shows falsification. If falsification is shown after funding has been approved, any allocations already received and expended are subject to be repaid. I further certify that I am legally authorized to sign this application for the applying organization and have initialed each page of the application.

<b>Signature of Legal Signatory:</b>		<b>Date:</b>	04/15/2025
<b>Legal Signatory: (please print):</b>	Dr. David L. Finke	<b>Title:</b>	CEO
<b>Phone:</b>	(502) 235-7565	<b>Extension:</b>	
<b>Email:</b>	dfinke@jfcslouisville.org		



Department of the Treasury  
Internal Revenue Service

P.O. Box 2508, Room 4010  
Cincinnati OH 45201

In reply refer to: 4077556751  
Apr. 22, 2009 LTR 4168C 0  
61-0444704 000000 00 000  
00029655  
BODC: TE

JEWISH FAMILY & CAREER SERVICES OF  
LOUISVILLE INC  
2821 KLEMPNER WAY  
LOUISVILLE KY 40205



019031

Employer Identification Number: 61-0444704  
Person to Contact: Jo Ann Cunningham  
Toll Free Telephone Number: 1-877-829-5500

Dear Taxpayer:

This is in response to your request of Mar. 13, 2009, regarding your tax-exempt status.

Our records indicate that a determination letter was issued in August 1972, that recognized you as exempt from Federal income tax, and discloses that you are currently exempt under section 501(c)(3) of the Internal Revenue Code.

Our records also indicate you are not a private foundation within the meaning of section 509(a) of the Code because you are described in section(s) 509(a)(1) and 170(b)(1)(A)(vi).

Donors may deduct contributions to you as provided in section 170 of the Code. Bequests, legacies, devises, transfers, or gifts to you or for your use are deductible for Federal estate and gift tax purposes if they meet the applicable provisions of sections 2055, 2106, and 2522 of the Code.

If you have any questions, please call us at the telephone number shown in the heading of this letter.

Sincerely yours,

Cindy Westcott  
Manager, EO Determinations

**Jewish Family & Career Services of Louisville Inc.**

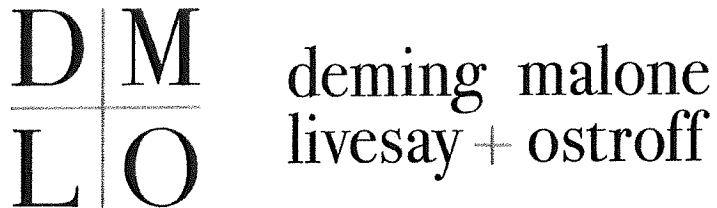
**JFCS Statement of Activities**

**FY2025 Forecast Summary - with ORR funding for balance of fiscal year**

	YTD Actual	Forecasted April 2025 - June 2025	FY2025 Forecast Total	Annual Budget	Difference Fav(Unfav)
<b>Revenue</b>					
<b>Contributed Revenue</b>					
Contributions	157,398	17,602	175,000	193,000	(18,000)
Fundraising Event Revenue	78,081	142,500	220,581	205,000	15,581
JCL	112,500	62,500	175,000	275,000	(100,000)
JHF	508,970	206,360	715,330	648,020	67,310
Foundation Grants	591,582	126,831	718,413	706,647	11,766
<b>Total Contributed Revenue</b>	<b>1,448,532</b>	<b>555,793</b>	<b>2,004,325</b>	<b>2,027,667</b>	<b>(23,342)</b>
<b>Program Revenue</b>					
Client Fees	480,152	98,911	593,124	595,742	(2,618)
Government Grants	910,207	250,244	1,160,451	1,252,224	(91,773)
<b>Total Program Revenue</b>	<b>1,390,359</b>	<b>349,155</b>	<b>1,753,575</b>	<b>1,847,966</b>	<b>(94,391)</b>
<b>Other Revenue</b>					
Endowment/Investment Revenue	220,230	12,501	232,731	214,729	18,002
Account Interest	36,658	9,000	45,658	51,000	(5,342)
Microloan Interest	583	390	973	1,560	(587)
Miscellaneous	68,979	750	69,729	10,600	59,129
<b>Total Other Revenue</b>	<b>326,450</b>	<b>22,641</b>	<b>349,091</b>	<b>277,889</b>	<b>71,202</b>
<b>Total Revenue</b>	<b>3,165,341</b>	<b>927,589</b>	<b>4,106,990</b>	<b>4,153,522</b>	<b>(46,532)</b>
<b>Expenses</b>					
Personnel Expenses	2,125,527	829,951	2,955,478	3,090,443	134,965
Contract Labor & Other Personnel Expenses	504,234	174,953	679,187	501,001	(178,186)
Client Services & Program Expenses	126,094	52,256	178,350	192,520	14,170
Building & Operations Expenses	123,025	53,205	176,230	175,432	(798)
Business Expenses	169,052	88,307	257,359	235,280	(22,079)
<b>Total Expenses</b>	<b>3,047,931</b>	<b>1,198,672</b>	<b>4,246,603</b>	<b>4,194,676</b>	<b>(51,927)</b>
<b>NET SURPLUS/(DEFICIT)</b>	<b>117,410</b>	<b>(271,083)</b>	<b>(139,613)</b>	<b>(41,154)</b>	<b>(98,459)</b>

**Jewish Family & Career Services of Louisville Inc.**  
**Statement of Financial Position**  
**02/28/2025**

	<b>Actual</b>		
	<b>02/28/2025</b>	<b>02/29/2024</b>	<b>Net Change</b>
<b>Assets</b>			
<b>Cash</b>			
Operating Cash	1,142,931	1,080,463	62,468
Restricted Cash	328,706	339,189	(10,483)
<b>Total Cash</b>	<b>1,471,637</b>	<b>1,419,653</b>	<b>51,985</b>
<b>Current Assets</b>			
Accounts Receivable	640,110	1,759,788	(1,119,678)
Building & Equipment	1,567,363	1,626,854	(59,491)
Other Assets	124,706	129,554	(4,848)
<b>Total Current Assets</b>	<b>2,332,178</b>	<b>3,516,195</b>	<b>(1,184,017)</b>
<b>Investment &amp; Endowment Funds</b>			
Investment Funds at UBS	1,714,715	1,410,768	303,947
Investment Funds at JCL	386,550	327,146	59,404
SYB Endowment Fund	1,496,850	1,396,445	100,405
Endowment Funds-UBS	1,589,479	1,440,860	148,619
<b>Total Investment &amp; Endowment Funds</b>	<b>5,187,593</b>	<b>4,575,218</b>	<b>612,374</b>
<b>Total Assets</b>	<b>8,991,408</b>	<b>9,511,066</b>	<b>(519,658)</b>
<b>Liabilities and Net Assets</b>			
<b>Liabilities</b>			
Payroll Liabilities	54,379	54,693	314
Accounts Payable	61,193	39,170	(22,024)
Other Liabilities	116,030	146,636	30,606
Deferred Revenue	908,158	1,594,743	686,585
CFL Note Payable	0	125,000	125,000
<b>Total Liabilities</b>	<b>1,139,760</b>	<b>1,960,242</b>	<b>820,482</b>
<b>Net Assets</b>			
<b>Net Assets</b>	<b>7,851,648</b>	<b>7,550,824</b>	<b>300,824</b>
<b>Total Net Assets</b>	<b>7,851,648</b>	<b>7,550,824</b>	<b>300,824</b>
<b>Total Liabilities and Net Assets</b>	<b>8,991,408</b>	<b>9,511,066</b>	<b>519,658</b>
<b>BEGINNING BALANCE WITH CURRENT YEAR ADJ.</b>	<b>7,692,519</b>	<b>7,530,541</b>	<b>161,978</b>
<b>NET SURPLUS/(DEFICIT)</b>	<b>159,130</b>	<b>20,283</b>	<b>138,847</b>
<b>ENDING NET ASSETS</b>	<b>7,851,648</b>	<b>7,550,824</b>	<b>300,824</b>



February 28, 2025

Attn: Lyndy Alexander  
Jewish Family & Career Services of  
Louisville, Inc.  
2821 Klempner Way  
Louisville, KY 40205

Re: Public Disclosure of Exempt Organization Income Tax Return(s)

The attached copy of your organization's Exempt Organization Income Tax Return(s) is to be used as your Public Disclosure Copy. As you may be aware, the income tax law now requires tax exempt organizations to provide and/or make available copies of their income tax returns for the most recent three years to any person requesting them. In addition, the organization must provide and/or make available a copy of its Application for Recognition of Tax Exempt Status (Form 1023) if the organization had a copy in its files in July 1987 or later.

All information in the Exempt Organization Income Tax Return(s) and Form 1023 must be provided, except donors' names may be masked on Schedule B, if applicable.

We have prepared the attached "Public Disclosure" copy of the Exempt Organization Income Tax Return(s) for your organization to use in making copies when requested, and we recommend that you assign someone on your staff to establish a procedure for addressing requests for copies. The IRS may impose significant penalties when organizations do not provide copies of their Exempt Organization Income Tax Return(s) and Form 1023.

Should you have questions regarding the public disclosure requirements, please feel free to call us.

Yours very truly,

Enclosures

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301 E. Elm Street  
New Albany, Indiana 47150  
T: 812.945.5236  
F: 812.949.4095

9300 Shelbyville Road  
Suite 1100  
Louisville, Kentucky 40222  
T: 502.426.9660  
F: 502.425.0883

131 E. Chestnut Street  
Corydon, Indiana 47112  
T: 812.738.3516  
F: 812.738.3519

**Application for Extension of Time To File an Exempt Organization  
Return or Excise Taxes Related to Employee Benefit Plans**

File a separate application for each return.  
Go to [www.irs.gov/Form8868](http://www.irs.gov/Form8868) for the latest information.

OMB No. 1545-0047

**Electronic filing (e-file).** You can electronically file Form 8868 to request up to a 6-month extension of time to file any of the forms listed below except for Form 8870, Information Return for Transfers Associated With Certain Personal Benefit Contracts. An extension request for Form 8870 must be sent to the IRS in a paper format (see instructions). For more details on the electronic filing of Form 8868, visit [www.irs.gov/e-file-providers/e-file-for-charities-and-non-profits](http://www.irs.gov/e-file-providers/e-file-for-charities-and-non-profits).

**Caution:** If you are going to make an electronic funds withdrawal (direct debit) with this Form 8868, see Form 8453-TE and Form 8879-TE for payment instructions.

All corporations required to file an income tax return other than Form 990-T (including 1120-C filers), partnerships, REMICs, and trusts must use Form 7004 to request an extension of time to file income tax returns.

**Part I - Identification**

<b>Type or Print</b>	Name of exempt organization, employer, or other filer, see instructions. <b>Jewish Family &amp; Career Services of Louisville, Inc</b>	Taxpayer identification number (TIN) <b>61-0444704</b>
File by the due date for filing your return. See instructions.	Number, street, and room or suite no. If a P.O. box, see instructions. <b>2821 Klempner Way</b>	
	City, town or post office, state, and ZIP code. For a foreign address, see instructions. <b>Louisville, KY 40205</b>	

Enter the Return Code for the return that this application is for (file a separate application for each return) **01**

Application Is For	Return Code	Application Is For	Return Code
Form 990 or Form 990-EZ	01	Form 4720 (other than individual)	09
Form 4720 (individual)	03	Form 5227	10
Form 990-PF	04	Form 6069	11
Form 990-T (sec. 401(a) or 408(a) trust)	05	Form 8870	12
Form 990-T (trust other than above)	06	Form 5330 (individual)	13
Form 990-T (corporation)	07	Form 5330 (other than individual)	14
Form 1041-A	08		

• After you enter your Return Code, complete either Part II or Part III. Part III, including signature, is applicable only for an extension of time to file Form 5330.

• If this application is for an extension of time to file Form 5330, you must enter the following information.

Plan Name \_\_\_\_\_

Plan Number \_\_\_\_\_

Plan Year Ending (MM/DD/YYYY) \_\_\_\_\_

**Part II - Automatic Extension of Time To File for Exempt Organizations (see instructions)**

The books are in the care of **Lindy Alexander**

**2821 Klempner Way - Louisville, KY 40205**

Telephone No. **502-452-6341**

Fax No. \_\_\_\_\_

- If the organization does not have an office or place of business in the United States, check this box ☐
- If this is for a Group Return, enter the organization's four-digit Group Exemption Number (GEN) \_\_\_\_\_. If this is for the whole group, check this box ☐. If it is for part of the group, check this box ☐ and attach a list with the names and TINs of all members the extension is for.

1 I request an automatic 6-month extension of time until **May 15**, 20 **25**, to file the exempt organization return for the organization named above. The extension is for the organization's return for:

☐ calendar year 20 \_\_\_\_\_ or

☒ tax year beginning **JUL 1**, 20 **23**, and ending **JUN 30**, 20 **24**

2 If the tax year entered in line 1 is for less than 12 months, check reason: ☐ Initial return ☐ Final return

☐ Change in accounting period

3a If this application is for Forms 990-PF, 990-T, 4720, or 6069, enter the tentative tax, less any nonrefundable credits. See instructions.	3a	\$	0.
b If this application is for Forms 990-PF, 990-T, 4720, or 6069, enter any refundable credits and estimated tax payments made. Include any prior year overpayment allowed as a credit.	3b	\$	0.
c <b>Balance due.</b> Subtract line 3b from line 3a. Include your payment with this form, if required, by using EFTPS (Electronic Federal Tax Payment System). See instructions.	3c	\$	0.

For Privacy Act and Paperwork Reduction Act Notice, see instructions.

Form **8868** (Rev. 1-2024)



# Return of Organization Exempt From Income Tax

OMB No. 1545-0047

Form **990**

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)  
Do not enter social security numbers on this form as it may be made public.  
Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for instructions and the latest information.

**2023**

Open to Public Inspection

Department of the Treasury  
Internal Revenue Service

**A** For the 2023 calendar year, or tax year beginning **JUL 1, 2023** and ending **JUN 30, 2024**

<b>B</b> Check if applicable:  Address change Name change Initial return Final return/terminated Amended return Application pending	<b>C</b> Name of organization <b>JEWISH FAMILY &amp; CAREER SERVICES OF LOUISVILLE, INC</b>		<b>D</b> Employer identification number  <b>61-0444704</b>
	Doing business as		<b>E</b> Telephone number <b>502-452-6341</b>
	Number and street (or P.O. box if mail is not delivered to street address)	Room/suite	
	<b>2821 KLEMPNER WAY</b>		<b>G</b> Gross receipts \$ <b>4,150,891.</b>
	City or town, state or province, country, and ZIP or foreign postal code <b>LOUISVILLE, KY 40205</b>		<b>H(a)</b> Is this a group return for subordinates? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
<b>F</b> Name and address of principal officer: <b>DAVID L. FINKE, PH.D.</b>		<b>H(b)</b> Are all subordinates included? Yes <input type="checkbox"/> No <input type="checkbox"/>	
<b>SAME AS C ABOVE</b>		<b>H(c)</b> Group exemption number	
<b>I</b> Tax-exempt status: <input checked="" type="checkbox"/> 501(c)(3) <input type="checkbox"/> 501(c)( ) (insert no.) 4947(a)(1) or 527			
<b>J</b> Website: <b>JFCSLOUISVILLE.ORG</b>			
<b>K</b> Form of organization: <input checked="" type="checkbox"/> Corporation <input type="checkbox"/> Trust <input type="checkbox"/> Association <input type="checkbox"/> Other			<b>L</b> Year of formation: <b>1978</b> <b>M</b> State of legal domicile: <b>KY</b>

Part I Summary			
Activities & Governance	1	Briefly describe the organization's mission or most significant activities: <b>WE EXPAND POSSIBILITIES FOR EACH PERSON AND EVERY FAMILY TO MEET LIFE'S CHALLENGES WITH CONFIDENCE.</b>	
	2	Check this box <input type="checkbox"/> if the organization discontinued its operations or disposed of more than 25% of its net assets.	
	3	Number of voting members of the governing body (Part VI, line 1a)	23
	4	Number of independent voting members of the governing body (Part VI, line 1b)	23
	5	Total number of individuals employed in calendar year 2023 (Part V, line 2a)	66
	6	Total number of volunteers (estimate if necessary)	46
	7a	Total unrelated business revenue from Part VIII, column (C), line 12	0.
	7b	Net unrelated business taxable income from Form 990-T, Part I, line 11	0.
Revenue	8	Contributions and grants (Part VIII, line 1h)	3,058,851.
	9	Program service revenue (Part VIII, line 2g)	2,630,008.
	10	Investment income (Part VIII, column (A), lines 3, 4, and 7d)	383,307.
	11	Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)	212,085.
	12	Total revenue - add lines 8 through 11 (must equal Part VIII, column (A), line 12)	-64,150.
	12	Total revenue - add lines 8 through 11 (must equal Part VIII, column (A), line 12)	3,590,093.
Expenses	13	Grants and similar amounts paid (Part IX, column (A), lines 1-3)	0.
	14	Benefits paid to or for members (Part IX, column (A), line 4)	0.
	15	Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10)	2,258,492.
	16a	Professional fundraising fees (Part IX, column (A), line 11e)	0.
	16b	Total fundraising expenses (Part IX, column (D), line 25)	213,565.
	17	Other expenses (Part IX, column (A), lines 11a-11d, 11f-24e)	860,714.
	18	Total expenses. Add lines 13-17 (must equal Part IX, column (A), line 25)	3,119,206.
	18	Total expenses. Add lines 13-17 (must equal Part IX, column (A), line 25)	470,887.
	19	Revenue less expenses. Subtract line 18 from line 12	-281,245.
	Net Assets or Fund Balances	20	Total assets (Part X, line 16)
21		Total liabilities (Part X, line 26)	1,504,968.
22		Net assets or fund balances. Subtract line 21 from line 20	7,530,540.
22		Net assets or fund balances. Subtract line 21 from line 20	9,409,688.

Part II Signature Block					
Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.					
<b>Sign Here</b>	Signature of officer	Date	3/6/24		
	<b>DAVID L. FINKE, PH.D., CEO</b>				
<b>Paid Preparer Use Only</b>	Print/Type preparer's name	Preparer's signature	Date	Check if self-employed	PTIN
	<b>CHRISTINE N. KOENIG</b>	<b>CHRISTINE N. KOENIG</b>	<b>02/28/25</b>	<input type="checkbox"/>	<b>P01022180</b>
	Firm's name	Firm's EIN			
	<b>DEMING MALONE LIVESAY &amp; OSTROFF PSC</b>	<b>61-1064249</b>			
	Firm's address	Phone no. (502) 426-9660			
	<b>9300 SHELBYVILLE ROAD SUITE 1100</b>				
	<b>LOUISVILLE, KY 40222-5187</b>				

JEWISH FAMILY & CAREER SERVICES OF  
LOUISVILLE, INC

61-0444704 Page 2

Form 990 (2023)

**Part III** Statement of Program Service Accomplishments

Check if Schedule O contains a response or note to any line in this Part III ☐

1 Briefly describe the organization's mission:

**WE EXPAND POSSIBILITIES FOR EACH PERSON AND EVERY FAMILY TO MEET  
LIFE'S CHALLENGES WITH CONFIDENCE.**

2 Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ? ☐ Yes ☒ No

If "Yes," describe these new services on Schedule O.

3 Did the organization cease conducting, or make significant changes in how it conducts, any program services? ☐ Yes ☒ No

If "Yes," describe these changes on Schedule O.

4 Describe the organization's program service accomplishments for each of its three largest program services, as measured by expenses. Section 501(c)(3) and 501(c)(4) organizations are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported.

4a (Code: ) (Expenses \$ **2,995,988.** including grants of \$ ) (Revenue \$ **517,406.** )

**JFCS PROVIDES A HOLISTIC, STRENGTHS-BASED APPROACH TO SERVING  
INDIVIDUALS AND FAMILIES THROUGH OUR CORE PROGRAM AREAS OF EMPLOYMENT,  
CLINICAL, OLDER ADULT AND CRISIS MANAGEMENT SERVICES. WE SERVE  
CHILDREN, ADULTS AND FAMILIES, REFUGEES AND IMMIGRANTS, OLDER ADULTS,  
FAMILY CAREGIVERS AND PERSONS WITH VARYING ABILITIES. WE BELIEVE OUR  
CLIENTS ARE THE BEST EXPERTS ON THEIR OWN LIVES AND WE JOIN THEM ON A  
JOURNEY TO REGAIN CONFIDENCE AND DIRECTION, WHILE ASSISTING THEM IN  
DEFINING THEIR GOALS AND THE ACTION STEPS NECESSARY TO ACHIEVE THEM.  
SERVICES PROMOTE INCREASED WELL-BEING, SELF-AWARENESS AND DIRECTION,  
STABILIZATION AND SAFETY.**

4b (Code: ) (Expenses \$ including grants of \$ ) (Revenue \$ )

4c (Code: ) (Expenses \$ including grants of \$ ) (Revenue \$ )

4d Other program services (Describe on Schedule O.)

(Expenses \$ including grants of \$ ) (Revenue \$ )

4e Total program service expenses **2,995,988.**

Form 990 (2023)

**JEWISH FAMILY & CAREER SERVICES OF  
LOUISVILLE, INC**

61-0444704 Page 3

Form 990 (2023)

**Part IV Checklist of Required Schedules**

	Yes	No
1 Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? <i>If "Yes," complete Schedule A</i>	X	
2 Is the organization required to complete Schedule B, Schedule of Contributors? See instructions	X	
3 Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? <i>If "Yes," complete Schedule C, Part I</i>		X
4 <b>Section 501(c)(3) organizations.</b> Did the organization engage in lobbying activities, or have a section 501(h) election in effect during the tax year? <i>If "Yes," complete Schedule C, Part II</i>		X
5 Is the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization that receives membership dues, assessments, or similar amounts as defined in Rev. Proc. 98-19? <i>If "Yes," complete Schedule C, Part III</i>		X
6 Did the organization maintain any donor advised funds or any similar funds or accounts for which donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? <i>If "Yes," complete Schedule D, Part I</i>		X
7 Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas, or historic structures? <i>If "Yes," complete Schedule D, Part II</i>		X
8 Did the organization maintain collections of works of art, historical treasures, or other similar assets? <i>If "Yes," complete Schedule D, Part III</i>		X
9 Did the organization report an amount in Part X, line 21, for escrow or custodial account liability; serve as a custodian for amounts not listed in Part X; or provide credit counseling, debt management, credit repair, or debt negotiation services? <i>If "Yes," complete Schedule D, Part IV</i>		X
10 Did the organization, directly or through a related organization, hold assets in donor-restricted endowments or in quasi-endowments? <i>If "Yes," complete Schedule D, Part V</i>	X	
11 If the organization's answer to any of the following questions is "Yes," then complete Schedule D, Parts VI, VII, VIII, IX, or X, as applicable.		
a Did the organization report an amount for land, buildings, and equipment in Part X, line 10? <i>If "Yes," complete Schedule D, Part VI</i>	X	
b Did the organization report an amount for investments - other securities in Part X, line 12, that is 5% or more of its total assets reported in Part X, line 16? <i>If "Yes," complete Schedule D, Part VII</i>		X
c Did the organization report an amount for investments - program related in Part X, line 13, that is 5% or more of its total assets reported in Part X, line 16? <i>If "Yes," complete Schedule D, Part VIII</i>		X
d Did the organization report an amount for other assets in Part X, line 15, that is 5% or more of its total assets reported in Part X, line 16? <i>If "Yes," complete Schedule D, Part IX</i>	X	
e Did the organization report an amount for other liabilities in Part X, line 25? <i>If "Yes," complete Schedule D, Part X</i>	X	
f Did the organization's separate or consolidated financial statements for the tax year include a footnote that addresses the organization's liability for uncertain tax positions under FIN 48 (ASC 740)? <i>If "Yes," complete Schedule D, Part X</i>	X	
12a Did the organization obtain separate, independent audited financial statements for the tax year? <i>If "Yes," complete Schedule D, Parts XI and XII</i>	X	
b Was the organization included in consolidated, independent audited financial statements for the tax year? <i>If "Yes," and if the organization answered "No" to line 12a, then completing Schedule D, Parts XI and XII is optional</i>		X
13 Is the organization a school described in section 170(b)(1)(A)(ii)? <i>If "Yes," complete Schedule E</i>		X
14a Did the organization maintain an office, employees, or agents outside of the United States?		X
b Did the organization have aggregate revenues or expenses of more than \$10,000 from grantmaking, fundraising, business, investment, and program service activities outside the United States, or aggregate foreign investments valued at \$100,000 or more? <i>If "Yes," complete Schedule F, Parts I and IV</i>		X
15 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of grants or other assistance to or for any foreign organization? <i>If "Yes," complete Schedule F, Parts II and IV</i>		X
16 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of aggregate grants or other assistance to or for foreign individuals? <i>If "Yes," complete Schedule F, Parts III and IV</i>		X
17 Did the organization report a total of more than \$15,000 of expenses for professional fundraising services on Part IX, column (A), lines 6 and 11e? <i>If "Yes," complete Schedule G, Part I. See instructions</i>		X
18 Did the organization report more than \$15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? <i>If "Yes," complete Schedule G, Part II</i>	X	
19 Did the organization report more than \$15,000 of gross income from gaming activities on Part VIII, line 9a? <i>If "Yes," complete Schedule G, Part III</i>		X
20a Did the organization operate one or more hospital facilities? <i>If "Yes," complete Schedule H</i>		X
b If "Yes" to line 20a, did the organization attach a copy of its audited financial statements to this return?		
21 Did the organization report more than \$5,000 of grants or other assistance to any domestic organization or domestic government on Part IX, column (A), line 1? <i>If "Yes," complete Schedule I, Parts I and II</i>		X

Form 990 (2023)

**JEWISH FAMILY & CAREER SERVICES OF  
LOUISVILLE, INC**

61-0444704 Page 4

Form 990 (2023)

**Part IV Checklist of Required Schedules** (continued)

	Yes	No
22 Did the organization report more than \$5,000 of grants or other assistance to or for domestic individuals on Part IX, column (A), line 2? If "Yes," complete Schedule I, Parts I and III		X
23 Did the organization answer "Yes" to Part VII, Section A, line 3, 4, or 5, about compensation of the organization's current and former officers, directors, trustees, key employees, and highest compensated employees? If "Yes," complete Schedule J	X	
24a Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than \$100,000 as of the last day of the year, that was issued after December 31, 2002? If "Yes," answer lines 24b through 24d and complete Schedule K. If "No," go to line 25a		X
b Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?		
c Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds?		
d Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?		
25a Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations. Did the organization engage in an excess benefit transaction with a disqualified person during the year? If "Yes," complete Schedule L, Part I		X
b Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-EZ? If "Yes," complete Schedule L, Part I		X
26 Did the organization report any amount on Part X, line 5 or 22, for receivables from or payables to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons? If "Yes," complete Schedule L, Part II		X
27 Did the organization provide a grant or other assistance to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor or employee thereof, a grant selection committee member, or to a 35% controlled entity (including an employee thereof) or family member of any of these persons? If "Yes," complete Schedule L, Part III		X
28 Was the organization a party to a business transaction with one of the following parties? (See the Schedule L, Part IV, instructions for applicable filing thresholds, conditions, and exceptions):		
a A current or former officer, director, trustee, key employee, creator or founder, or substantial contributor? If "Yes," complete Schedule L, Part IV		X
b A family member of any individual described in line 28a? If "Yes," complete Schedule L, Part IV		X
c A 35% controlled entity of one or more individuals and/or organizations described in line 28a or 28b? If "Yes," complete Schedule L, Part IV		X
29 Did the organization receive more than \$25,000 in noncash contributions? If "Yes," complete Schedule M		X
30 Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? If "Yes," complete Schedule M		X
31 Did the organization liquidate, terminate, or dissolve and cease operations? If "Yes," complete Schedule N, Part I		X
32 Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? If "Yes," complete Schedule N, Part II		X
33 Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? If "Yes," complete Schedule R, Part I		X
34 Was the organization related to any tax-exempt or taxable entity? If "Yes," complete Schedule R, Part II, III, or IV, and Part V, line 1		X
35a Did the organization have a controlled entity within the meaning of section 512(b)(13)?		X
b If "Yes" to line 35a, did the organization receive any payment from or engage in any transaction with a controlled entity within the meaning of section 512(b)(13)? If "Yes," complete Schedule R, Part V, line 2		
36 Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization? If "Yes," complete Schedule R, Part V, line 2		X
37 Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? If "Yes," complete Schedule R, Part VI		X
38 Did the organization complete Schedule O and provide explanations on Schedule O for Part VI, lines 11b and 19?	X	

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

**Part V Statements Regarding Other IRS Filings and Tax Compliance**

Check if Schedule O contains a response or note to any line in this Part V

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

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

		Yes	No
2a	Enter the number of employees reported on Form W-3, Transmittal of Wage and Tax Statements, filed for the calendar year ending with or within the year covered by this return	66	
b	If at least one is reported on line 2a, did the organization file all required federal employment tax returns?	X	
3a	Did the organization have unrelated business gross income of \$1,000 or more during the year?		X
b	If "Yes," has it filed a Form 990-T for this year? If "No" to line 3b, provide an explanation on Schedule O		
4a	At any time during the calendar year, did the organization have an interest in, or a signature or other authority over, a financial account in a foreign country (such as a bank account, securities account, or other financial account)?		X
b	If "Yes," enter the name of the foreign country See instructions for filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR).		
5a	Was the organization a party to a prohibited tax shelter transaction at any time during the tax year?		X
b	Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction?		X
c	If "Yes" to line 5a or 5b, did the organization file Form 8886-T?		
6a	Does the organization have annual gross receipts that are normally greater than \$100,000, and did the organization solicit any contributions that were not tax deductible as charitable contributions?		X
b	If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?		
7	<b>Organizations that may receive deductible contributions under section 170(c).</b>		
a	Did the organization receive a payment in excess of \$75 made partly as a contribution and partly for goods and services provided to the payor?	X	
b	If "Yes," did the organization notify the donor of the value of the goods or services provided?	X	
c	Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8822?		X
d	If "Yes," indicate the number of Forms 8822 filed during the year	7d	
e	Did the organization receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?		X
f	Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?		X
g	If the organization received a contribution of qualified intellectual property, did the organization file Form 8899 as required?		
h	If the organization received a contribution of cars, boats, airplanes, or other vehicles, did the organization file a Form 1098-C?		
8	<b>Sponsoring organizations maintaining donor advised funds.</b> Did a donor advised fund maintained by the sponsoring organization have excess business holdings at any time during the year?		
9	<b>Sponsoring organizations maintaining donor advised funds.</b>		
a	Did the sponsoring organization make any taxable distributions under section 4966?		
b	Did the sponsoring organization make a distribution to a donor, donor advisor, or related person?		
10	<b>Section 501(c)(7) organizations.</b> Enter:		
a	Initiation fees and capital contributions included on Part VIII, line 12	10a	
b	Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities	10b	
11	<b>Section 501(c)(12) organizations.</b> Enter:		
a	Gross income from members or shareholders	11a	
b	Gross income from other sources. (Do not net amounts due or paid to other sources against amounts due or received from them.)	11b	
12a	<b>Section 4947(a)(1) non-exempt charitable trusts.</b> Is the organization filing Form 990 in lieu of Form 1041?		
b	If "Yes," enter the amount of tax-exempt interest received or accrued during the year	12b	
13	<b>Section 501(c)(29) qualified nonprofit health insurance issuers.</b>		
a	Is the organization licensed to issue qualified health plans in more than one state? <b>Note:</b> See the instructions for additional information the organization must report on Schedule O.		
b	Enter the amount of reserves the organization is required to maintain by the states in which the organization is licensed to issue qualified health plans	13b	
c	Enter the amount of reserves on hand	13c	
14a	Did the organization receive any payments for indoor tanning services during the tax year?		X
b	If "Yes," has it filed a Form 720 to report these payments? If "No," provide an explanation on Schedule O		
15	Is the organization subject to the section 4960 tax on payment(s) of more than \$1,000,000 in remuneration or excess parachute payment(s) during the year?		X
	If "Yes," see the instructions and file Form 4720, Schedule N.		
16	Is the organization an educational institution subject to the section 4968 excise tax on net investment income?		X
	If "Yes," complete Form 4720, Schedule O.		
17	<b>Section 501(c)(21) organizations.</b> Did the trust, or any disqualified or other person engage in any activities that would result in the imposition of an excise tax under section 4951, 4952 or 4953?		
	If "Yes," complete Form 6069.		

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**Part VI Governance, Management, and Disclosure.** For each "Yes" response to lines 2 through 7b below, and for a "No" response to line 8a, 8b, or 10b below, describe the circumstances, processes, or changes on Schedule O. See instructions.

Check if Schedule O contains a response or note to any line in this Part VI ☒

**Section A. Governing Body and Management**

	Yes	No
1a Enter the number of voting members of the governing body at the end of the tax year ..... 1a 23		
If there are material differences in voting rights among members of the governing body, or if the governing body delegated broad authority to an executive committee or similar committee, explain on Schedule O.		
b Enter the number of voting members included on line 1a, above, who are independent ..... 1b 23		
2 Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee, or key employee? ..... 2		X
3 Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors, trustees, or key employees to a management company or other person? ..... 3		X
4 Did the organization make any significant changes to its governing documents since the prior Form 990 was filed? ..... 4		X
5 Did the organization become aware during the year of a significant diversion of the organization's assets? ..... 5		X
6 Did the organization have members or stockholders? ..... 6		X
7a Did the organization have members, stockholders, or other persons who had the power to elect or appoint one or more members of the governing body? ..... 7a		X
b Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or persons other than the governing body? ..... 7b		X
8 Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following:		
a The governing body? ..... 8a	X	
b Each committee with authority to act on behalf of the governing body? ..... 8b	X	
9 Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? If "Yes," provide the names and addresses on Schedule O ..... 9		X

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

	Yes	No
10a Did the organization have local chapters, branches, or affiliates? ..... 10a		X
b If "Yes," did the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with the organization's exempt purposes? ..... 10b		
11a Has the organization provided a complete copy of this Form 990 to all members of its governing body before filing the form? ..... 11a	X	
b Describe on Schedule O the process, if any, used by the organization to review this Form 990. .... 12a	X	
12a Did the organization have a written conflict of interest policy? If "No," go to line 13 ..... 12a	X	
b Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts? ..... 12b	X	
c Did the organization regularly and consistently monitor and enforce compliance with the policy? If "Yes," describe on Schedule O how this was done ..... 12c	X	
13 Did the organization have a written whistleblower policy? ..... 13	X	
14 Did the organization have a written document retention and destruction policy? ..... 14	X	
15 Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision?		
a The organization's CEO, Executive Director, or top management official ..... 15a	X	
b Other officers or key employees of the organization ..... 15b	X	
If "Yes" to line 15a or 15b, describe the process on Schedule O. See instructions.		
16a Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year? ..... 16a		X
b If "Yes," did the organization follow a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and take steps to safeguard the organization's exempt status with respect to such arrangements? ..... 16b		

**Section C. Disclosure**

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

18 Section 6104 requires an organization to make its Forms 1023 (1024 or 1024-A, if applicable), 990, and 990-T (section 501(c)(3)s only) available for public inspection. Indicate how you made these available. Check all that apply.  
☒ Own website ☐ Another's website ☒ Upon request ☐ Other (explain on Schedule O)

19 Describe on Schedule O whether (and if so, how) the organization made its governing documents, conflict of interest policy, and financial statements available to the public during the tax year.

20 State the name, address, and telephone number of the person who possesses the organization's books and records  
**LYNDY ALEXANDER - 502-452-6341**  
**2821 KLEMPNER WAY, LOUISVILLE, KY 40205**

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**Part VII Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors**

Check if Schedule O contains a response or note to any line in this Part VII ☐

**Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees**

**1a** Complete this table for all persons required to be listed. Report compensation for the calendar year ending with or within the organization's tax year.

- List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation. Enter -0- in columns (D), (E), and (F) if no compensation was paid.
- List all of the organization's **current** key employees, if any. See the instructions for definition of "key employee."
- List the organization's five **current** highest compensated employees (other than an officer, director, trustee, or key employee) who received reportable compensation (box 5 of Form W-2, box 6 of Form 1099-MISC, and/or box 1 of Form 1099-NEC) of more than \$100,000 from the organization and any related organizations.
- List all of the organization's **former** officers, key employees, and highest compensated employees who received more than \$100,000 of reportable compensation from the organization and any related organizations.
- List all of the organization's **former directors or trustees** that received, in the capacity as a former director or trustee of the organization, more than \$10,000 of reportable compensation from the organization and any related organizations.

See the instructions for the order in which to list the persons above.

☐ Check this box if neither the organization nor any related organization compensated any current officer, director, or trustee.

(A) Name and title	(B) Average hours per week (list any hours for related organizations below line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)						(D) Reportable compensation from the organization (W-2/1099-MISC/1099-NEC)	(E) Reportable compensation from related organizations (W-2/1099-MISC/1099-NEC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former			
(1) DAVID FINKE CEO	40.00			X				178,996.	0.	15,026.
(2) JOSH ABECCASSIS BOARD MEMBER	2.00	X						0.	0.	0.
(3) COREY BUCKMAN BOARD MEMBER	2.00	X						0.	0.	0.
(4) BETSY CHANDLER BOARD MEMBER	2.00	X						0.	0.	0.
(5) JOSE DONIS BOARD MEMBER	2.00	X						0.	0.	0.
(6) JIM ENSIGN BOARD MEMBER	2.00	X						0.	0.	0.
(7) MIKE FINE PRESIDENT	2.00	X		X				0.	0.	0.
(8) MICHAEL GOLD BOARD MEMBER	2.00	X						0.	0.	0.
(9) JORDAN GREEN BOARD MEMBER	2.00	X						0.	0.	0.
(10) GRACE GREENWELL BOARD MEMBER	2.00	X						0.	0.	0.
(11) AVI HAHN BOARD MEMBER	2.00	X						0.	0.	0.
(12) MELANIE HOUSE-MANSFIELD BOARD MEMBER	2.00	X						0.	0.	0.
(13) JEFF JASNOFF BOARD MEMBER	2.00	X						0.	0.	0.
(14) V. FAYE JONES BOARD MEMBER	2.00	X						0.	0.	0.
(15) MICAH JORRISCH BOARD MEMBER	2.00	X						0.	0.	0.
(16) CHAN KEMPER BOARD MEMBER	2.00	X						0.	0.	0.
(17) DAVID KOHN TREASURER	2.00	X		X				0.	0.	0.

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

(A) Name and title	(B) Average hours per week (list any hours for related organizations below line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)						(D) Reportable compensation from the organization (W-2/1099-MISC/1099-NEC)	(E) Reportable compensation from related organizations (W-2/1099-MISC/1099-NEC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former			
(18) CARLY MASON BOARD MEMBER	2.00	X						0.	0.	0.
(19) MARK ROTH VICE PRESIDENT	2.00	X		X				0.	0.	0.
(20) LINDA SHAPIRO VICE PRESIDENT	2.00	X		X				0.	0.	0.
(21) COREY SHAPIRO BOARD MEMBER	2.00	X						0.	0.	0.
(22) ROBIN STRATTON PAST PRESIDENT	2.00	X						0.	0.	0.
(23) HELENE TRAGER-KUSMAN VICE PRESIDENT	2.00	X		X				0.	0.	0.
(24) DERWIN WEBB BOARD MEMBER	2.00	X						0.	0.	0.
<b>1b Subtotal</b>								178,996.	0.	15,026.
<b>c Total from continuation sheets to Part VII, Section A</b>								0.	0.	0.
<b>d Total (add lines 1b and 1c)</b>								178,996.	0.	15,026.

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

**1**

- 3** Did the organization list any **former** officer, director, trustee, key employee, or highest compensated employee on line 1a? If "Yes," complete Schedule J for such individual
- 4** For any individual listed on line 1a, is the sum of reportable compensation and other compensation from the organization and related organizations greater than \$150,000? If "Yes," complete Schedule J for such individual
- 5** Did any person listed on line 1a receive or accrue compensation from any unrelated organization or individual for services rendered to the organization? If "Yes," complete Schedule J for such person

	Yes	No
<b>3</b>		X
<b>4</b>	X	
<b>5</b>		X

**Section B. Independent Contractors**

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

(A) Name and business address	(B) Description of services	(C) Compensation
NONE		
<b>2</b> Total number of independent contractors (including but not limited to those listed above) who received more than \$100,000 of compensation from the organization	0	

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**Part VIII Statement of Revenue**

Check if Schedule O contains a response or note to any line in this Part VIII ☐

				(A) Total revenue	(B) Related or exempt function revenue	(C) Unrelated business revenue	(D) Revenue excluded from tax under sections 512 - 514
<b>Contributions, Gifts, Grants and Other Similar Amounts</b>	1 a	Federated campaigns	1a				
	b	Membership dues	1b				
	c	Fundraising events	1c	109,588.			
	d	Related organizations	1d				
	e	Government grants (contributions)	1e	938,433.			
	f	All other contributions, gifts, grants, and similar amounts not included above	1f	1,581,987.			
	g	Noncash contributions included in lines 1a-1f	1g	\$ 20,460.			
	h	<b>Total.</b> Add lines 1a-1f		2,630,008.			
<b>Program Service Revenue</b>	2 a	CLIENT FEES	Business Code 900099	508,138.	508,138.		
	b						
	c						
	d						
	e						
	f	All other program service revenue					
	g	<b>Total.</b> Add lines 2a-2f		508,138.			
<b>Other Revenue</b>	3	Investment income (including dividends, interest, and other similar amounts)		203,038.			203,038.
	4	Income from investment of tax-exempt bond proceeds					
	5	Royalties					
	6 a	Gross rents	(i) Real (ii) Personal				
	6 b	Less: rental expenses					
	6 c	Rental income or (loss)					
	6 d	Net rental income or (loss)					
	7 a	Gross amount from sales of assets other than inventory	(i) Securities (ii) Other	761,602.			
	7 b	Less: cost or other basis and sales expenses		721,395.			
	7 c	Gain or (loss)		40,207.			40,207.
	7 d	Net gain or (loss)		40,207.			40,207.
	8 a	Gross income from fundraising events (not including \$ 109,588. of contributions reported on line 1c). See Part IV, line 18	8a	38,837.			
	8 b	Less: direct expenses	8b	50,626.			
	8 c	Net income or (loss) from fundraising events		-11,789.			-11,789.
	9 a	Gross income from gaming activities. See Part IV, line 19	9a				
9 b	Less: direct expenses	9b					
9 c	Net income or (loss) from gaming activities						
10 a	Gross sales of inventory, less returns and allowances	10a					
10 b	Less: cost of goods sold	10b					
10 c	Net income or (loss) from sales of inventory						
<b>Miscellaneous Revenue</b>	11 a	MISCELLANEOUS INCOME	Business Code 900099	9,268.	9,268.		
	b						
	c						
	d	All other revenue					
	e	<b>Total.</b> Add lines 11a-11d		9,268.			
12	<b>Total revenue.</b> See instructions		3,378,870.	517,406.	0.	231,456.	

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**Part IX Statement of Functional Expenses**

Section 501(c)(3) and 501(c)(4) organizations must complete all columns. All other organizations must complete column (A).

Check if Schedule O contains a response or note to any line in this Part IX ☐

	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
<i>Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.</i>				
1 Grants and other assistance to domestic organizations and domestic governments. See Part IV, line 21				
2 Grants and other assistance to domestic individuals. See Part IV, line 22				
3 Grants and other assistance to foreign organizations, foreign governments, and foreign individuals. See Part IV, lines 15 and 16				
4 Benefits paid to or for members				
5 Compensation of current officers, directors, trustees, and key employees	196,703.	163,264.	23,604.	9,835.
6 Compensation not included above to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)				
7 Other salaries and wages	2,083,648.	1,729,428.	250,038.	104,182.
8 Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions)	75,971.	63,056.	9,116.	3,799.
9 Other employee benefits	136,852.	113,587.	16,422.	6,843.
10 Payroll taxes	161,594.	134,123.	19,391.	8,080.
11 Fees for services (nonemployees):				
a Management				
b Legal	24,650.		24,650.	
c Accounting				
d Lobbying				
e Professional fundraising services. See Part IV, line 17	36,325.		36,325.	
f Investment management fees				
g Other. (If line 11g amount exceeds 10% of line 25, column (A), amount, list line 11g expenses on Sch O.)	314,408.	286,140.	10,591.	17,677.
12 Advertising and promotion	15,263.	1,721.	22.	13,520.
13 Office expenses	52,329.	37,665.	4,654.	10,010.
14 Information technology	98,080.	81,215.	1,664.	15,201.
15 Royalties				
16 Occupancy	87,417.	70,306.	13,112.	3,999.
17 Travel	20,127.	16,150.	1,480.	2,497.
18 Payments of travel or entertainment expenses for any federal, state, or local public officials				
19 Conferences, conventions, and meetings	16,946.	7,224.	6,521.	3,201.
20 Interest	2,500.	2,500.		
21 Payments to affiliates				
22 Depreciation, depletion, and amortization	102,847.	82,278.	15,427.	5,142.
23 Insurance	50,341.	41,280.	7,551.	1,510.
24 Other expenses. Itemize expenses not covered above. (List miscellaneous expenses on line 24e. If line 24e amount exceeds 10% of line 25, column (A), amount, list line 24e expenses on Schedule O.)				
a CLIENT SERVICES	91,596.	91,596.		
b BAD DEBT	42,720.	42,720.		
c DUES AND SUBSCRIPTIONS	23,302.	11,894.	3,668.	7,740.
d TESTING MATERIALS	16,793.	16,793.		
e All other expenses	9,703.	3,048.	6,326.	329.
25 Total functional expenses. Add lines 1 through 24e	3,660,115.	2,995,988.	450,562.	213,565.
26 Joint costs. Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation. Check here <input type="checkbox"/> if following SOP 98-2 (ASC 958-720)				

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**Part X Balance Sheet**

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

		(A) Beginning of year		(B) End of year
<b>Assets</b>	1 Cash - non-interest-bearing	499.	1	516,910.
	2 Savings and temporary cash investments	2,387,280.	2	994,387.
	3 Pledges and grants receivable, net	98,102.	3	1,211,945.
	4 Accounts receivable, net	72,140.	4	97,566.
	5 Loans and other receivables from any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons		5	
	6 Loans and other receivables from other disqualified persons (as defined under section 4958(f)(1)), and persons described in section 4958(c)(3)(B)		6	
	7 Notes and loans receivable, net	775.	7	
	8 Inventories for sale or use		8	
	9 Prepaid expenses and deferred charges	91,396.	9	87,248.
	10a Land, buildings, and equipment: cost or other basis. Complete Part VI of Schedule D	3,895,672.	10a	
	b Less: accumulated depreciation	2,291,928.	10b	
	11 Investments - publicly traded securities	1,686,015.	10c	1,603,744.
	12 Investments - other securities. See Part IV, line 11	4,032,122.	11	4,809,838.
	13 Investments - program-related. See Part IV, line 11	136,158.	12	121,110.
	14 Intangible assets		13	
	15 Other assets. See Part IV, line 11	531,021.	15	531,021.
16 <b>Total assets.</b> Add lines 1 through 15 (must equal line 33)	9,035,508.	16	9,973,769.	
<b>Liabilities</b>	17 Accounts payable and accrued expenses	1,243,810.	17	272,044.
	18 Grants payable		18	
	19 Deferred revenue		19	45,927.
	20 Tax-exempt bond liabilities		20	
	21 Escrow or custodial account liability. Complete Part IV of Schedule D		21	
	22 Loans and other payables to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons		22	
	23 Secured mortgages and notes payable to unrelated third parties		23	
	24 Unsecured notes and loans payable to unrelated third parties	125,000.	24	125,000.
	25 Other liabilities (including federal income tax, payables to related third parties, and other liabilities not included on lines 17-24). Complete Part X of Schedule D	136,158.	25	121,110.
	26 <b>Total liabilities.</b> Add lines 17 through 25	1,504,968.	26	564,081.
	<b>Net Assets or Fund Balances</b>	<b>Organizations that follow FASB ASC 958, check here <input checked="" type="checkbox"/> and complete lines 27, 28, 32, and 33.</b>		
27 Net assets without donor restrictions		4,532,529.	27	4,509,124.
28 Net assets with donor restrictions		2,998,011.	28	4,900,564.
<b>Organizations that do not follow FASB ASC 958, check here <input type="checkbox"/> and complete lines 29 through 33.</b>				
29 Capital stock or trust principal, or current funds			29	
30 Paid-in or capital surplus, or land, building, or equipment fund			30	
31 Retained earnings, endowment, accumulated income, or other funds			31	
32 <b>Total net assets or fund balances</b>		7,530,540.	32	9,409,688.
33 <b>Total liabilities and net assets/fund balances</b>	9,035,508.	33	9,973,769.	

Form 990 (2023)

**JEWISH FAMILY & CAREER SERVICES OF  
LOUISVILLE, INC**

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Form 990 (2023)

**Part XI Reconciliation of Net Assets**

Check if Schedule O contains a response or note to any line in this Part XI ☐

1	Total revenue (must equal Part VIII, column (A), line 12)	1	3,378,870.
2	Total expenses (must equal Part IX, column (A), line 25)	2	3,660,115.
3	Revenue less expenses. Subtract line 2 from line 1	3	-281,245.
4	Net assets or fund balances at beginning of year (must equal Part X, line 32, column (A))	4	7,530,540.
5	Net unrealized gains (losses) on investments	5	404,628.
6	Donated services and use of facilities	6	
7	Investment expenses	7	
8	Prior period adjustments	8	1,755,765.
9	Other changes in net assets or fund balances (explain on Schedule O)	9	0.
10	Net assets or fund balances at end of year. Combine lines 3 through 9 (must equal Part X, line 32, column (B))	10	9,409,688.

**Part XII Financial Statements and Reporting**

Check if Schedule O contains a response or note to any line in this Part XII ☒

		Yes	No
1	Accounting method used to prepare the Form 990: <input type="checkbox"/> Cash <input checked="" type="checkbox"/> Accrual <input type="checkbox"/> Other _____ If the organization changed its method of accounting from a prior year or checked "Other," explain on Schedule O.		
2a	Were the organization's financial statements compiled or reviewed by an independent accountant? If "Yes," check a box below to indicate whether the financial statements for the year were compiled or reviewed on a separate basis, consolidated basis, or both: <input type="checkbox"/> Separate basis <input type="checkbox"/> Consolidated basis <input type="checkbox"/> Both consolidated and separate basis		X
2b	Were the organization's financial statements audited by an independent accountant? If "Yes," check a box below to indicate whether the financial statements for the year were audited on a separate basis, consolidated basis, or both: <input checked="" type="checkbox"/> Separate basis <input type="checkbox"/> Consolidated basis <input type="checkbox"/> Both consolidated and separate basis	X	
2c	If "Yes" to line 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant? If the organization changed either its oversight process or selection process during the tax year, explain on Schedule O.	X	
3a	As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Uniform Guidance, 2 C.F.R. Part 200, Subpart F?	X	
3b	If "Yes," did the organization undergo the required audit or audits? If the organization did not undergo the required audit or audits, explain why on Schedule O and describe any steps taken to undergo such audits	X	

Form **990** (2023)

Department of the Treasury  
Internal Revenue Service

Complete if the organization is a section 501(c)(3) organization or a section 4947(a)(1) nonexempt charitable trust.  
Attach to Form 990 or Form 990-EZ.

Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for instructions and the latest information.

OMB No. 1545-0047

2023

**Open to Public Inspection**

Name of the organization JEWISH FAMILY & CAREER SERVICES OF LOUISVILLE, INC

Employer identification number  
61-0444704

<b>Part I</b>	<b>Reason for Public Charity Status.</b> (All organizations must complete this part.) See instructions.
---------------	---

The organization is not a private foundation because it is: (For lines 1 through 12, check only one box.)

- 1 ☐ A church, convention of churches, or association of churches described in **section 170(b)(1)(A)(i).**
- 2 ☐ A school described in **section 170(b)(1)(A)(ii).** (Attach Schedule E (Form 990).)
- 3 ☐ A hospital or a cooperative hospital service organization described in **section 170(b)(1)(A)(iii).**
- 4 ☐ A medical research organization operated in conjunction with a hospital described in **section 170(b)(1)(A)(iii).** Enter the hospital's name, city, and state: \_\_\_\_\_
- 5 ☐ An organization operated for the benefit of a college or university owned or operated by a governmental unit described in **section 170(b)(1)(A)(iv).** (Complete Part II.)
- 6 ☐ A federal, state, or local government or governmental unit described in **section 170(b)(1)(A)(v).**
- 7 ☒ An organization that normally receives a substantial part of its support from a governmental unit or from the general public described in **section 170(b)(1)(A)(vi).** (Complete Part II.)
- 8 ☐ A community trust described in **section 170(b)(1)(A)(vi).** (Complete Part II.)
- 9 ☐ An agricultural research organization described in **section 170(b)(1)(A)(ix)** operated in conjunction with a land-grant college or university or a non-land-grant college of agriculture (see instructions). Enter the name, city, and state of the college or university: \_\_\_\_\_
- 10 ☐ An organization that normally receives (1) more than 33 1/3% of its support from contributions, membership fees, and gross receipts from activities related to its exempt functions, subject to certain exceptions; and (2) no more than 33 1/3% of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30, 1975. See **section 509(a)(2).** (Complete Part III.)
- 11 ☐ An organization organized and operated exclusively to test for public safety. See **section 509(a)(4).**
- 12 ☐ An organization organized and operated exclusively for the benefit of, to perform the functions of, or to carry out the purposes of one or more publicly supported organizations described in **section 509(a)(1)** or **section 509(a)(2).** See **section 509(a)(3).** Check the box on lines 12a through 12d that describes the type of supporting organization and complete lines 12e, 12f, and 12g.
- a ☐ **Type I.** A supporting organization operated, supervised, or controlled by its supported organization(s), typically by giving the supported organization(s) the power to regularly appoint or elect a majority of the directors or trustees of the supporting organization. **You must complete Part IV, Sections A and B.**
- b ☐ **Type II.** A supporting organization supervised or controlled in connection with its supported organization(s), by having control or management of the supporting organization vested in the same persons that control or manage the supported organization(s). **You must complete Part IV, Sections A and C.**
- c ☐ **Type III functionally integrated.** A supporting organization operated in connection with, and functionally integrated with, its supported organization(s) (see instructions). **You must complete Part IV, Sections A, D, and E.**
- d ☐ **Type III non-functionally integrated.** A supporting organization operated in connection with its supported organization(s) that is not functionally integrated. The organization generally must satisfy a distribution requirement and an attentiveness requirement (see instructions). **You must complete Part IV, Sections A and D, and Part V.**
- e ☐ Check this box if the organization received a written determination from the IRS that it is a Type I, Type II, Type III functionally integrated, or Type III non-functionally integrated supporting organization.

f Enter the number of supported organizations

g Provide the following information about the supported organization(s).

<b>g</b> Provide the following information about the supported organization(s).						
(i) Name of supported organization	(ii) EIN	(iii) Type of organization (described on lines 1-10 above (see instructions))	(iv) Is the organization listed in your governing document?		(v) Amount of monetary support (see instructions)	(vi) Amount of other support (see instructions)
			Yes	No		
<b>Total</b>						

**Total**

**JEWISH FAMILY & CAREER SERVICES OF  
LOUISVILLE, INC**

Schedule A (Form 990) 2023

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**Part II Support Schedule for Organizations Described in Sections 170(b)(1)(A)(iv) and 170(b)(1)(A)(vi)**

(Complete only if you checked the box on line 5, 7, or 8 of Part I or if the organization failed to qualify under Part III. If the organization fails to qualify under the tests listed below, please complete Part III.)

**Section A. Public Support**

Calendar year (or fiscal year beginning in)	(a) 2019	(b) 2020	(c) 2021	(d) 2022	(e) 2023	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")	2581484.	2276192.	2241849.	3058851.	2630008.	12788384.
2 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
3 The value of services or facilities furnished by a governmental unit to the organization without charge						
4 <b>Total.</b> Add lines 1 through 3	2581484.	2276192.	2241849.	3058851.	2630008.	12788384.
5 The portion of total contributions by each person (other than a governmental unit or publicly supported organization) included on line 1 that exceeds 2% of the amount shown on line 11, column (f)						2943196.
6 <b>Public support.</b> Subtract line 5 from line 4.						9845188.

**Section B. Total Support**

Calendar year (or fiscal year beginning in)	(a) 2019	(b) 2020	(c) 2021	(d) 2022	(e) 2023	(f) Total
7 Amounts from line 4	2581484.	2276192.	2241849.	3058851.	2630008.	12788384.
8 Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources	125,278.	148,499.	45,064.	131,690.	203,038.	653,569.
9 Net income from unrelated business activities, whether or not the business is regularly carried on						
10 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.)		172.		5,277.	9,268.	14,717.
11 <b>Total support.</b> Add lines 7 through 10						13456670.
12 Gross receipts from related activities, etc. (see instructions)					12	2,115,795.
13 <b>First 5 years.</b> If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and <b>stop here</b>						<input type="checkbox"/>

**Section C. Computation of Public Support Percentage**

14 Public support percentage for 2023 (line 6, column (f), divided by line 11, column (f))	14	73.16	%
15 Public support percentage from 2022 Schedule A, Part II, line 14	15	93.66	%
16a <b>33 1/3% support test - 2023.</b> If the organization did not check the box on line 13, and line 14 is 33 1/3% or more, check this box and <b>stop here.</b> The organization qualifies as a publicly supported organization		<input checked="" type="checkbox"/>	
b <b>33 1/3% support test - 2022.</b> If the organization did not check a box on line 13 or 16a, and line 15 is 33 1/3% or more, check this box and <b>stop here.</b> The organization qualifies as a publicly supported organization		<input type="checkbox"/>	
17a <b>10% -facts-and-circumstances test - 2023.</b> If the organization did not check a box on line 13, 16a, or 16b, and line 14 is 10% or more, and if the organization meets the facts-and-circumstances test, check this box and <b>stop here.</b> Explain in Part VI how the organization meets the facts-and-circumstances test. The organization qualifies as a publicly supported organization		<input type="checkbox"/>	
b <b>10% -facts-and-circumstances test - 2022.</b> If the organization did not check a box on line 13, 16a, 16b, or 17a, and line 15 is 10% or more, and if the organization meets the facts-and-circumstances test, check this box and <b>stop here.</b> Explain in Part VI how the organization meets the facts-and-circumstances test. The organization qualifies as a publicly supported organization		<input type="checkbox"/>	
18 <b>Private foundation.</b> If the organization did not check a box on line 13, 16a, 16b, 17a, or 17b, check this box and see instructions		<input type="checkbox"/>	

Schedule A (Form 990) 2023

**JEWISH FAMILY & CAREER SERVICES OF  
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Schedule A (Form 990) 2023

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**Part III Support Schedule for Organizations Described in Section 509(a)(2)**

(Complete only if you checked the box on line 10 of Part I or if the organization failed to qualify under Part II. If the organization fails to qualify under the tests listed below, please complete Part II.)

**Section A. Public Support**

Calendar year (or fiscal year beginning in)	(a) 2019	(b) 2020	(c) 2021	(d) 2022	(e) 2023	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")						
2 Gross receipts from admissions, merchandise sold or services performed, or facilities furnished in any activity that is related to the organization's tax-exempt purpose						
3 Gross receipts from activities that are not an unrelated trade or business under section 513						
4 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
5 The value of services or facilities furnished by a governmental unit to the organization without charge						
6 Total. Add lines 1 through 5						
7a Amounts included on lines 1, 2, and 3 received from disqualified persons						
b Amounts included on lines 2 and 3 received from other than disqualified persons that exceed the greater of \$5,000 or 1% of the amount on line 13 for the year						
c Add lines 7a and 7b						
8 Public support. (Subtract line 7c from line 6.)						

**Section B. Total Support**

Calendar year (or fiscal year beginning in)	(a) 2019	(b) 2020	(c) 2021	(d) 2022	(e) 2023	(f) Total
9 Amounts from line 6						
10a Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources						
b Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975						
c Add lines 10a and 10b						
11 Net income from unrelated business activities not included on line 10b, whether or not the business is regularly carried on						
12 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.)						
13 Total support. (Add lines 9, 10c, 11, and 12.)						

14 **First 5 years.** If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and **stop here** ☐

**Section C. Computation of Public Support Percentage**

15 Public support percentage for 2023 (line 8, column (f), divided by line 13, column (f))	15	%
16 Public support percentage from 2022 Schedule A, Part III, line 15	16	%

**Section D. Computation of Investment Income Percentage**

17 Investment income percentage for 2023 (line 10c, column (f), divided by line 13, column (f))	17	%
18 Investment income percentage from 2022 Schedule A, Part III, line 17	18	%

19a **33 1/3% support tests - 2023.** If the organization did not check the box on line 14, and line 15 is more than 33 1/3%, and line 17 is not more than 33 1/3%, check this box and **stop here**. The organization qualifies as a publicly supported organization ☐

b **33 1/3% support tests - 2022.** If the organization did not check a box on line 14 or line 19a, and line 16 is more than 33 1/3%, and line 18 is not more than 33 1/3%, check this box and **stop here**. The organization qualifies as a publicly supported organization ☐

20 **Private foundation.** If the organization did not check a box on line 14, 19a, or 19b, check this box and see instructions ☐

**JEWISH FAMILY & CAREER SERVICES OF  
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Schedule A (Form 990) 2023

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**Part IV Supporting Organizations**

(Complete only if you checked a box on line 12 of Part I. If you checked box 12a, Part I, complete Sections A and B. If you checked box 12b, Part I, complete Sections A and C. If you checked box 12c, Part I, complete Sections A, D, and E. If you checked box 12d, Part I, complete Sections A and D, and complete Part V.)

**Section A. All Supporting Organizations**

- 1 Are all of the organization's supported organizations listed by name in the organization's governing documents? If "No," describe in **Part VI** how the supported organizations are designated. If designated by class or purpose, describe the designation. If historic and continuing relationship, explain.
- 2 Did the organization have any supported organization that does not have an IRS determination of status under section 509(a)(1) or (2)? If "Yes," explain in **Part VI** how the organization determined that the supported organization was described in section 509(a)(1) or (2).
- 3a Did the organization have a supported organization described in section 501(c)(4), (5), or (6)? If "Yes," answer lines 3b and 3c below.
  - b Did the organization confirm that each supported organization qualified under section 501(c)(4), (5), or (6) and satisfied the public support tests under section 509(a)(2)? If "Yes," describe in **Part VI** when and how the organization made the determination.
  - c Did the organization ensure that all support to such organizations was used exclusively for section 170(c)(2)(B) purposes? If "Yes," explain in **Part VI** what controls the organization put in place to ensure such use.
- 4a Was any supported organization not organized in the United States ("foreign supported organization")? If "Yes," and if you checked box 12a or 12b in Part I, answer lines 4b and 4c below.
  - b Did the organization have ultimate control and discretion in deciding whether to make grants to the foreign supported organization? If "Yes," describe in **Part VI** how the organization had such control and discretion despite being controlled or supervised by or in connection with its supported organizations.
  - c Did the organization support any foreign supported organization that does not have an IRS determination under sections 501(c)(3) and 509(a)(1) or (2)? If "Yes," explain in **Part VI** what controls the organization used to ensure that all support to the foreign supported organization was used exclusively for section 170(c)(2)(B) purposes.
- 5a Did the organization add, substitute, or remove any supported organizations during the tax year? If "Yes," answer lines 5b and 5c below (if applicable). Also, provide detail in **Part VI**, including (i) the names and EIN numbers of the supported organizations added, substituted, or removed; (ii) the reasons for each such action; (iii) the authority under the organization's organizing document authorizing such action; and (iv) how the action was accomplished (such as by amendment to the organizing document).
- b **Type I or Type II only.** Was any added or substituted supported organization part of a class already designated in the organization's organizing document?
- c **Substitutions only.** Was the substitution the result of an event beyond the organization's control?
- 6 Did the organization provide support (whether in the form of grants or the provision of services or facilities) to anyone other than (i) its supported organizations, (ii) individuals that are part of the charitable class benefited by one or more of its supported organizations, or (iii) other supporting organizations that also support or benefit one or more of the filing organization's supported organizations? If "Yes," provide detail in **Part VI**.
- 7 Did the organization provide a grant, loan, compensation, or other similar payment to a substantial contributor (as defined in section 4958(c)(3)(C)), a family member of a substantial contributor, or a 35% controlled entity with regard to a substantial contributor? If "Yes," complete Part I of Schedule L (Form 990).
- 8 Did the organization make a loan to a disqualified person (as defined in section 4958) not described on line 7? If "Yes," complete Part I of Schedule L (Form 990).
- 9a Was the organization controlled directly or indirectly at any time during the tax year by one or more disqualified persons, as defined in section 4946 (other than foundation managers and organizations described in section 509(a)(1) or (2))? If "Yes," provide detail in **Part VI**.
  - b Did one or more disqualified persons (as defined on line 9a) hold a controlling interest in any entity in which the supporting organization had an interest? If "Yes," provide detail in **Part VI**.
  - c Did a disqualified person (as defined on line 9a) have an ownership interest in, or derive any personal benefit from, assets in which the supporting organization also had an interest? If "Yes," provide detail in **Part VI**.
- 10a Was the organization subject to the excess business holdings rules of section 4943 because of section 4943(f) (regarding certain Type II supporting organizations, and all Type III non-functionally integrated supporting organizations)? If "Yes," answer line 10b below.
  - b Did the organization have any excess business holdings in the tax year? (Use Schedule C, Form 4720, to determine whether the organization had excess business holdings.)

	Yes	No
1		
2		
3a		
3b		
3c		
4a		
4b		
4c		
5a		
5b		
5c		
6		
7		
8		
9a		
9b		
9c		
10a		
10b		



**JEWISH FAMILY & CAREER SERVICES OF  
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**Part IV Supporting Organizations** (continued)

- 11** Has the organization accepted a gift or contribution from any of the following persons?
- a** A person who directly or indirectly controls, either alone or together with persons described on lines 11b and 11c below, the governing body of a supported organization?
- b** A family member of a person described on line 11a above?
- c** A 35% controlled entity of a person described on line 11a or 11b above? If "Yes" to line 11a, 11b, or 11c, provide detail in **Part VI**.

	Yes	No
<b>11a</b>		
<b>11b</b>		
<b>11c</b>		

**Section B. Type I Supporting Organizations**

- 1** Did the governing body, members of the governing body, officers acting in their official capacity, or membership of one or more supported organizations have the power to regularly appoint or elect at least a majority of the organization's officers, directors, or trustees at all times during the tax year? If "No," describe in **Part VI** how the supported organization(s) effectively operated, supervised, or controlled the organization's activities. If the organization had more than one supported organization, describe how the powers to appoint and/or remove officers, directors, or trustees were allocated among the supported organizations and what conditions or restrictions, if any, applied to such powers during the tax year.
- 2** Did the organization operate for the benefit of any supported organization other than the supported organization(s) that operated, supervised, or controlled the supporting organization? If "Yes," explain in **Part VI** how providing such benefit carried out the purposes of the supported organization(s) that operated, supervised, or controlled the supporting organization.

	Yes	No
<b>1</b>		
<b>2</b>		

**Section C. Type II Supporting Organizations**

- 1** Were a majority of the organization's directors or trustees during the tax year also a majority of the directors or trustees of each of the organization's supported organization(s)? If "No," describe in **Part VI** how control or management of the supporting organization was vested in the same persons that controlled or managed the supported organization(s).

	Yes	No
<b>1</b>		

**Section D. All Type III Supporting Organizations**

- 1** Did the organization provide to each of its supported organizations, by the last day of the fifth month of the organization's tax year, (i) a written notice describing the type and amount of support provided during the prior tax year, (ii) a copy of the Form 990 that was most recently filed as of the date of notification, and (iii) copies of the organization's governing documents in effect on the date of notification, to the extent not previously provided?
- 2** Were any of the organization's officers, directors, or trustees either (i) appointed or elected by the supported organization(s) or (ii) serving on the governing body of a supported organization? If "No," explain in **Part VI** how the organization maintained a close and continuous working relationship with the supported organization(s).
- 3** By reason of the relationship described on line 2, above, did the organization's supported organizations have a significant voice in the organization's investment policies and in directing the use of the organization's income or assets at all times during the tax year? If "Yes," describe in **Part VI** the role the organization's supported organizations played in this regard.

	Yes	No
<b>1</b>		
<b>2</b>		
<b>3</b>		

**Section E. Type III Functionally Integrated Supporting Organizations**

- 1** Check the box next to the method that the organization used to satisfy the Integral Part Test during the year (see instructions).
- a** ☐ The organization satisfied the Activities Test. Complete line 2 below.
- b** ☐ The organization is the parent of each of its supported organizations. Complete line 3 below.
- c** ☐ The organization supported a governmental entity. Describe in **Part VI** how you supported a governmental entity (see instructions).

- 2** Activities Test. Answer lines 2a and 2b below.
- a** Did substantially all of the organization's activities during the tax year directly further the exempt purposes of the supported organization(s) to which the organization was responsive? If "Yes," then in **Part VI** identify those supported organizations and explain how these activities directly furthered their exempt purposes, how the organization was responsive to those supported organizations, and how the organization determined that these activities constituted substantially all of its activities.
- b** Did the activities described on line 2a, above, constitute activities that, but for the organization's involvement, one or more of the organization's supported organization(s) would have been engaged in? If "Yes," explain in **Part VI** the reasons for the organization's position that its supported organization(s) would have engaged in these activities but for the organization's involvement.
- 3** Parent of Supported Organizations. Answer lines 3a and 3b below.
- a** Did the organization have the power to regularly appoint or elect a majority of the officers, directors, or trustees of each of the supported organizations? If "Yes" or "No" provide details in **Part VI**.
- b** Did the organization exercise a substantial degree of direction over the policies, programs, and activities of each of its supported organizations? If "Yes," describe in **Part VI** the role played by the organization in this regard.

	Yes	No
<b>2a</b>		
<b>2b</b>		
<b>3a</b>		
<b>3b</b>		

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**Part V Type III Non-Functionally Integrated 509(a)(3) Supporting Organizations**

- 1 ☐ Check here if the organization satisfied the Integral Part Test as a qualifying trust on Nov. 20, 1970 ( *explain in Part VI*). See instructions.  
All other Type III non-functionally integrated supporting organizations must complete Sections A through E.

Section A - Adjusted Net Income		(A) Prior Year	(B) Current Year (optional)
1	Net short-term capital gain	1	
2	Recoveries of prior-year distributions	2	
3	Other gross income (see instructions)	3	
4	Add lines 1 through 3.	4	
5	Depreciation and depletion	5	
6	Portion of operating expenses paid or incurred for production or collection of gross income or for management, conservation, or maintenance of property held for production of income (see instructions)	6	
7	Other expenses (see instructions)	7	
8	<b>Adjusted Net Income</b> (subtract lines 5, 6, and 7 from line 4)	8	

Section B - Minimum Asset Amount		(A) Prior Year	(B) Current Year (optional)
1	Aggregate fair market value of all non-exempt-use assets (see instructions for short tax year or assets held for part of year):		
a	Average monthly value of securities	1a	
b	Average monthly cash balances	1b	
c	Fair market value of other non-exempt-use assets	1c	
d	<b>Total</b> (add lines 1a, 1b, and 1c)	1d	
e	Discount claimed for blockage or other factors ( <i>explain in detail in Part VI</i> ):		
2	Acquisition indebtedness applicable to non-exempt-use assets	2	
3	Subtract line 2 from line 1d.	3	
4	Cash deemed held for exempt use. Enter 0.015 of line 3 (for greater amount, see instructions).	4	
5	Net value of non-exempt-use assets (subtract line 4 from line 3)	5	
6	Multiply line 5 by 0.035.	6	
7	Recoveries of prior-year distributions	7	
8	<b>Minimum Asset Amount</b> (add line 7 to line 6)	8	

Section C - Distributable Amount		Current Year
1	Adjusted net income for prior year (from Section A, line 8, column A)	
2	Enter 0.85 of line 1.	
3	Minimum asset amount for prior year (from Section B, line 8, column A)	
4	Enter greater of line 2 or line 3.	
5	Income tax imposed in prior year	
6	<b>Distributable Amount.</b> Subtract line 5 from line 4, unless subject to emergency temporary reduction (see instructions).	
7	<input type="checkbox"/> Check here if the current year is the organization's first as a non-functionally integrated Type III supporting organization (see instructions).	

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**Part V Type III Non-Functionally Integrated 509(a)(3) Supporting Organizations** (continued)

Section D - Distributions		Current Year
1	Amounts paid to supported organizations to accomplish exempt purposes	1
2	Amounts paid to perform activity that directly furthers exempt purposes of supported organizations, in excess of income from activity	2
3	Administrative expenses paid to accomplish exempt purposes of supported organizations	3
4	Amounts paid to acquire exempt-use assets	4
5	Qualified set-aside amounts (prior IRS approval required - <i>provide details in Part VI</i> )	5
6	Other distributions ( <i>describe in Part VI</i> ). See instructions.	6
7	<b>Total annual distributions.</b> Add lines 1 through 6.	7
8	Distributions to attentive supported organizations to which the organization is responsive ( <i>provide details in Part VI</i> ). See instructions.	8
9	Distributable amount for 2023 from Section C, line 6	9
10	Line 8 amount divided by line 9 amount	10

Section E - Distribution Allocations (see instructions)	(i) Excess Distributions	(ii) Underdistributions Pre-2023	(iii) Distributable Amount for 2023
1 Distributable amount for 2023 from Section C, line 6			
2 Underdistributions, if any, for years prior to 2023 (reasonable cause required - <i>explain in Part VI</i> ). See instructions.			
3 Excess distributions carryover, if any, to 2023			
a From 2018			
b From 2019			
c From 2020			
d From 2021			
e From 2022			
f <b>Total</b> of lines 3a through 3e			
g Applied to underdistributions of prior years			
h Applied to 2023 distributable amount			
i Carryover from 2018 not applied (see instructions)			
j Remainder. Subtract lines 3g, 3h, and 3i from line 3f.			
4 Distributions for 2023 from Section D, line 7: \$			
a Applied to underdistributions of prior years			
b Applied to 2023 distributable amount			
c Remainder. Subtract lines 4a and 4b from line 4.			
5 Remaining underdistributions for years prior to 2023, if any. Subtract lines 3g and 4a from line 2. For result greater than zero, <i>explain in Part VI</i> . See instructions.			
6 Remaining underdistributions for 2023. Subtract lines 3h and 4b from line 1. For result greater than zero, <i>explain in Part VI</i> . See instructions.			
7 <b>Excess distributions carryover to 2024.</b> Add lines 3j and 4c.			
8 Breakdown of line 7:			
a Excess from 2019			
b Excess from 2020			
c Excess from 2021			
d Excess from 2022			
e Excess from 2023			

Schedule A (Form 990) 2023

JEWISH FAMILY & CAREER SERVICES OF  
LOUISVILLE, INC

61-0444704 Page 8

Schedule A (Form 990) 2023

**Part VI**

**Supplemental Information.** Provide the explanations required by Part II, line 10; Part II, line 17a or 17b; Part III, line 12; Part IV, Section A, lines 1, 2, 3b, 3c, 4b, 4c, 5a, 6, 9a, 9b, 9c, 11a, 11b, and 11c; Part IV, Section B, lines 1 and 2; Part IV, Section C, line 1; Part IV, Section D, lines 2 and 3; Part IV, Section E, lines 1c, 2a, 2b, 3a, and 3b; Part V, line 1; Part V, Section B, line 1e; Part V, Section D, lines 5, 6, and 8; and Part V, Section E, lines 2, 5, and 6. Also complete this part for any additional information.  
(See instructions.)

**Schedule B**  
(Form 990)

Department of the Treasury  
Internal Revenue Service

**Schedule of Contributors**

Attach to Form 990, 990-EZ, or 990-PF.  
Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for the latest information.

OMB No. 1545-0047

**2023**

Name of the organization

**JEWISH FAMILY & CAREER SERVICES OF  
LOUISVILLE, INC**

Employer identification number

**61-0444704**

Organization type (check one):

Filers of:

Section:

Form 990 or 990-EZ

☒ 501(c)( 3 ) (enter number) organization

☐ 4947(a)(1) nonexempt charitable trust **not** treated as a private foundation

☐ 527 political organization

Form 990-PF

☐ 501(c)(3) exempt private foundation

☐ 4947(a)(1) nonexempt charitable trust treated as a private foundation

☐ 501(c)(3) taxable private foundation

Check if your organization is covered by the **General Rule** or a **Special Rule**.

**Note:** Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions.

**General Rule**

☐ For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, contributions totaling \$5,000 or more (in money or property) from any one contributor. Complete Parts I and II. See instructions for determining a contributor's total contributions.

**Special Rules**

☒ For an organization described in section 501(c)(3) filing Form 990 or 990-EZ that met the 33 1/3% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), that checked Schedule A (Form 990), Part II, line 13, 16a, or 16b, and that received from any one contributor, during the year, total contributions of the greater of (1) \$5,000; or (2) 2% of the amount on (i) Form 990, Part VIII, line 1h; or (ii) Form 990-EZ, line 1. Complete Parts I and II.

☐ For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than \$1,000 *exclusively* for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals. Complete Parts I (entering "N/A" in column (b) instead of the contributor name and address), II, and III.

☐ For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions *exclusively* for religious, charitable, etc., purposes, but no such contributions totaled more than \$1,000. If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc., purpose. Don't complete any of the parts unless the **General Rule** applies to this organization because it received *nonexclusively* religious, charitable, etc., contributions totaling \$5,000 or more during the year ..... \$ \_\_\_\_\_

**Caution:** An organization that isn't covered by the General Rule and/or the Special Rules doesn't file Schedule B (Form 990), but it **must** answer "No" on Part IV, line 2, of its Form 990; or check the box on line H of its Form 990-EZ or on its Form 990-PF, Part I, line 2, to certify that it doesn't meet the filing requirements of Schedule B (Form 990).

For Paperwork Reduction Act Notice, see the instructions for Form 990, 990-EZ, or 990-PF.

Schedule B (Form 990) (2023)

Name of organization

JEWISH FAMILY & CAREER SERVICES OF  
LOUISVILLE, INC

Employer identification number

61-0444704

**Part I Contributors** (see instructions). Use duplicate copies of Part I if additional space is needed.

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
1		\$ 175,000.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
2		\$ 378,595.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
3		\$ 368,319.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
4		\$ 320,000.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
5		\$ 250,000.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
6		\$ 93,159.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)

Name of organization

JEWISH FAMILY & CAREER SERVICES OF  
LOUISVILLE, INC

Employer identification number

61-0444704

**Part I Contributors** (see instructions). Use duplicate copies of Part I if additional space is needed.

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
7		\$ 245,595.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
8		\$ 155,981.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)

Name of organization

JEWISH FAMILY & CAREER SERVICES OF  
LOUISVILLE, INC

Employer identification number

61-0444704

**Part II Noncash Property** (see instructions). Use duplicate copies of Part II if additional space is needed.

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	



Name of organization

JEWISH FAMILY & CAREER SERVICES OF  
LOUISVILLE, INC

Employer identification number

61-0444704

**Part III**

Exclusively religious, charitable, etc., contributions to organizations described in section 501(c)(7), (8), or (10) that total more than \$1,000 for the year from any one contributor. Complete columns (a) through (e) and the following line entry. For organizations completing Part III, enter the total of exclusively religious, charitable, etc., contributions of \$1,000 or less for the year. (Enter this info. once.) \$ \_\_\_\_\_

Use duplicate copies of Part III if additional space is needed.

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
	(e) Transfer of gift		
	Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee
	(e) Transfer of gift		
	Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee
	(e) Transfer of gift		
	Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee
	(e) Transfer of gift		
	Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee
	(e) Transfer of gift		
	Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee

**SCHEDULE D**  
(Form 990)

Department of the Treasury  
Internal Revenue Service

**Supplemental Financial Statements**

Complete if the organization answered "Yes" on Form 990,  
Part IV, line 6, 7, 8, 9, 10, 11a, 11b, 11c, 11d, 11e, 11f, 12a, or 12b.

Attach to Form 990.

Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for instructions and the latest information.

OMB No. 1545-0047

**2023**

Open to Public  
Inspection

Name of the organization **JEWISH FAMILY & CAREER SERVICES OF  
LOUISVILLE, INC**

Employer identification number  
**61-0444704**

**Part I Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts.** Complete if the organization answered "Yes" on Form 990, Part IV, line 6.

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

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

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

☐ Preservation of land for public use (for example, recreation or education) ☐ Preservation of a historically important land area

☐ Protection of natural habitat ☐ Preservation of a certified historic structure

☐ Preservation of open space

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

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

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

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

5 Does the organization have a written policy regarding the periodic monitoring, inspection, handling of violations, and enforcement of the conservation easements it holds? ☐ Yes ☐ No

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

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

8 Does each conservation easement reported on line 2d above satisfy the requirements of section 170(h)(4)(B)(i) and section 170(h)(4)(B)(ii)? ☐ Yes ☐ No

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

**Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets.**

Complete if the organization answered "Yes" on Form 990, Part IV, line 8.

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

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

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

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

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

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

b Assets included in Form 990, Part X \$

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

Schedule D (Form 990) 2023

Schedule D (Form 990) 2023 **LOUISVILLE, INC.**

**Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets** (continued)

- 3 Using the organization's acquisition, accession, and other records, check any of the following that make significant use of its collection items (check all that apply).
- a ☐ Public exhibition
- b ☐ Scholarly research
- c ☐ Preservation for future generations
- d ☐ Loan or exchange program
- e ☐ Other \_\_\_\_\_
- 4 Provide a description of the organization's collections and explain how they further the organization's exempt purpose in Part XIII.
- 5 During the year, did the organization solicit or receive donations of art, historical treasures, or other similar assets to be sold to raise funds rather than to be maintained as part of the organization's collection? ☐ Yes ☐ No

**Part IV Escrow and Custodial Arrangements** Complete if the organization answered "Yes" on Form 990, Part IV, line 9, or reported an amount on Form 990, Part X, line 21.

- 1a** Is the organization an agent, trustee, custodian, or other intermediary for contributions or other assets not included on Form 990, Part X? ☐ Yes ☐ No

- b** If "Yes," explain the arrangement in Part XIII and complete the following table:

	Amount
1c	
1d	
1e	
1f	

- 2a Did the organization include an amount on Form 990, Part X, line 21, for escrow or custodial account liability? ☐ Yes ☐ No
- b If "Yes," explain the arrangement in Part XIII. Check here if the explanation has been provided in Part XIII ☐

<b>Part V</b>	<b>Endowment Funds</b> Complete if the organization answered "Yes" on Form 990, Part IV, line 10.
---------------	---

	(a) Current year	(b) Prior year	(c) Two years back	(d) Three years back	(e) Four years back
<b>1a</b> Beginning of year balance .....	2,707,821.	2,134,961.	2,384,219.	2,094,509.	2,061,677.
<b>b</b> Contributions .....	2,096,308.				
<b>c</b> Net investment earnings, gains, and losses .....	162,357.	661,523.	-194,502.	446,583.	209,718.
<b>d</b> Grants or scholarships .....					
<b>e</b> Other expenditures for facilities and programs .....	156,648.	88,663.	54,756.	156,873.	176,886.
<b>f</b> Administrative expenses .....					
<b>g</b> End of year balance .....	4,809,838.	2,707,821.	2,134,961.	2,384,219.	2,094,509.

- 2 Provide the estimated percentage of the current year end balance (line 1g, column (a)) held as:

- |   |                                     |         |   |
|---|-------------------------------------|---------|---|
| a | Board designated or quasi-endowment | 40.1330 | % |
| b | Permanent endowment                 | 20.7170 | % |
| c | Term endowment                      | 39.1500 | % |

The percentages on lines 2a, 2b, and 2c should equal 100%.

- 3a** Are there endowment funds not in the possession of the organization that are held and administered for the organization by:

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

- (i) Unrelated organizations? .....
- (ii) Related organizations? .....

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

- 4 Describe in Part XIII the intended uses of the organization's endowment funds.

<b>Part VI</b>	<b>Land, Buildings, and Equipment</b>
----------------	---------------------------------------

Complete if the organization answered "Yes" on Form 990, Part IV, line 11a. See Form 990, Part X, line 10.

Complete if the organization answered "Yes" on Form 990, Part VII, line 14a, column (b) or (c).				
Description of property	(a) Cost or other basis (investment)	(b) Cost or other basis (other)	(c) Accumulated depreciation	(d) Book value
<b>1a</b> Land .....		543,470.		543,470.
<b>b</b> Buildings .....		2,806,125.	1,851,966.	954,159.
<b>c</b> Leasehold improvements .....		129,042.	124,784.	4,258.
<b>d</b> Equipment .....		83,263.	60,291.	22,972.
<b>e</b> Other .....		333,772.	254,887.	78,885.
<b>Total</b> .....				1,603,744.

Schedule D (Form 990) 2023

**JEWISH FAMILY & CAREER SERVICES OF  
LOUISVILLE, INC**

Schedule D (Form 990) 2023

61-0444704 Page 3

**Part VII Investments - Other Securities**

Complete if the organization answered "Yes" on Form 990, Part IV, line 11b. See Form 990, Part X, line 12.

(a) Description of security or category (including name of security)	(b) Book value	(c) Method of valuation: Cost or end-of-year market value
(1) Financial derivatives		
(2) Closely held equity interests		
(3) Other		
(A)		
(B)		
(C)		
(D)		
(E)		
(F)		
(G)		
(H)		
<b>Total.</b> (Col. (b) must equal Form 990, Part X, line 12, col. (B))		

**Part VIII Investments - Program Related**

Complete if the organization answered "Yes" on Form 990, Part IV, line 11c. See Form 990, Part X, line 13.

(a) Description of investment	(b) Book value	(c) Method of valuation: Cost or end-of-year market value
(1)		
(2)		
(3)		
(4)		
(5)		
(6)		
(7)		
(8)		
(9)		
<b>Total.</b> (Col. (b) must equal Form 990, Part X, line 13, col. (B))		

**Part IX Other Assets**

Complete if the organization answered "Yes" on Form 990, Part IV, line 11d. See Form 990, Part X, line 15.

(a) Description	(b) Book value
(1) <b>EMPLOYEE RETENTION CREDIT RECEIVABLE</b>	531,021.
(2)	
(3)	
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	531,021.

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

**Part X Other Liabilities**

Complete if the organization answered "Yes" on Form 990, Part IV, line 11e or 11f. See Form 990, Part X, line 25.

1. (a) Description of liability	(b) Book value
(1) Federal income taxes	
(2) <b>DEFERRED COMPENSATION PLAN</b>	
(3) <b>LIABILITY</b>	121,110.
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	121,110.

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

2. Liability for uncertain tax positions. In Part XIII, provide the text of the footnote to the organization's financial statements that reports the organization's liability for uncertain tax positions under FASB ASC 740. Check here if the text of the footnote has been provided in Part XIII ... ☒

Schedule D (Form 990) 2023

JEWISH FAMILY & CAREER SERVICES OF  
LOUISVILLE, INC

61-0444704 Page 4

Schedule D (Form 990) 2023

**Part XI Reconciliation of Revenue per Audited Financial Statements With Revenue per Return**

Complete if the organization answered "Yes" on Form 990, Part IV, line 12a.

1	Total revenue, gains, and other support per audited financial statements		1	3,758,962.
2	Amounts included on line 1 but not on Form 990, Part VIII, line 12:			
a	Net unrealized gains (losses) on investments	2a 404,628.		
b	Donated services and use of facilities	2b		
c	Recoveries of prior year grants	2c		
d	Other (Describe in Part XIII.)	2d		
e	Add lines 2a through 2d		2e	404,628.
3	Subtract line 2e from line 1		3	3,354,334.
4	Amounts included on Form 990, Part VIII, line 12, but not on line 1:			
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a 36,325.		
b	Other (Describe in Part XIII.)	4b -11,789.		
c	Add lines 4a and 4b		4c	24,536.
5	Total revenue. Add lines 3 and 4c. (This must equal Form 990, Part I, line 12.)		5	3,378,870.

**Part XII Reconciliation of Expenses per Audited Financial Statements With Expenses per Return**

Complete if the organization answered "Yes" on Form 990, Part IV, line 12a.

1	Total expenses and losses per audited financial statements		1	3,635,579.
2	Amounts included on line 1 but not on Form 990, Part IX, line 25:			
a	Donated services and use of facilities	2a		
b	Prior year adjustments	2b		
c	Other losses	2c		
d	Other (Describe in Part XIII.)	2d		
e	Add lines 2a through 2d		2e	0.
3	Subtract line 2e from line 1		3	3,635,579.
4	Amounts included on Form 990, Part IX, line 25, but not on line 1:			
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a 36,325.		
b	Other (Describe in Part XIII.)	4b -11,789.		
c	Add lines 4a and 4b		4c	24,536.
5	Total expenses. Add lines 3 and 4c. (This must equal Form 990, Part I, line 18.)		5	3,660,115.

**Part XIII Supplemental Information**

Provide the descriptions required for Part II, lines 3, 5, and 9; Part III, lines 1a and 4; Part IV, lines 1b and 2b; Part V, line 4; Part X, line 2; Part XI, lines 2d and 4b; and Part XII, lines 2d and 4b. Also complete this part to provide any additional information.

**PART V, LINE 4:**

THE ORGANIZATION'S ENDOWMENT FUNDS SUPPORT THE ORGANIZATION'S PROGRAMS AND MISSION TO EXPAND POSSIBILITIES FOR EACH PERSON AND EVERY FAMILY TO MEET LIFE'S CHALLENGES WITH CONFIDENCE.

FOR THE YEAR ENDED JUNE 30, 2024, LINE 1B "CONTRIBUTIONS" INCLUDES A RESTATEMENT FOR CERTAIN ASSETS DESIGNATED BY THE BOARD OF DIRECTORS THAT ARE CONSIDERED A PART OF THE ENDOWMENT DUE TO FURTHER ANALYSIS OF THESE FUNDS.

**PART X, LINE 2:**

THE ORGANIZATION QUALIFIES AS A TAX-EXEMPT ORGANIZATION UNDER SECTION

**Part XIII** Supplemental Information (continued)

501(C)(3) OF THE INTERNAL REVENUE CODE ("IRC"); THEREFORE, NO PROVISION FOR FEDERAL OR STATE INCOME TAXES HAS BEEN MADE. THE ORGANIZATION FILES AN INFORMATIONAL RETURN AS REQUIRED BY FEDERAL AND STATE REGULATIONS. ALTHOUGH THE ORGANIZATION IS EXEMPT FROM INCOME TAXES, ANY INCOME GENERATED FROM ACTIVITIES UNRELATED TO ITS EXEMPT PURPOSE IS SUBJECT TO TAX UNDER IRC SECTION 511. THERE WAS NO UNRELATED BUSINESS INCOME FOR THE YEAR ENDED JUNE 30, 2024.

AS OF JUNE 30, 2024, THE ORGANIZATION DID NOT HAVE ANY ACCRUED INTEREST OR PENALTIES RELATED TO INCOME TAX LIABILITIES, AND NO INTEREST OR PENALTIES HAVE BEEN CHARGED TO OPERATIONS FOR THE YEARS THEN ENDED.

## PART XI, LINE 4B - OTHER ADJUSTMENTS:

SPECIAL EVENT EXPENSES -11,789.

## PART XII, LINE 4B - OTHER ADJUSTMENTS:

SPECIAL EVENTS EXPENSES -11,789.

Department of the Treasury  
Internal Revenue Service

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

**Attach to Form 990 or Form 990-EZ.**

Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for instructions and the latest information.

OMB No. 1545-0047

# 2023

**Open to Public Inspection**

Employer identification number  
61-0444704

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

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

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

- 2 a** Did the organization have a written or oral agreement with any individual (including officers, directors, trustees, or key employees listed in Form 990, Part VII) or entity in connection with professional fundraising services?

☐ Yes☐ **No**

- b** If "Yes," list the 10 highest paid individuals or entities (fundraisers) pursuant to agreements under which the fundraiser is to be compensated at least \$5,000 by the organization.

[illegible]**Total**

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

**For Paperwork Reduction Act Notice, see the Instructions for Form 990 or 990-EZ.**

Schedule G (Form 990) 2023

**JEWISH FAMILY & CAREER SERVICES OF  
LOUISVILLE, INC**

Schedule G (Form 990) 2023

61-0444704 Page 2

**Part II Fundraising Events.** Complete if the organization answered "Yes" on Form 990, Part IV, line 18, or reported more than \$15,000 of fundraising event contributions and gross income on Form 990-EZ, lines 1 and 6b. List events with gross receipts greater than \$5,000.

		(a) Event #1	(b) Event #2	(c) Other events	(d) Total events (add col. (a) through col. (c))
		MOSAIC (event type)	GOLF (event type)	NONE (total number)	
Revenue	1 Gross receipts .....	108,648.	34,777.		143,425.
	2 Less: Contributions .....	73,828.	30,760.		104,588.
	3 Gross income (line 1 minus line 2) .....	34,820.	4,017.		38,837.
Direct Expenses	4 Cash prizes .....				
	5 Noncash prizes .....		636.		636.
	6 Rent/facility costs .....		3,174.		3,174.
	7 Food and beverages .....	33,820.	843.		34,663.
	8 Entertainment .....	1,000.			1,000.
	9 Other direct expenses .....	9,550.	1,603.		11,153.
	10 Direct expense summary. Add lines 4 through 9 in column (d) .....				50,626.
	11 Net income summary. Subtract line 10 from line 3, column (d) .....				-11,789.

**Part III Gaming.** Complete if the organization answered "Yes" on Form 990, Part IV, line 19, or reported more than \$15,000 on Form 990-EZ, line 6a.

		(a) Bingo	(b) Pull tabs/instant bingo/progressive bingo	(c) Other gaming	(d) Total gaming (add col. (a) through col. (c))
Revenue	1 Gross revenue .....				
	2 Cash prizes .....				
Direct Expenses	3 Noncash prizes .....				
	4 Rent/facility costs .....				
	5 Other direct expenses .....				
	6 Volunteer labor .....	<input type="checkbox"/> Yes _____ % <input type="checkbox"/> No	<input type="checkbox"/> Yes _____ % <input type="checkbox"/> No	<input type="checkbox"/> Yes _____ % <input type="checkbox"/> No	
	7 Direct expense summary. Add lines 2 through 5 in column (d) .....				
	8 Net gaming income summary. Subtract line 7 from line 1, column (d) .....				

- 9 Enter the state(s) in which the organization conducts gaming activities: \_\_\_\_\_
- a Is the organization licensed to conduct gaming activities in each of these states? ☐ Yes ☐ No
- b If "No," explain: \_\_\_\_\_
- 10a Were any of the organization's gaming licenses revoked, suspended, or terminated during the tax year? ☐ Yes ☐ No
- b If "Yes," explain: \_\_\_\_\_



JEWISH FAMILY & CAREER SERVICES OF  
LOUISVILLE, INC

Schedule G (Form 990) 2023

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

Name \_\_\_\_\_

Address \_\_\_\_\_

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

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

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

Name \_\_\_\_\_

Address \_\_\_\_\_

- 16 Gaming manager information:

Name \_\_\_\_\_

Gaming manager compensation \$ \_\_\_\_\_

Description of services provided \_\_\_\_\_

☐ Director/officer ☐ Employee ☐ Independent contractor

- 17 Mandatory distributions:

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

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

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

<b>Part IV</b>		<b>Supplemental Information</b> (continued)
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**SCHEDULE J  
(Form 990)**

Department of the Treasury  
Internal Revenue Service

**Compensation Information**

For certain Officers, Directors, Trustees, Key Employees, and Highest  
Compensated Employees  
Complete if the organization answered "Yes" on Form 990, Part IV, line 23.  
Attach to Form 990.

Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for instructions and the latest information.

OMB No. 1545-0047

**2023**

Open to Public  
Inspection

Name of the organization

**JEWISH FAMILY & CAREER SERVICES OF  
LOUISVILLE, INC**

Employer identification number

**61-0444704**

**Part I Questions Regarding Compensation**

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

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

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

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

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

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

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

- a** Receive a severance payment or change-of-control payment?
- b** Participate in or receive payment from a supplemental nonqualified retirement plan?
- c** Participate in or receive payment from an equity-based compensation arrangement?

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

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

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

- a** The organization?
- b** Any related organization?
- If "Yes" on line 5a or 5b, describe in Part III.

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

- a** The organization?
- b** Any related organization?
- If "Yes" on line 6a or 6b, describe in Part III.

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

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

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

Yes No

**1b** X

**2** X

**4a** X

**4b** X

**4c** X

**5a** X

**5b** X

**6a** X

**6b** X

**7** X

**8** X

**9**

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

Schedule J (Form 990) 2023



JEWISH FAMILY & CAREER SERVICES OF  
LOUISVILLE, INC

Schedule J (Form 990) 2023

61-0444704

Page 3

**Part III** Supplemental Information

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

**PART I, LINE 1A:**

JEWISH FAMILY & CAREER SERVICES GROSSED UP HOLIDAY AND YEAR-END BONUSES FOR  
EMPLOYEES. THE ORGANIZATION ALSO PAID FOR JEWISH COMMUNITY OF LOUISVILLE  
DUES AND TEMPLE DUES FOR THE CEO.

**PART I, LINE 3:**

THE CEO'S PERFORMANCE AND COMPENSATION IS REVIEWED ANNUALLY BY THE BOARD OF  
DIRECTORS. THIS INCLUDES A COMPENSATION STUDY FROM THE NJHSA (NETWORK OF  
JEWISH HUMAN SERVICE AGENCIES). THE ORGANIZATION'S ATTORNEY ALSO REVIEWS  
THE CEO'S EMPLOYMENT AGREEMENT.

**SCHEDULE O**  
**(Form 990)**

Department of the Treasury  
Internal Revenue Service

**Supplemental Information to Form 990 or 990-EZ**

Complete to provide information for responses to specific questions on  
Form 990 or 990-EZ or to provide any additional information.  
Attach to Form 990 or Form 990-EZ.

Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for the latest information.

OMB No. 1545-0047

**2023**

**Open to Public  
Inspection**

Name of the organization

JEWISH FAMILY & CAREER SERVICES OF  
LOUISVILLE, INC

Employer identification number  
61-0444704

FORM 990, PART VI, SECTION B, LINE 11B:

THE FINANCE COMMITTEE AND BOARD OF DIRECTORS REVIEW A DRAFT OF THE 990 TAX  
RETURN PRIOR TO FILING WITH THE IRS.

FORM 990, PART VI, SECTION B, LINE 12C:

COMPLIANCE WITH THE ORGANIZATION'S CONFLICT OF INTEREST POLICY IS MONITORED  
ANNUALLY. ALL INTERESTED PERSONS ARE REQUIRED TO DISCLOSE TO THE BOARD ANY  
POSSIBLE CONFLICTS OF INTEREST. IN THE EVENT OF A CONFLICT, THE INTERESTED  
PERSON IS REQUIRED TO RECUSE HIM OR HERSELF FROM DISCUSSIONS OF AND ABSTAIN  
FROM VOTING ON SUCH MATTERS UNDER CONSIDERATION BY THE BOARD.

FORM 990, PART VI, SECTION B, LINE 15:

THE CEO'S PERFORMANCE AND COMPENSATION IS REVIEWED ANNUALLY BY THE BOARD OF  
DIRECTORS. THIS INCLUDES A COMPENSATION STUDY FROM THE NJHSA (NETWORK OF  
JEWISH HUMAN SERVICE AGENCIES). THE ORGANIZATION'S ATTORNEY ALSO REVIEWS  
THE EMPLOYMENT AGREEMENT. OTHER OFFICERS AND MANAGEMENT PERSONNEL ARE  
REVIEWED ON AN ANNUAL BASIS BY THE CEO.

FORM 990, PART VI, SECTION C, LINE 18:

FORM 990 IS MADE AVAILABLE THROUGH THE ORGANIZATION'S WEBSITE.

FORM 990, PART VI, SECTION C, LINE 19:

THE ORGANIZATION'S FINANCIAL STATEMENTS, CONFLICT OF INTEREST POLICY AND  
GOVERNING DOCUMENTS ARE NOT REQUIRED DISCLOSURES PER IRC 6104. AS SUCH,  
THESE DOCUMENTS ARE ONLY MADE AVAILABLE UPON REQUEST AT THE DISCRETION OF  
THE BOARD OF DIRECTORS.

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

Schedule O (Form 990) 2023

LHA 332211 11-14-23

Name of the organization JEWISH FAMILY & CAREER SERVICES OF  
LOUISVILLE, INC

Employer identification number  
61-0444704

FORM 990, PART XII, LINE 2C:

THIS PROCESS HAS NOT CHANGED FROM PRIOR YEARS.

**ARTICLES OF AMENDMENT & RESTATEMENT  
TO  
ARTICLES OF INCORPORATION  
OF  
JEWISH FAMILY AND VOCATIONAL  
SERVICE OF LOUISVILLE, INC.**

**0084788.09**

Ghance  
AMD

Trey Grayson  
Secretary of State  
Received and Filed  
10/24/2005 3:52:16 PM  
Fee Receipt: \$16.00

Pursuant to the provisions of KRS 273.273, the following Restated Articles of Incorporation of Jewish Family and Vocational Service of Louisville, Inc., a Kentucky non-profit non-stock corporation ("Corporation"), are hereby adopted:

**ARTICLE I**

**NAME OF CORPORATION**

The name of the Corporation is Jewish Family and Vocational Service of Louisville, Inc.

**FILED IN OFFICE**

NOV 03 2005

Bobbie Holsclaw, Clerk  
By \_\_\_\_\_ D.C.

**ARTICLE II**

**PURPOSES AND POWERS**

(1) Any provision of these Articles of Incorporation to the contrary notwithstanding, the Corporation shall not have any purpose or object, nor have or exercise any power, nor engage in any activity, which in any way contravenes, or is in conflict with, the other provisions of ARTICLE II of these Articles of Incorporation.

(2) The objects and purposes of the Corporation, and the powers it shall have and may exercise, are as follows:

(a) As general and controlling purposes, to conduct and carry on its work, not for profit, but exclusively for charitable, scientific or educational purposes within the meaning of section 501(c)(3) of the Internal Revenue Code of 1986, as amended ("Code") (references herein to sections or provisions of the Code shall be deemed to include and refer to, to the extent applicable, any similar sections or provisions of any subsequent Federal tax laws), in such manner (i) that no part of its income or property shall inure to the private benefit of any donor, director or individual having a personal or private interest in the activities of the Corporation, except as reasonable compensation for services actually rendered, (ii) that it shall not directly or indirectly participate in or intervene in any political campaign on behalf of any candidate for public office, and (iii) that no substantial part of its activities shall be carrying on propaganda or otherwise attempting to influence legislation.

(b) As a particular purpose in furtherance of, consistent with, and subject to, the general and controlling purposes set forth in Section (2)(a) of this ARTICLE II, to organize, promote, foster, assist (whether financially or otherwise) and conduct such charitable, scientific, and educational enterprises, activities and institutions as from time may be determined, selected or decided upon by the Corporation's Board of Directors consistent with the purposes stated above including, without limitation, the preservation and strengthening of Jewish



family life, assistance of individuals and families to achieve their maximum capacity to live satisfying and useful lives, assistance of individuals to attain their maximum potential in educational and vocational development and promotion and general welfare of the Jewish community and the community at large.

(c) In furtherance of, and at all times subject to, the aforesaid purposes, enterprises, activities and projects:

(i) To solicit and acquire by gift, exchange or otherwise, property of any and all kinds, and to sell, transfer and otherwise dispose of any property it so acquires;

(ii) To invest and reinvest any such property and the increments in, and avails or proceeds of, any such property in such investments as may be deemed advisable from time to time by the Corporation's Board of Directors including, but not limited to, stocks, bonds, secured and unsecured obligations, undivided interests, leases, commercial paper, financial and governmental instruments, savings and other depository accounts and other securities and properties;

(iii) To give, donate and contribute to any of the activities the Corporation may elect to sponsor, or in furtherance of any of the aforesaid purposes for which the Corporation is organized, such money or property, or both, as the Corporation's Board of Directors may from time to time determine;

(iv) To take title to, and hold in its own name, such real or personal property, or both, and such interests in either such type of property as the Corporation may acquire, for the purposes herein set out, and to sell, transfer and dispose of any such property or reinvest the proceeds thereof as herein permitted;

(v) To accept gifts, bequests or devises of property of any kind which any individual, firm, corporation or other entity may make to the Corporation, upon the terms, trusts and conditions set forth in the deed of gift, will or other instrument of writing executed by any such donor or testator, but only for the purposes and upon the terms and conditions and with the powers set forth in these Articles of Incorporation;

(vi) To borrow money and give security therefor by pledging, mortgaging or otherwise hypothecating any property it may own, or any interest it may have in such property;

(vii) To become a member of any other nonstock or nonprofit corporation organized under the laws of any state, or to become affiliated with any other organization of like character existing under the laws of any state; provided, however, that such corporation or organization is an exempt organization under section 501(c)(3) of the Code;

(viii) To the extent permitted by law, to enter into contracts with any corporate trust company for the purpose of delegating to it the power, or employing it, to make investments on behalf of the Corporation, and to do such other things permitted by these Articles of Incorporation as the parties may agree upon, and without limiting the generality of the foregoing, but in furtherance thereof, to enter into trust agreements, irrevocable or otherwise,

with any such corporate trustee and therein to authorize any such corporate trustee to employ agents, attorneys, accountants and others in connection with the performance of any duty or trust arising under such agreement; and

(ix)\_\_\_\_\_ To do any and all things which the Corporation's Board of Directors may determine, consistent with the provisions hereof, to be necessary or appropriate to effectuate the purposes for which the Corporation is organized as herein set forth, to the extent that the doing of such act or thing is not inconsistent with the provisions of Chapter 273 of Kentucky Revised Statutes, or any other applicable law or statute of the Commonwealth of Kentucky, or section 501(c)(3) of the Code.

(3) Notwithstanding any other provision of these Articles of Incorporation, if, at any time, the Corporation shall be determined to be a private foundation or private operating foundation as defined in section 509 or section 4942 of the Code, then:

(a)\_\_\_\_\_ The Corporation shall distribute its income for each taxable year at such time and in such manner as not to become subject to the tax on undistributed income imposed by section 4942 of the Code.

(b)\_\_\_\_\_ The Corporation shall not engage in any act of self-dealing as defined in section 4941(d) of the Code.

(c)\_\_\_\_\_ The Corporation shall not purchase nor retain any excess business holdings as defined in section 4943(c) of the Code.

(d)\_\_\_\_\_ The Corporation shall not make any investments in such manner as to subject it to tax under section 4944 of the Code.

(e)\_\_\_\_\_ The Corporation shall not make any taxable expenditures as defined in section 4945(d) of the Code.

### **ARTICLE III**

#### **DURATION**

The Corporation shall have perpetual duration.

### **ARTICLE IV**

#### **MEMBERS**

The Corporation has no members entitled to vote on any matters.

## **ARTICLE V**

### **BOARD OF DIRECTORS**

(1) All corporate powers shall be exercised by or under the authority of, and the business and affairs of the Corporation managed under the direction of, its Board of Directors.

(2) The Board of Directors shall consist of such number of individuals as may be fixed in the Bylaws of the Corporation ("Bylaws"); provided, however, that the Board of Directors shall not consist of fewer than three individuals.

(3) A director may be removed as provided in the Bylaws.

## **ARTICLE VI**

### **BOARD OF DIRECTORS**

The number of directors constituting the current Board of Directors is 24, and the name and mailing address of each person who is to serve as an initial director is as follows, each person to serve until the next annual meeting of the Board of Directors and until such director's successor in office is elected and shall qualify:

<b><u>NAME</u></b>	<b><u>ADDRESS</u></b>
Mark Ament	2205 Merrick Road Louisville, KY 40207
Caren Carney	7092 Aspen Grove Court Louisville, KY 40241
Sally Davis	3505 Breeland Avenue Louisville, KY 40241
Ann P. Friedman	6207 Glen Hill Road Louisville, KY 40222
Debbie Friedman	7018 Breakwater Place Prospect, KY 40059
Sandi Friedson	1603 Grey Owl Court Louisville, KY 40223
Aly Goldberg	7405 Wycliffe Prospect, KY 40059
Barbara Goldberg	710 Cadogon Court Louisville, KY 40222

Jane Goldstein	1432 Cherokee Road Louisville, KY 40204
Richard Greenberg	3505 Trail Ridge Road Louisville, KY 40241
Eric Gurevich	3500 Westwood Farms Drive Louisville, KY 40220
David Handmaker	2540 Woodbourne Avenue Louisville, KY 40205
Lowell D. Katz	211 Travois Road Louisville, KY 40207
Jay Klempner	2267 Speed Avenue Louisville, KY 40205
Marjorie B. Kohn	6502 Woodvail Court Louisville, KY 40241
Ronald Levine	3815 Garwood Louisville, KY 40241
Martin Margulis	2726 Alia Circle Louisville, KY 40222
Robert W. Riley	1801 Tyler Lane Louisville, KY 40205
Marsha Beck Roth	2225 Douglass Blvd. Louisville, KY 40205
Hunt Schuster	6813 Fallen Leaf Circle Louisville, KY 40241
Steve Shapiro	6411 Lime Ridge Place Louisville, KY 40222
Bernard A. Sweet	7603 Wesleyan Place Louisville, KY 40242
Reed B. Weinberg	414 Cornell Place Louisville, KY 40207

Amy T. Wisotsky

5210 Moccasin Trail  
Louisville, KY 40207

## **ARTICLE VII**

### **REGISTERED OFFICE; REGISTERED AGENT**

The street address of the initial registered office of the Corporation is 3587 Dutchmans Lane, Louisville, Kentucky 40205, and the name of its registered agent at such office is Steve Shapiro.

## **ARTICLE VIII**

### **PRINCIPAL OFFICE**

The mailing address of the principal office of the Corporation is 3587 Dutchmans Lane, Louisville, Kentucky 40205.

## **ARTICLE IX**

### **DISTRIBUTION OF ASSETS UPON DISSOLUTION**

If, at any time, the Corporation dissolves, the assets of the Corporation shall be applied and distributed as follows:

(a) All liabilities and obligations of the Corporation shall be paid and discharged, or adequate provision shall be made therefor.

(b) Assets that have been received and are held by the Corporation subject to limitations permitting their use only for charitable, scientific, literary, religious, educational or similar purposes shall be transferred or conveyed to (i) one or more corporations, societies or organizations organized under the laws of any state that are exempt under section 501(c)(3) of the Code, (ii) the Federal government or (iii) a state or local government, for a public purpose, pursuant to a plan of distribution adopted as provided by law.

(c) Other assets, if any, shall be transferred or conveyed to (i) one or more corporations, societies or organizations organized under the laws of any state that are exempt under section 501(c)(3) of the Code, (ii) the Federal government or (iii) a state or local government, for a public purpose, pursuant to a plan of distribution adopted as provided by law.

(d) Any assets not disposed of pursuant to the previous provisions of this ARTICLE IX shall be disposed of by a court of competent jurisdiction of the county in which the principal office of the Corporation is then located to such organizations, as the court shall determine, which are organized and operated exclusively for charitable purposes and are exempt under section 501(c)(3) of the Code.

## ARTICLE X

### INDEMNIFICATION OF DIRECTORS AND OFFICERS

(1) To the fullest extent permitted by, and in accordance with the provisions of, Kentucky law, as the same exists or may hereafter be amended, but only to the extent not in conflict with the provisions of ARTICLE II, the Corporation shall indemnify each director and officer of the Corporation against expenses (including, but not limited to, attorney's fees), judgments, taxes, penalties, fines (including, but not limited to, any excise tax assessed with respect to any employee benefit plan) and amounts paid in settlement (collectively, a "Liability"), incurred by such director or officer in connection with defending any threatened, pending or completed action, suit or proceeding (whether civil, criminal, administrative or investigative) to which such director or officer is, or is threatened to be made, a party because such director or officer is or was a director or officer of the Corporation, or is or was serving at the request of the Corporation as a member, director, officer, partner, trustee or agent of another domestic or foreign corporation, partnership, limited liability company, joint venture, trust or other enterprise, including, but not limited to, service with respect to benefits plans. A director or officer of the Corporation shall be considered to be serving an employee benefit plan at the Corporation's request if the duties of such director or officer to the Corporation also impose duties on, or otherwise involve services by, such director or officer to the plan or to participants in or beneficiaries of the plan.

(2) To the fullest extent authorized or permitted by, and in accordance with the provisions of, Kentucky law, as the same exists or may hereafter be amended, but only to the extent not in conflict with the provisions of ARTICLE II, the Corporation shall pay or reimburse expenses (including, but not limited to, attorney's fees) incurred by a director or officer of the Corporation who is a party to a proceeding in advance of final disposition of such proceeding.

(3) The indemnification against Liability and advancement of expenses provided by, or granted pursuant to, this ARTICLE X shall, to the fullest extent authorized or permitted by, and in accordance with the provisions of, Kentucky law, as the same exists or may hereafter be amended, but only to the extent not in conflict with the provisions of ARTICLE II, not be deemed exclusive of other rights, if any, to which such director or officer of the Corporation seeking such indemnification or advancement may be entitled under the Bylaws or any agreement, action of disinterested directors or otherwise, both as to action in their official capacity and as to action in another capacity while holding such office of the Corporation, shall continue as to a person who has ceased to be a director or officer of the Corporation, and shall inure to the benefit of the heirs, executors and administrators of such a person.

(4) Any repeal or modification of this ARTICLE X shall not adversely affect any right or protection of a director or officer of the Corporation under this ARTICLE X with respect to any act or omission occurring prior to the time of such repeal or modification.

## **ARTICLE XI**

### **ELIMINATION OF CERTAIN LIABILITY OF DIRECTORS**

A director of the Corporation shall not be personally liable to the Corporation for monetary damages for breach of such director's duties as a director; provided, however, that this provision shall not eliminate or limit the liability of a director for the following: (i) for any transaction in which such director's personal financial interest is in conflict with the financial interests of the Corporation, (ii) for acts or omissions not in good faith or which involve intentional misconduct or are known to such director to be a violation of law or (iii) for any transaction from which such director derived an improper personal benefit. This ARTICLE XI shall continue to be applicable with respect to any such breach of duties by a director of the Corporation as a director notwithstanding that such director may thereafter cease to be a director and shall inure to the personal benefit of such director's heirs, executors and administrators.

## **ARTICLE XII**

### **PRIVATE PROPERTY OF INCORPORATOR AND DIRECTORS**

None of the private property of the incorporator or any director of the Corporation shall be subject to any of the Corporation's debts and liabilities.

## **ARTICLE XIII**

### **SEVERABILITY OF PROVISIONS**

Except as may conflict with the provisions of ARTICLE II, if any provision of these Articles of Incorporation, or its application to any person or circumstances, shall be held invalid by a court of competent jurisdiction, the invalidity shall not affect any other provisions or applications of these Articles of Incorporation that can be given effect without the invalid provision or application, and to this end the provisions of these Articles of Incorporation are severable.

The amendment was unanimously approved by the Corporation's Board of Directors at a meeting held on September 27, 2005, at which a quorum was present. The Corporation has no members entitled to vote.

Witness the signature of the undersigned, who is the President of the Corporation as of the date written below.

**Jewish Family and Vocational Service of  
Louisville, Inc.**

By: \_\_\_\_\_

Lowell Katz, President

The foregoing instrument was prepared by:

\_\_\_\_\_  
Mark S. Ament

GREENEBAUM DOLL & McDONALD PLLC  
3500 National City Tower  
Louisville, Kentucky 40202  
Phone: (502) 587-3642



**ARTICLES OF AMENDMENT  
 TO THE  
 RESTATED ARTICLES OF INCORPORATION  
 OF  
 JEWISH FAMILY AND VOCATIONAL SERVICE OF LOUISVILLE, INC.**

**Board of Directors**

*President*  
 Jay Klempner

*Vice Presidents*  
 Debbie Friedman  
 Sandi Friedson  
 Reed Weinberg

*Treasurer*  
 Mark Ament

*Immediate Past President*  
 Barbara Goldberg

*Past President*  
 Lowell D. Katz

*Directors*  
 Greg Berman  
 Lance Gilbert  
 Alyson Goldberg  
 Ariel Kronenberg  
 Martin Margulis  
 Sheilah Abramson Miles  
 Stephanie Mutchnick  
 Peter Resnik  
 Marsha Beck Roth  
 Hunt Schuster  
 Brian Segal  
 Bernard Sweet  
 Amy Wisotsky  
 Stephi Wolff

*Executive Director*  
 Judy Freundlich Tiell

**Past Presidents**

Mitchell Charney  
 Jane Goldstein  
 Marjorie B. Kohn  
 Robert Levine  
 Howard Markus  
 Shirley Markus  
 Gail Pohn  
 Lillian Seligman  
 Steve Shapiro  
 Jeffrey Weiss

**Honorary Directors**

Arthur Grossman  
 Shelton R. Weber

Rabbi David Ariel-Joel  
 Rabbi Avrohom Litvin  
 Rabbi Stanley Miles  
 Rabbi Joe Rooks Rapport  
 Rabbi Gaylia R. Rooks  
 Rabbi Robert Slosberg

Association of Jewish  
 Family & Children's  
 Agencies

International Association of  
 Jewish Vocational Services

Pursuant to the provision of KRS 273.267, the following Amendment to the Restated Articles of Incorporation of Jewish Family and Vocational Service of Louisville, Inc. (the "Corporation") is hereby adopted:

**ARTICLE I**

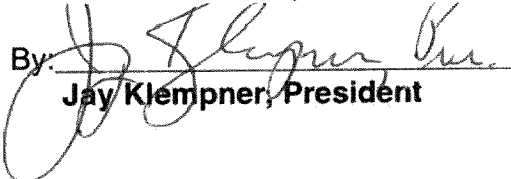
**NAME OF CORPORATION**

The name of the Corporation is Jewish Family & Career Services of Louisville, Inc.

This Amendment was unanimously approved at a meeting of the Board of Directors of the Corporation held on October 28, 2008, at which a quorum was present. There are no members entitled to vote.

Witness the signature of the undersigned who is President of the Corporation as of the date written below.

**JEWISH FAMILY AND VOCATIONAL  
 SERVICE OF LOUISVILLE, INC.**

By:   
**Jay Klempner, President**

Celebrating 100 Years  
 of Service in 2008

**0084788.09**

NAOA

Trey Grayson  
 Secretary of State  
 Received and Filed  
 11/19/2008 3:23:31 PM  
 Fee Receipt: \$8.00

**ARTICLES OF AMENDMENT  
 TO THE  
 RESTATED ARTICLES OF INCORPORATION  
 OF  
 JEWISH FAMILY AND VOCATIONAL SERVICE OF LOUISVILLE, INC.**

**Board of Directors**

*President*  
 Jay Klempner

*Vice Presidents*  
 Debbie Friedman  
 Sandi Friedson  
 Reed Weinberg

*Treasurer*  
 Mark Ament

*Immediate Past President*  
 Barbara Goldberg

*Past President*  
 Lowell D. Katz

*Directors*  
 Greg Berman  
 Lance Gilbert  
 Alyson Goldberg  
 Ariel Kronenberg  
 Martin Margulis  
 Sheilah Abramson Miles  
 Stephanie Mutchnick  
 Peter Resnik  
 Marsha Beck Roth  
 Hunt Schuster  
 Brian Segal  
 Bernard Sweet  
 Amy Wisotsky  
 Stephi Wolff

*Executive Director*  
 Judy Freundlich Tiell

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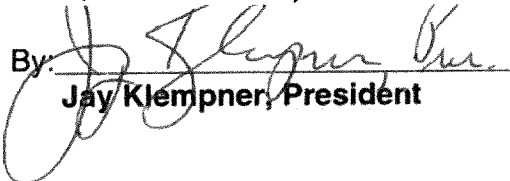
**NAME OF CORPORATION**

The name of the Corporation is Jewish Family & Career Services of Louisville, Inc.

This Amendment was unanimously approved at a meeting of the Board of Directors of the Corporation held on October 28, 2008, at which a quorum was present. There are no members entitled to vote.

Witness the signature of the undersigned who is President of the Corporation as of the date written below.

**JEWISH FAMILY AND VOCATIONAL  
 SERVICE OF LOUISVILLE, INC.**

By:   
**Jay Klempner, President**

**Request for Taxpayer  
Identification Number and Certification**

Go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9) for instructions and the latest information.

Give form to the  
requester. Do not  
send to the IRS.

**Before you begin.** For guidance related to the purpose of Form W-9, see *Purpose of Form*, below.

Print or type. See Specific Instructions on page 3.	<b>1</b> Name of entity/individual. An entry is required. (For a sole proprietor or disregarded entity, enter the owner's name on line 1, and enter the business/disregarded entity's name on line 2.) <b>Jewish Family &amp; Career Services of Louisville, Inc.</b>	
	<b>2</b> Business name/disregarded entity name, if different from above.	
	<b>3a</b> Check the appropriate box for federal tax classification of the entity/individual whose name is entered on line 1. Check only <b>one</b> of the following seven boxes. <input type="checkbox"/> Individual/sole proprietor <input type="checkbox"/> C corporation <input type="checkbox"/> S corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> LLC. Enter the tax classification (C = C corporation, S = S corporation, P = Partnership) _____ <b>Note:</b> Check the "LLC" box above and, in the entry space, enter the appropriate code (C, S, or P) for the tax classification of the LLC, unless it is a disregarded entity. A disregarded entity should instead check the appropriate box for the tax classification of its owner. <input checked="" type="checkbox"/> Other (see instructions) <b>Non-Profit</b>	<b>4</b> Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):  Exempt payee code (if any) _____  Exemption from Foreign Account Tax Compliance Act (FATCA) reporting code (if any) _____  (Applies to accounts maintained outside the United States.)
	<b>3b</b> If on line 3a you checked "Partnership" or "Trust/estate," or checked "LLC" and entered "P" as its tax classification, and you are providing this form to a partnership, trust, or estate in which you have an ownership interest, check this box if you have any foreign partners, owners, or beneficiaries. See instructions. <input type="checkbox"/>	
	<b>5</b> Address (number, street, and apt. or suite no.). See instructions. <b>2821 Klempner Way</b> <b>6</b> City, state, and ZIP code <b>Louisville, KY 40205</b> <b>7</b> List account number(s) here (optional)	<b>Requester's name and address (optional)</b>

**Part I Taxpayer Identification Number (TIN)**

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

**Note:** If the account is in more than one name, see the instructions for line 1. See also *What Name and Number To Give the Requester* for guidelines on whose number to enter.

<b>Social security number</b>									
			-				-		
or									
<b>Employer identification number</b>									
6	1	-	0	4	4	4	7	0	4

**Part II Certification**

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
- I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
- I am a U.S. citizen or other U.S. person (defined below); and
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

**Certification instructions.** You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and, generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

<b>Sign Here</b>	Signature of U.S. person 	Date <b>4/22/25</b>
------------------	--	---------------------

**General Instructions**

Section references are to the Internal Revenue Code unless otherwise noted.

**Future developments.** For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9).

**What's New**

Line 3a has been modified to clarify how a disregarded entity completes this line. An LLC that is a disregarded entity should check the appropriate box for the tax classification of its owner. Otherwise, it should check the "LLC" box and enter its appropriate tax classification.

New line 3b has been added to this form. A flow-through entity is required to complete this line to indicate that it has direct or indirect foreign partners, owners, or beneficiaries when it provides the Form W-9 to another flow-through entity in which it has an ownership interest. This change is intended to provide a flow-through entity with information regarding the status of its indirect foreign partners, owners, or beneficiaries, so that it can satisfy any applicable reporting requirements. For example, a partnership that has any indirect foreign partners may be required to complete Schedules K-2 and K-3. See the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

**Purpose of Form**

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS is giving you this form because they

Financial Statements

2023

**Jewish Family & Career Services of Louisville, Inc.**

June 30, 2023 and 2022



Financial Statements

**Jewish Family & Career Services of Louisville, Inc.**

June 30, 2023 and 2022

<b>Independent Auditors' Report .....</b>	<b>1</b>
<b>Financial Statements</b>	
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Statements of Activities .....	4
Statements of Functional Expenses .....	5
Statements of Cash Flows .....	6
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## **Independent Auditors' Report**

To the Board of Directors  
Jewish Family & Career Services of Louisville, Inc.  
Louisville, Kentucky

### **Opinion**

We have audited the accompanying financial statements of Jewish Family & Career Services of Louisville, Inc. (the "Agency"), which comprise the statements of financial position as of June 30, 2023 and 2022, the related statements of activities, functional expenses and cash flows for the years then ended, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Jewish Family & Career Services of Louisville, Inc. as of June 30, 2023 and 2022, and the changes in its net assets and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America ("GAAP").

### **Basis for Opinion**

We conducted our audits in accordance with auditing standards generally accepted in the United States of America ("GAAS"). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Agency 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 these financial statements in accordance with GAAP; and for the design, implementation and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

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

## **Auditors' Responsibilities for the Audit of the Financial Statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' 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 GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, 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 the Agency's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Agency'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.

Louisville, Kentucky  
October 24, 2023

Statements of Financial Position

**Jewish Family & Career Services of Louisville, Inc.**

	<b>June 30</b>	
	<b>2023</b>	<b>2022</b>
<b>Assets</b>		
Cash and cash equivalents	\$ 2,046,914	\$ 1,908,542
Investments	4,372,987	4,131,690
Accounts receivable, net	72,140	59,567
Grants receivable	98,102	85,608
Employee Retention Credit receivable	531,021	
Microenterprise loans receivable, net		3,950
Pledges receivable, net		1,000
Prepaid expenses and other assets	92,171	69,473
Deferred compensation investments	136,158	149,899
Property and equipment, net of accumulated depreciation	1,686,015	1,759,411
<b>Total Assets</b>	<b>\$ 9,035,508</b>	<b>\$ 8,169,140</b>
<b>Liabilities and Net Assets</b>		
<b>Liabilities</b>		
Accounts payable	\$ 60,787	\$ 32,283
Accrued vacation pay	55,178	57,379
Refundable advances	996,984	860,486
Other accrued expenses	130,861	121,624
Deferred compensation plan liability	136,158	149,899
Note payable	125,000	125,000
<b>Total Liabilities</b>	<b>1,504,968</b>	<b>1,346,671</b>
<b>Net Assets</b>		
Without donor restrictions	4,532,529	3,976,595
With donor restrictions	2,998,011	2,845,874
<b>Total Net Assets</b>	<b>7,530,540</b>	<b>6,822,469</b>
<b>Total Liabilities and Net Assets</b>	<b>\$ 9,035,508</b>	<b>\$ 8,169,140</b>

See Notes to Financial Statements



Statements of Activities

Jewish Family & Career Services of Louisville, Inc.

	Year Ended June 30, 2023			Year Ended June 30, 2022		
	Without Donor Restrictions	With Donor Restrictions	Total	Without Donor Restrictions	With Donor Restrictions	Total
<b>Revenues and Support</b>						
Revenues						
Client fees, consultations and workshops	\$ 383,307	\$	383,307	\$ 303,274	\$	303,274
Support						
Metro United Way					\$ 73,497	73,497
Jewish Community of Louisville	175,000		175,000	175,000		175,000
Government grants	636,726		636,726	426,273		426,273
Private grants		\$ 1,339,878	1,339,878		852,055	852,055
Contributions	212,468		212,468	311,600		311,600
Fundraising events	73,661		73,661	65,594		65,594
Investment income (loss), net of expenses	335,985	80,216	416,201	(400,985)	(190,242)	(591,227)
In-kind contributions	20,670		20,670			
Room rental				200		200
<b>Total Support</b>	1,454,510	1,420,094	2,874,604	577,882	735,310	1,312,992
<b>Net Assets Released From Restrictions</b>	1,267,957	(1,267,957)		1,363,054	(1,363,054)	
<b>Total Revenues and Support</b>	3,105,774	152,137	3,257,911	2,244,010	(627,744)	1,616,266
<b>Operating Expenses</b>						
Program services	2,511,190		2,511,190	2,032,639		2,032,639
Management and general	446,550		446,550	384,899		384,899
Fundraising	126,449		126,449	106,619		106,619
<b>Total Operating Expenses</b>	3,084,189		3,084,189	2,524,157		2,524,157
<b>Income (Loss) From Operations</b>	21,585	152,137	173,722	(280,147)	(627,744)	(907,891)
<b>Other Non-Operating Income (Loss)</b>						
Employee Retention Credit income	531,021		531,021			
Loss on disposal of assets	(1,949)		(1,949)			
Miscellaneous income	5,277		5,277			
Paycheck Protection Program Loan Forgiveness				312,200		312,200
<b>Change in Net Assets</b>	555,934	152,137	708,071	32,053	(627,744)	(595,691)
<b>Net Assets at Beginning of Year</b>	3,976,595	2,845,874	6,822,469	3,944,542	3,473,618	7,418,160
<b>Net Assets at End of Year</b>	\$ 4,532,529	\$ 2,998,011	\$ 7,530,540	\$ 3,976,595	\$ 2,845,874	\$ 6,822,469

See Notes to Financial Statements

Statements of Functional Expenses

Jewish Family & Career Services of Louisville, Inc.

	Year Ended June 30, 2023				Year Ended June 30, 2022			
	Program Services	Management and General	Fundraising	Total	Program Services	Management and General	Fundraising	Total
Accounting fees		\$ 21,550		\$ 21,550		\$ 20,500		\$ 20,500
Advertising		10,388		10,388		196		196
Automobiles and travel	\$ 11,604	2,048		13,652	\$ 3,051	539		3,590
Bad debt	26,336			26,336	5,225			5,225
Books and publications	3,350			3,350	11,418			11,418
Client services	108,600			108,600	48,299			48,299
Conferences	11,505			11,505	7,852			7,852
Contract labor	143,238			143,238	95,867			95,867
Depreciation	84,199	15,787	\$ 5,262	105,248	84,855	15,910	\$ 5,303	106,068
Dues and subscriptions	21,288			21,288	12,887			12,887
Employee benefits	172,272	24,907	10,378	207,557	123,582	17,867	7,445	148,894
Equipment rental and maintenance	8,474			8,474	7,152			7,152
Credit card fees		4,954		4,954		7,384		7,384
Insurance	25,064	4,585	917	30,566	24,804	4,537	907	30,248
Interest expense	2,500			2,500	2,500			2,500
Meals and meetings	1,947			1,947	1,852			1,852
Miscellaneous		5,567		5,567		9,921		9,921
Occupancy	78,326	14,686	4,895	97,907	55,570	10,419	3,473	69,462
Office supplies	8,398	1,575	525	10,498	7,400	1,388	463	9,251
Other professional services	58,080	75,582		133,662	52,655	68,179		120,834
Payroll taxes	115,925	15,181	6,900	138,006	96,400	12,624	5,738	114,762
Postage	2,990	332	831	4,153	3,678	409	1,022	5,109
Printing	832	14,960	30	15,822	1,009	15,455	37	16,501
Staff awards	2,770	401	167	3,338	1,719	249	104	2,072
Salaries	1,587,732	229,552	95,645	1,912,929	1,349,160	195,059	81,274	1,625,493
Telephone	8,861	1,621	324	10,806	9,978	1,825	365	12,168
Testing materials	11,187			11,187	12,397			12,397
Utilities	15,712	2,874	575	19,161	13,329	2,438	488	16,255
<b>Total Functional Expenses</b>	<b>\$ 2,511,190</b>	<b>\$ 446,550</b>	<b>\$ 126,449</b>	<b>\$ 3,084,189</b>	<b>\$ 2,032,639</b>	<b>\$ 384,899</b>	<b>\$ 106,619</b>	<b>\$ 2,524,157</b>

See Notes to Financial Statements

Statements of Cash Flows

**Jewish Family & Career Services of Louisville, Inc.**

	<b>Year Ended June 30</b>	
	<b>2023</b>	<b>2022</b>
<b>Operating Activities</b>		
Change in net assets	\$ 708,071	\$ (595,691)
Adjustments		
Depreciation	105,248	106,068
Loss on disposal of assets	1,949	
Net loss (gain) on investments	(416,201)	591,227
Forgiveness of Paycheck Protection Program loan		(312,200)
Changes in		
Accounts receivable	(12,573)	(15,577)
Grants receivable	(12,494)	131,772
Employee Retention Credit receivable	(531,021)	
Microenterprise loans receivable	3,950	18,261
Pledges receivable	1,000	(1,000)
Prepaid expenses and other assets	(22,698)	(6,716)
Accounts payable	28,504	(33,299)
Accrued vacation pay	(2,201)	(6,629)
Refundable advances	136,498	405,486
Other accrued expenses	9,237	45,088
<b>Net Cash (Used In) Provided By Operating Activities</b>	<b>(2,731)</b>	<b>326,790</b>
<b>Investing Activities</b>		
Purchases of equipment	(33,801)	(70,557)
Purchases of investments	(131,690)	(180,010)
Sales and redemptions of investments	306,594	299,196
<b>Net Cash Provided By Investing Activities</b>	<b>141,103</b>	<b>48,629</b>
<b>Net Increase in Cash and Cash Equivalents</b>	<b>138,372</b>	<b>375,419</b>
<b>Cash and Cash Equivalents Beginning of Year</b>	<b>1,908,542</b>	<b>1,533,123</b>
<b>Cash and Cash Equivalents End of Year</b>	<b>\$ 2,046,914</b>	<b>\$ 1,908,542</b>
<b>Supplemental Disclosure of Cash Flow Information</b>		
Cash paid during the year for interest	\$ 2,500	\$ 2,500

See Notes to Financial Statements

## Notes to Financial Statements

### **Jewish Family & Career Services of Louisville, Inc.**

June 30, 2023 and 2022

#### **Note A--Nature of Organization**

Founded in 1908 as a non-profit organization, Jewish Family & Career Services of Louisville, Inc. (the "Agency") expands possibilities for each person and every family to meet life's challenges with confidence. Guided by Jewish values, the Agency provides services to all in Greater Louisville in the core areas of career services, counseling services, family strengthening, Jewish life, Klein Older Adult Services, and the Navigate Enterprise Center. A majority of revenue and support is derived from grants and gifts from donors to the Agency.

#### **Note B--Summary of Significant Accounting Policies**

Basis of Accounting--The *Accounting Standards Codification* as produced by the Financial Accounting Standards Board is the sole source of authoritative generally accepted accounting principles ("GAAP") for nonprofit entities.

Measure of Operations--The Agency's change in net assets from operations on the statements of activities include all revenues, support and expenses that are an integral part of its program and supporting activities, net assets released from donor restrictions to support operating expenditures and other funds to support current operation activities. The measure of operations excludes various government programs created to combat the impact of the COVID-19 pandemic on business, such as the Employee Retention Tax Credit and the Paycheck Protection Program loan forgiveness.

Donor-Imposed Restrictions--The Agency records and reports its assets, liabilities, net assets, revenues and expenses based on the existence or absence of donor-imposed restrictions.

The Agency reports gifts of cash and other assets as restricted support if they are received with donor stipulations that limit the use of the donated assets. When a donor restriction expires, that is, when a stipulated time restriction ends or purpose restriction is accomplished, net assets with donor restrictions are reclassified to net assets without donor restrictions and reported in the statements of activities as net assets released from restriction. Contributions received with donor-imposed restrictions that are met in the same year in which the contributions are received are classified as net assets without donor restrictions.

The Agency reports gifts as unrestricted support unless explicit donor stipulations specify how the donated assets must be used. Gifts of long-lived assets with explicit restrictions that specify how the assets are to be used and gifts of cash or other assets that must be used to acquire long-lived assets are reported as restricted support. Absent explicit donor stipulations about how long those long-lived assets must be maintained, the Agency reports expirations of donor restrictions when the long-lived assets are acquired.

Funds of perpetual duration include those contributions and other inflows of assets whose use by the Agency is limited by donor-imposed stipulations that neither expire by passage of time nor can be fulfilled or otherwise removed by actions of the Agency.

Continued

Notes to Financial Statements--Continued

**Jewish Family & Career Services of Louisville, Inc.**

June 30, 2023 and 2022

**Note B--Summary of Significant Accounting Policies--Continued**

Cash and Cash Equivalents--The Agency considers all highly-liquid investments with maturities when purchased of three months or less to be cash equivalents.

Accounts Receivable--Accounts receivable are stated at the amount management expects to collect from outstanding balances. Management provides for uncollectible amounts through a charge to expense and a credit to an allowance for uncollectible accounts receivable based on its assessment of the current status of individual accounts. Balances that are still outstanding after management has used reasonable collection efforts are written off through a charge to the allowance and a credit to accounts receivable. As of June 30, 2023 and 2022, management estimated the allowance for uncollectible accounts to be \$1,316 for both years.

Microenterprise Loans Receivable--Microenterprise loans are recorded as of the date the loan is made in the amount of the loan awarded. Repayments of the loans may require the Agency to refund these amounts to the grantor agency. Management recorded an allowance for the loan portions of this grant that may be refunded of \$54,271 and \$58,000 as of June 30, 2023 and 2022, respectively.

Pledges Receivable--Unconditional promises to give that are expected to be collected within one year are recorded at their net realizable value. Unconditional promises to give that are expected to be collected in future years are recorded at the present value of estimated future cash flows. The discounts on those amounts are computed using a risk-free interest rate applicable to the year in which the promise is received. Amortization of the discount is included in contributions on the accompanying statements of activities.

Management has estimated that no allowance for uncollectible pledges was necessary as of June 30, 2023 and 2022.

Property and Equipment--Property and equipment purchased by the Agency is stated at cost. Property and equipment donated to the Agency is stated at estimated fair value at the date of donation. Depreciation of property and equipment is provided on the straight-line method over the estimated useful lives of the assets. Estimated useful lives are as follows:

Building	40 years
Furniture and fixtures	10 years
Office equipment	2-5 years
Vehicles	5 years

The cost of normal repairs and maintenance is charged to operating expense as incurred. Acquisitions of property and equipment in excess of \$500 that meet the capitalization requirements are capitalized. Depreciation expense for the years ended June 30, 2023 and 2022, was \$105,248 and \$106,068, respectively.

Continued

Notes to Financial Statements--Continued

**Jewish Family & Career Services of Louisville, Inc.**

June 30, 2023 and 2022

**Note B--Summary of Significant Accounting Policies--Continued**

Impairment of Long-Lived Assets--Management of the Agency reviews for the impairment of long-lived assets whenever events or changes in circumstances indicate that the carrying amount of an asset may not be recoverable. An impairment loss would be recognized when estimated future cash flows expected to result from the use of the asset and its eventual disposition is less than its carrying amount. There were no charges for impairment of long-lived assets during 2023 and 2022.

Refundable Advances--Refundable advances consist of funds held as of June 30, 2023, for assistance and programs for the year ending June 30, 2024.

Valuation of Investments and Income Recognition--Investments in marketable securities with readily determinable fair values and all investments in debt securities are reported at their fair values. Purchases and sales are recorded on a trade-date basis. Realized and unrealized gains and losses are included in the statements of activities. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date.

Donated investments are recorded at their fair market value as of the date of the donation. Donated investments are recorded as being with or without donor restrictions based on the existence or absence of such restrictions.

Investments are made according to the investment policies adopted by the Agency's Board of Directors. These guidelines outline the allowable securities the Agency can invest in and authorize retaining an investment advisor to assume investment management functions.

Fair Value of Financial Instruments--The carrying amounts for assets and liabilities approximate their fair values due to their short maturity.

Income Taxes--The Agency qualifies as a tax-exempt organization under Section 501 (c)(3) of the Internal Revenue Code ("IRC"); therefore, no provision for federal or state income taxes has been made. Although the Agency is exempt from income taxes, any income generated from activities unrelated to its exempt purpose is subject to tax under IRC Section 511. There was no unrelated business income for the years ended June 30, 2023 and 2022.

GAAP prescribes a comprehensive model for how an organization should measure, recognize, present and disclose in its financial statements uncertain tax positions that an organization has taken or expects to take on a tax return. There was no impact on the Agency's financial statements as a result of the implementation of these accounting principles.

Allocation of Functional Expenses--Costs of providing various programs and other activities are summarized on a functional basis in the statements of functional expenses. Accordingly, certain costs have been allocated among the program and supporting services benefited, based on the personnel time utilized for the related activities.

Continued

Notes to Financial Statements--Continued

**Jewish Family & Career Services of Louisville, Inc.**

June 30, 2023 and 2022

**Note B--Summary of Significant Accounting Policies--Continued**

Revenue Recognition--Revenues are recognized when services are provided and expenses related to revenues are recorded upon completion of the event to which they are applicable regardless of the timing of the related cash flows.

Government and Private Grants--Support funded by grants is recognized as the Agency performs the contracted services or incurs outlays eligible for reimbursement under the grant agreements. Grant activities and outlays are subject to audit and acceptance by the granting agency and, as a result of such audit, could be adjusted.

In-Kind Contributions--The Agency recognizes support and expense for contributed goods and services at the fair value of those goods and services, provided those goods and services create or enhance non-financial assets or require specialized skills which are provided by individuals possessing those skills and would typically need to be purchased if not provided by donation. These contributions consist primarily of donated meeting space, services and food.

Contributions--Contributions are generally recorded upon receipt. Unconditional promises to give that are expected to be collected in future years are recorded at the present value of the amounts expected to be collected. Conditional promises to give are not included as support until such time as the conditions are substantially met. All contributions are considered available for unrestricted use unless specifically restricted by the donor.

Use of Estimates--The preparation of financial statements in accordance with GAAP 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 reported amounts of revenues, support and expenses during the reporting period. Actual results may differ from those estimates.

Subsequent Events---Subsequent events for the Agency have been considered through October 24, 2023, the date of the independent auditors' report, which represents the date the financial statements were available to be issued.

Notes to Financial Statements--Continued

**Jewish Family & Career Services of Louisville, Inc.**

June 30, 2023 and 2022

**Note C--Cash and Cash Equivalents**

The Agency maintains its cash balances and cash equivalents in several commercial banks, which balances may, at times, exceed the \$250,000 coverage provided by the Federal Deposit Insurance Corporation ("FDIC"). Cash balances and cash equivalents at certain banks exceeded this FDIC coverage by \$1,513,929 and \$1,168,050 at June 30, 2023, and 2022, respectively.

Cash and cash equivalents consisted of the following:

	June 30	
	2023	2022
Unrestricted cash	\$ 1,702,087	\$ 1,599,531
Microenterprise program (with donor restrictions)	320,125	307,289
Golf account	24,702	1,722
	<u>\$ 2,046,914</u>	<u>\$ 1,908,542</u>

**Note D--Investments and Fair Value Measurement**

GAAP provides a framework for measuring fair value, and expand disclosures required for fair value measurements. They also establish a fair value hierarchy that prioritizes observable and unobservable inputs used to measure fair value into three broad levels. These levels, in order of highest to lowest priority, are described below:

Level 1 – Quoted prices (unadjusted) in active markets that are accessible at the measurement date for identical assets or liabilities.

Level 2 – Observable inputs other than Level 1 such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data.

Level 3 – Inputs to the valuation methodology are unobservable but sufficient to the fair value measurement.

Following is a description of the valuation methodologies used for assets at fair value. There have been no changes in the methodologies used to determine fair value during 2023 or 2022:

Government Securities--Value is based on the present value of its expected future cash flows utilizing the appropriate discount interest rates.

Mutual Funds--Valued at the net asset value ("NAV") of shares held by the Agency.

Continued



Notes to Financial Statements--Continued

**Jewish Family & Career Services of Louisville, Inc.**

June 30, 2023 and 2022

**Note D--Investments and Fair Value Measurement--Continued**

Corporate Bonds--Valued at the closing price reported at year end on the active market on which the individual corporate obligations are traded.

Corporate Stocks--Valued at the closing price reported at year end on the active market on which the individual securities are traded.

Money Market Funds--Valued at the net asset value ("NAV") of shares held by the Agency.

Alternative Investments--Valued at the NAV of the units of participation in the fund.

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Agency believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The following tables set forth by level within the fair value hierarchy the Agency's investments:

Fair Value as of June 30, 2023			
	Level 1	Level 2	Total
Government securities	\$ 178,533		\$ 178,533
Corporate bonds	555,486		555,486
Corporate stocks	1,465,579		1,465,579
Mutual funds	1,832,524		1,832,524
Money market funds	340,865		340,865
	<u>\$ 4,372,987</u>	<u>\$ -</u>	<u>\$ 4,372,987</u>
Fair Value as of June 30, 2022			
	Level 1	Level 2	Total
Corporate bonds	\$ 50,074		\$ 50,074
Corporate stocks	1,320,690		1,320,690
Mutual funds	2,501,163		2,501,163
Money market funds	259,763		259,763
	<u>\$ 4,131,690</u>	<u>\$ -</u>	<u>\$ 4,131,690</u>

Continued

Notes to Financial Statements--Continued

**Jewish Family & Career Services of Louisville, Inc.**

June 30, 2023 and 2022

**Note D--Investments and Fair Value Measurement--Continued**

A tabulation showing restrictions on various investments is as follows:

	<b>Year Ended June 30</b>	
	<b>2023</b>	<b>2022</b>
Without donor restrictions investment funds	\$ 1,695,101	\$ 1,610,120
Endowment funds with donor restrictions	1,365,111	1,284,895
Anonymous donated fund (restriction expires 2050)	1,312,775	1,236,675
	<u>\$ 4,372,987</u>	<u>\$ 4,131,690</u>

The unrealized gains (losses) on investments during 2023 and 2022 were \$237,184 and (\$1,139,036), respectively. Investment expenses were \$35,017 and \$28,764 for the years ending 2023 and 2022, respectively.

Investment securities are exposed to various risks, such as interest rate risk, market risk and credit risk. Due to the level of risk associated with certain investment securities and the level of uncertainty related to changes in the value of investment securities, it is at least reasonably possible that changes in risks in the near term would result in material changes in the fair value of investments and net assets of the Agency.

**Note E--Employee Retention Credits**

The Coronavirus Aid, Relief and Economic Security Act (the "CARES Act") established a refundable payroll tax credit for retaining employees and continuing to pay compensation to them. The credit is also known as the Employee Retention Credit ("ERC"). The 2021 Consolidations Appropriations Act introduced changes to the ERC to allow companies who applied for, and received, Paycheck Protection Program ("PPP") loan proceeds to apply for employee retention credits for wages not paid with PPP funds. The Organization applied for \$531,021 of employee retention credits. The employee retention credit is included as a receivable on the statements of financial position.

**Note F--Navigate Enterprise Center**

The Agency administers grant funds relating to the Navigate Enterprise Center. These grant funds are used to make microenterprise loans to eligible low-income entrepreneurs for the start-up of a small business or for the expansion or stabilization of an existing small business, in accordance with the grant guidelines. The maximum loan amount that can be awarded to an individual is \$15,000. As of June 30, 2023 and 2022, there were unspent funds of \$320,125 and \$307,289, respectively, which are included in net assets with donor restrictions.

Notes to Financial Statements--Continued

**Jewish Family & Career Services of Louisville, Inc.**

June 30, 2023 and 2022

**Note G--Property and Equipment**

Property and equipment consist of the following:

	<b>June 30</b>	
	<b>2023</b>	<b>2022</b>
Land	\$ 543,470	\$ 543,470
Building and furnishings	2,957,916	2,957,916
Furniture and equipment	309,334	289,948
Vehicles	64,374	64,374
	3,875,094	3,855,708
Less accumulated depreciation	2,189,079	2,096,297
	<u>\$ 1,686,015</u>	<u>\$ 1,759,411</u>

**Note H--Deferred Compensation Plan**

The Agency established a deferred compensation plan for key employees, funded with life insurance policies, whereby the Agency is both the owner and beneficiary of the insurance policies. The amount of the liability for this plan is equal to the cash surrender value of the respective life insurance policies. There were no premium expenses for the years ended June 30, 2023 and 2022 as the policies were paid in full.

**Note I--Note Payable**

The Agency has an unsecured note payable to the Community Foundation of Louisville for \$125,000, bearing interest at 2% per annum and matures in July 2024. Terms of this note require the Agency to maintain minimum net assets without donor restrictions of \$1,000,000, which the Agency has complied with.

**Note J--Paycheck Protection Program Loan**

The Agency obtained U.S. Small Business Administration ("SBA") Paycheck Protection Program Loans ("PPP") of \$312,200 in March 2021. The PPP loan, when used for certain expenses (payroll, retirement contributions, health insurance costs, rent and utilities), can be fully forgiven.

Continued

Notes to Financial Statements--Continued

**Jewish Family & Career Services of Louisville, Inc.**

June 30, 2023 and 2022

**Note J--Paycheck Protection Program Loan--Continued**

In June 2020, the American Institute of Certified Public Accountants and the Financial Accounting Standards Board provided technical guidance which stated that the proceeds from SBA PPP loans could be accounted for as either debt or a government grant. Management elected to account for both of these unique lending vehicles as debt.

In November 2021, the Agency was notified that the PPP loan for \$312,200 had been forgiven by the SBA. Therefore, the total amount of this PPP loan has been recognized as non-operating income in the statement of activities for the year ended June 30, 2022.

**Note K--Net Assets with Donor Restrictions**

These include contributions, grants and gifts for which donor imposed restrictions are to be met, and are restricted for the following purposes:

	<b>June 30</b>	
	<b>2023</b>	<b>2022</b>
Restricted for Specified Purpose:		
Microenterprise loan program	\$ 320,125	\$ 311,239
Independence program	-	13,065
Endowment earnings available for distribution	399,810	319,594
<b>Total</b>	<b>719,935</b>	<b>643,898</b>
Restricted by Time:		
Program funding for specific future years	1,312,775	1,236,675
Perpetually Restricted:		
Endowments	965,301	965,301
	<u><b>\$ 2,998,011</b></u>	<u><b>\$ 2,845,874</b></u>

Continued

Notes to Financial Statements--Continued

**Jewish Family & Career Services of Louisville, Inc.**

June 30, 2023 and 2022

**Note K--Net Assets with Donor Restrictions--Continued**

Endowments--These consist of amounts for which the donor has stipulated that the corpus be invested in perpetuity and only the income be made available for program operations in accordance with donor restrictions. Generally, the donors of these assets permit the Agency to use all or part of the income earned on related investments for general purposes.

As required by GAAP, net assets associated with the endowments are classified and reported based on the existence of donor imposed restrictions. This endowment is accounted for in net assets with donor restrictions.

The Agency follows the Uniform Prudent Management of Institutional Funds Act ("UPMIFA"), the provisions which apply to endowment funds. As such, the Agency is required to act prudently when making decisions to spend or accumulate donor restricted endowment assets and in doing so to consider a number of factors including the duration and preservation of its donor restricted endowment funds.

The Agency has interpreted UPMIFA as requiring the preservation of the fair value of the original gift as of the gift date of the donor-restricted endowment fund, absent explicit donor stipulations to the contrary. The Agency classifies as net assets with donor restrictions the original value of gifts donated to the permanent endowment and accumulations to the permanent endowment made in accordance with the direction of the applicable donor gift instrument at the time the accumulation is added to the fund.

The Agency has adopted investment and spending policies for endowment assets that attempt to provide a predictable stream of funding to programs supported by this endowment while seeking to maintain the purchasing power of the endowment assets. Endowment assets include those assets of donor-restricted funds that the Agency must hold in perpetuity. The Agency expects its endowment funds, over time, to provide an average rate of return of approximately 3.5% annually. Actual results in any given year may vary from this amount.

To satisfy its long-term rate-of-return objective, the Agency relies on a total return strategy in which investment returns are achieved through both capital appreciation and current yield. The Agency targets diversified asset allocations that place a greater emphasis on equity-based investments to achieve its long-term objectives within prudent risk constraints.

Continued

Notes to Financial Statements--Continued

**Jewish Family & Career Services of Louisville, Inc.**

June 30, 2023 and 2022

**Note K--Net Assets with Donor Restrictions--Continued**

Changes in the donor restricted endowments for the years ended June 30 2023 and 2022 are as follows:

	<b>June 30</b>	
	<b>2023</b>	<b>2022</b>
<b>Endowments, Beginning of Year</b>	\$ 1,284,895	\$ 1,475,137
Interest and dividends	38,578	47,914
Realized and unrealized gains (losses) on investments	41,638	(238,156)
<b>Endowments, End of Year</b>	1,365,111	1,284,895
Less amounts available for distribution	399,810	319,594
<b>Perpetually Restricted Endowments</b>	<u>\$ 965,301</u>	<u>\$ 965,301</u>

**Note L--Retirement Plan**

The Agency provides a Section 403(b) defined contribution plan (the "Plan") which was established to replace the defined benefit pension plan. Employer contributions to the Plan are based on a percentage of the eligible employee's gross wages, and these contributions are fully vested after a period of three years. The Agency contributed \$63,068 and \$60,898 to the Plan for the years ended June 30, 2023 and 2022, respectively. Forfeitures of \$36,623 were utilized for the June 30, 2022 employer contribution. There were no forfeitures utilized for the June 30, 2023 employer contribution. Plan participants may make contributions to the Plan as well, and participant contributions are fully vested at all times.

Notes to Financial Statements--Continued

**Jewish Family & Career Services of Louisville, Inc.**

June 30, 2023 and 2022

**Note M--Fundraising Events**

Revenue generated by fundraising events is presented net of direct expenses in the accompanying statements of activities. The following represents the gross revenues and expenses for fundraising events:

	<b>Year Ended June 30</b>	
	<b>2023</b>	<b>2022</b>
Revenues	\$ 143,088	\$ 91,224
Less:		
Direct benefit to donors	42,859	17,730
Direct expenses	26,568	7,900
	<u>\$ 73,661</u>	<u>\$ 65,594</u>

**Note N--In-Kind Contributions**

In-kind contributions consisted of the following:

	<b>June 30</b>		<b>Usage</b>
	<b>2023</b>	<b>2022</b>	
Food	\$ 20,670	\$	Program Services

In-kind contributions were valued using estimated average U.S. prices of identical or similar products under a "like-kind" methodology. No in-kind contributions were restricted by donors. The Agency does not sell donated in-kind gifts and only uses donated products for its own program services.

**Note O--Liquidity and Availability of Financial Assets**

The Agency's major sources of support are fees for services, support, and investment income. Even though support can fluctuate significantly from year to year, the Agency has a strong cash position to cover its monthly financial obligations.

Continued

Notes to Financial Statements--Continued

**Jewish Family & Career Services of Louisville, Inc.**

June 30, 2023 and 2022

**Note O--Liquidity and Availability of Financial Assets--Continued**

The following table reflects the Agency's financial assets as of the dates of the statements of financial position, reduced by amounts not available for general use within one year because of contractual or donor-imposed restrictions or internal designations.

	<b>June 30</b>	
	<b>2023</b>	<b>2022</b>
Cash and cash equivalents	\$ 2,046,914	\$ 1,908,542
Investments	4,372,987	4,131,690
Accounts receivable	72,140	59,567
Grants receivable	98,102	85,608
Pledges receivable		1,000
<b>Total Financial Assets</b>	<b>6,590,143</b>	<b>6,186,407</b>
Contractual or donor-imposed restrictions	(2,998,011)	(2,845,874)
Restricted cash (golf account)	(24,702)	(1,722)
<b>Financial Assets Available to Meet Cash Needs for General Expenditures Within One Year</b>	<b>\$ 3,567,430</b>	<b>\$ 3,338,811</b>



- Business Entity Search
- File Annual Report
- Form an LLC
- Business Registration Portal
- Name Availability Search
- Business Forms Library
- Prepaid Account Status
- Current Officer Search
- Founding Officer Search
- Registered Agent Search
- Validate Certificate of Existence/Authorization

## JEWISH FAMILY & CAREER SERVICES OF LOUISVILLE, INC.

<b>File Amended Annual Report</b>	<b>Change Address or Registered Agent</b>
<b>File Certificate of Assumed Name (DBA)</b>	<b>File Dissolution</b>
<b>Manage Assumed Name</b>	<b>Upload a filing</b>
<b>Print &amp; Mail</b>	<b>File Registered Agent Resignation</b>
<b>Subscribe to changes made to this entity</b>	<b>Certificate of Good Standing</b>

### General Information

<b>Organization Number</b>	0084788
<b>Name</b>	JEWISH FAMILY & CAREER SERVICES OF LOUISVILLE, INC.
<b>Profit or Non-Profit</b>	N - Non-profit
<b>Company Type</b>	KCO - Kentucky Corporation
<b>Industry</b>	Social Services
<b>Number of Employees</b>	Medium (20-99)
<b>Primary County</b>	Jefferson
<b>Status</b>	A - Active
<b>Standing</b>	G - Good
<b>State</b>	KY
<b>File Date</b>	3/29/1978
<b>Organization Date</b>	3/29/1978
<b>Last Annual Report</b>	4/1/2025
<b>Principal Office</b>	2821 KLEMPNER WAY LOUISVILLE, KY 40205
<b>Registered Agent</b>	DAVID FINKE 2821 KLEMPNER WAY LOUISVILLE, KY 40205

[Show Current Officers](#)

# THE JFCS MOSAIC AWARDS

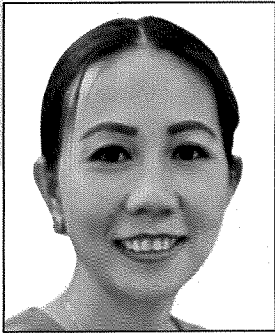
Presented By

Jewish Heritage Fund



**MAY 15**  
**MELLWOOD ARTS CENTER**

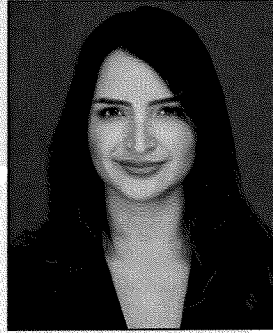
## 2025 Honorees



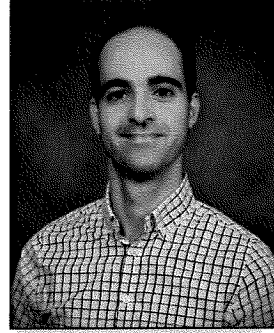
**Vy Truong**  
Vietnam  
Kentucky Pharmacy LLC



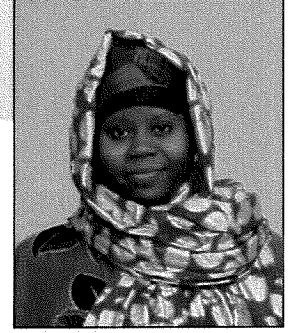
**Dr. Gulalai Wali Khan**  
Pakistan  
Kentucky Refugee Ministries



**Diana Paola Duran**  
Peru  
Humana



**Danial Malik**  
Pakistan  
UofL Division of Surgical Oncology



**Amina Shale**  
Kenya  
More Than A Smile Foundation

### 2025 CORPORATE CHANGEMAKER



**NORTON**  
HEALTHCARE

**Since 2016, the JFCS MOSAIC Awards has honored the immigrants, refugees and first-generation Americans who've come here to become today's Leaders, Changemakers and Humanitarians in the Louisville community.**

**TICKETED EVENT**  
**Open to Public**



## Foster, Betsy

---

**From:** Courtney Evans <cevans@jfcsloouisville.org>  
**Sent:** Monday, April 21, 2025 11:05 AM  
**To:** Foster, Betsy  
**Subject:** RE: JFCS MOSAIC NDF Application

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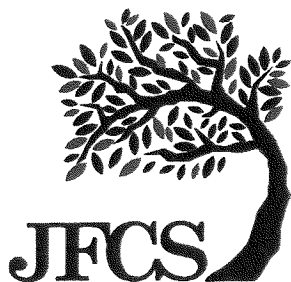
Hi Betsy,

To clarify a few of the financial pieces:

1. The Statement of Financials for February is the most recent one. The next one for March will be approved by the board at the April board meeting (not yet completed)
2. The 2023 Audit is the most recent audit we have.
3. The 2023 990 for JFCS is also the most recent.

Please let me know if you have any questions!

Best,  
Courtney



**Courtney Evans**

Director of Advancement | she/her  
Jewish Family & Career Services

phone: (502)322-1928  
email: [cevans@jfcsloouisville.org](mailto:cevans@jfcsloouisville.org)  
2821 Klempner Way  
Louisville, KY 40205



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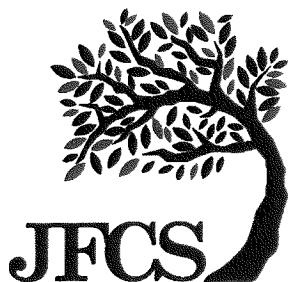
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**From:** Courtney Evans  
**Sent:** Monday, April 21, 2025 10:35 AM  
**To:** 'Foster, Betsy' <Betsy.Foster@louisvilleky.gov>  
**Subject:** RE: JFCS MOSAIC NDF Application

Hi Betsy,

I apologize for not adding the date of the event in the NDF Application. The 2025 JFCS MOSAIC Awards will be held on Thursday, May 15<sup>th</sup> at 6pm at Mellwood Arts Center. Attached is an invitation/announcement for the event. Please don't hesitate to reach out if you have any questions.

Best,  
Courtney



**Courtney Evans**  
Director of Advancement | she/her  
Jewish Family & Career Services

phone: (502)322-1928  
email: [cevans@jfcsloouisville.org](mailto:cevans@jfcsloouisville.org)  
2821 Klempner Way  
Louisville, KY 40205



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**From:** Courtney Evans  
**Sent:** Tuesday, April 15, 2025 3:39 PM  
**To:** Foster, Betsy <Betsy.Foster@louisvilleky.gov>  
**Subject:** JFCS MOSAIC NDF Application

Hello Betsy,

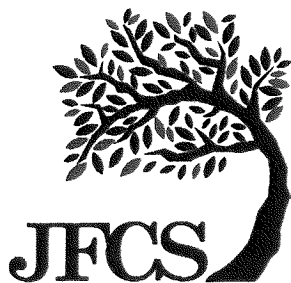
I hope you are doing well and having a nice week!

Attached is the NDF application for JFCS for our 2025 JFCS MOSAIC Awards. I've gone through and reviewed all the material and think I got everything correct! Do you need anything additional from me?

The sponsorship includes 8 tickets to the event on May 15<sup>th</sup>. Would you like me to send them to you or Ben?

Thank you, Betsy!

Best,  
Courtney



**Courtney Evans**

Director of Advancement | she/her  
Jewish Family & Career Services

phone: (502)322-1928

email: [cevans@jfcsloouisville.org](mailto:cevans@jfcsloouisville.org)

2821 Klempler Way  
Louisville, KY 40205



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## Golden, Amy

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**From:** Bell, LaTonya J.  
**Sent:** Monday, May 5, 2025 10:52 PM  
**To:** Foster, Betsy; Golden, Amy  
**Cc:** Harward, Sonya; Reno-Weber, Ben  
**Subject:** RE: D08 - 5/7/25 Appropriations Comments - NDF050725JFCS08

Betsy, thank you for your responses. No further action needed from D08.

Amy, please include this email and the attached Betsy provided to us in the NDF packet. Thanks.

**From:** Foster, Betsy <Betsy.Foster@louisvilleky.gov>  
**Sent:** Friday, May 2, 2025 1:00 PM  
**To:** Bell, LaTonya J. <LaTonya.Bell2@louisvilleky.gov>; Reno-Weber, Ben <Ben.Reno-Weber@louisvilleky.gov>  
**Cc:** Golden, Amy <Amy.Golden@louisvilleky.gov>; Harward, Sonya <Sonya.Harward@louisvilleky.gov>  
**Subject:** Fw: D08 - 5/7/25 Appropriations Comments - NDF050725JFCS08

**See responses below**

**D08 LA to address:**  
**Supporting Documentation**

1. **Please provide the nonprofit's FY 2025 Projected Budget. The nonprofit provided two financial statements, which are okay and can remain in the NDF packet. See attached**
1. **2. Section 5.A. of the NDF Application states the event is a ticketed event that is open to the public. That is accurate. It is a ticketed event and open to everyone, meaning anyone can buy tickets. We did not buy tickets. We are requesting money for catering. I am not really clear with the issue here. Would you clarify? Is it not considered a public event if tickets are purchased? If I need to pull this before appropriations, will it still be considered on the 12th. Please call me on my cell. I am not in the office today. 502-407-2797**
- 1.
3. **Please provide the flyer relating to this event and will D08 be receiving any tickets for this event? If yes, please provide the names of the people who will be receiving the tickets. Thanks. LaTonya, there are no tickets provided or accepted by D8. We were not requested to fund seats.**

We are listed as a sponsor on the flyer for the catering funds we are donating.

Betsy Foster  
Legislative Assistant to Councilman Ben Reno-Weber



Stay informed with our D8 E-newsletter/Sign up today [here](#).

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**From:** Bell, LaTonya J. <LaTonya.Bell2@louisvilleky.gov>

**Sent:** Tuesday, April 29, 2025 4:13 PM

**To:** Foster, Betsy <Betsy.Foster@louisvilleky.gov>; Reno-Weber, Ben <Ben.Reno-Weber@louisvilleky.gov>

**Cc:** Golden, Amy <Amy.Golden@louisvilleky.gov>; Harward, Sonya <Sonya.Harward@louisvilleky.gov>

**Subject:** D08 - 5/7/25 Appropriations Comments - NDF050725JFCS08

Good afternoon,

Please address the below item by the end of the day on Friday, May 2, 2025. Thank you.

8. **NDF050725JFCS08** APPROPRIATING \$1,600 FROM DISTRICT 8 NEIGHBORHOOD DEVELOPMENT FUNDS, THROUGH THE OFFICE OF MANAGEMENT AND BUDGET, TO THE JEWISH FAMILY AND CAREER SERVICES OF LOUISVILLE, INC. FOR CATERING FOR THEIR MOSAIC AWARDS TO BE HELD MAY 15, 2025.

**Sponsors:** Ben Reno-Weber (D-8)

***Draft Comments: Requested \$1,600.00 of \$35,000.00 expenditures associated with assisting with funding the Jewish Family and Career Services of Louisville, Inc.'s MOSAIC Award event expenses. The \$1,600.00 NDF funds will specifically be used to fund the catering services for the MOSAIC Awards event. The event is scheduled for May 15, 2025 at the Mellwood Arts Center. The organization requested reimbursement from application date, April 15, 2025.***



***The fundraiser proceeds will be used to support Jewish Family and Career Services of Louisville, Inc.'s general operating expenses that go towards providing older adult services, immigrant and refugee services, family stability services, career and economic opportunities, and mental health services.***

**D08 LA to address:**

**Supporting Documentation**

- 1. Please provide the nonprofit's FY 2025 Projected Budget. The nonprofit provided two financial statements, which are okay and can remain in the NDF packet.**
- 2. Section 5.A. of the NDF Application states the event is a ticketed event that is open to the public. It is a ticketed event open to the public. In other words anyone can attend.**
- 3. Please provide the flyer relating to this event and will D08 be receiving any tickets for this event? If yes, please provide the names of the people who will be receiving the tickets. Thanks. LaTonya, there are no tickets provided or accepted by D8. WE were not requested to fund seats.**
- 4.**

**LaTonya J. Bell**

Metro Council Financial Analyst

Louisville Metro Council

601 West Jefferson Street

Louisville, Kentucky 40202

Phone: (502) 574-1351

[LaTonya.Bell2@louisvilleky.gov](mailto:LaTonya.Bell2@louisvilleky.gov)