

Board of Directors and Management
Association of Jewish Family & Children's Agencies, Inc.
Baltimore, Maryland

We have audited the financial statements of the Association of Jewish Family & Children's Agencies, Inc. (the Association) as of and for the year ended December 31, 2016, and have issued our report thereon dated October 9, 2017. We have previously communicated to you information about our responsibilities under auditing standards generally accepted in the United States of America, as well as certain information related to the planned scope and timing of our audit. Professional standards also require that we communicate to you the following information related to our audit.

Significant audit findings

Qualitative aspects of accounting practices

Accounting policies

Management is responsible for the selection and use of appropriate accounting policies. The significant accounting policies used by the Association are described in Note 1 to the financial statements.

No new accounting policies were adopted and the application of existing policies was not changed during 2016.

We noted no transactions entered into by the Association during the year for which there is a lack of authoritative guidance or consensus. All significant transactions have been recognized in the financial statements in the proper period.

Accounting estimates

Accounting estimates are an integral part of the financial statements prepared by management and are based on management's knowledge and experience about past and current events and assumptions about future events. Certain accounting estimates are particularly sensitive because of their significance to the financial statements and because of the possibility that future events affecting them may differ significantly from those expected. The most sensitive estimates affecting the financial statements were:

- Management's estimate of the allowance for doubtful accounts is based on an analysis of the collectability of individual accounts. We evaluated the key factors and assumptions used to develop the allowance in determining that it is reasonable in relation to the financial statements taken as a whole.
- Management's estimate of the functional allocation of expenses shared between programs, management and general, and fundraising is based on a reasonable and consistent basis using factors such as direct payroll allocation, square footage, full time equivalents within each department, and total direct expenses. We evaluated the key factors and assumptions used to develop the allocation in determining that it is reasonable in relation to the financial statements taken as a whole.

Financial statement disclosures

Certain financial statement disclosures are particularly sensitive because of their significance to financial statement users. There were no particularly sensitive financial statement disclosures.

The financial statement disclosures are neutral, consistent, and clear.

Difficulties encountered in performing the audit

We encountered no significant difficulties in dealing with management in performing and completing our audit.

Uncorrected misstatements

Professional standards require us to accumulate all misstatements identified during the audit, other than those that are clearly trivial, and communicate them to the appropriate level of management. Management did not identify and we did not notify them of any uncorrected financial statement misstatements.

Corrected misstatements

The attached schedule summarizes all misstatements (material and immaterial) detected as a result of audit procedures that were corrected by management.

Disagreements with management

For purposes of this letter, a disagreement with management is a financial accounting, reporting, or auditing matter, whether or not resolved to our satisfaction, that could be significant to the financial statements or the auditors' report. No such disagreements arose during our audit.

Management representations

We have requested certain representations from management that are included in the attached management representation letter dated October 9, 2017.

Management consultations with other independent accountants

In some cases, management may decide to consult with other accountants about auditing and accounting matters, similar to obtaining a "second opinion" on certain situations. If a consultation involves application of an accounting principle to the Association's financial statements or a determination of the type of auditors' opinion that may be expressed on those statements, our professional standards require the consulting accountant to check with us to determine that the consultant has all the relevant facts. To our knowledge, there were no such consultations with other accountants.

Significant issues discussed with management prior to engagement

We generally discuss a variety of matters, including the application of accounting principles and auditing standards, with management each year prior to engagement as the Association's auditors. However, these discussions occurred in the normal course of our professional relationship and our responses were not a condition to our engagement.

Other information in documents containing audited financial statements

With respect to the statement of functional expenses (collectively, the supplementary information) accompanying the financial statements, on which we were engaged to report in relation to the financial statements as a whole, we made certain inquiries of management and evaluated the form, content, and methods of preparing the information to determine that the information complies with accounting

principles generally accepted in the United States of America, the method of preparing it has not changed from the prior period or the reasons for such changes, and the information is appropriate and complete in relation to our audit of the financial statements. We compared and reconciled the supplementary information to the underlying accounting records used to prepare the financial statements or to the financial statements themselves. We have issued our report thereon October 9, 2017.

Our auditors' opinion, the audited financial statements, and the notes to financial statements should only be used in their entirety. Inclusion of the audited financial statements in a document you prepare, such as an annual report, should be done only with our prior approval and review of the document.

* * *

This communication is intended solely for the information and use of the Board of Directors and management of the Association of Jewish Family & Children's Agencies, Inc. and is not intended to be, and should not be, used by anyone other than these specified parties.

A handwritten signature in cursive script that reads "CliftonLarsonAllen LLP".

CliftonLarsonAllen LLP

Baltimore, Maryland
October 9, 2017

Client: 026-07573000 - Association of Jewish Family & Children's Agencies, Inc.
 Engagement: AUD 2016 - Association of Jewish Family & Children's Agencies, Inc.
 Period Ending: 12/31/2016
 Trial Balance: 0900 - TB- NFP
 Workpaper: 0920.10 - Adjusting Journal Entries Report

Account	Description	W/P Ref	Debit	Credit
Adjusting Journal Entries JE # 1		PY Audit		
To record journal entry from prior year audit related to RBC currency conversion				
10300	Cash in Bank - Royal Bank of Canada - Toronto		24,305.00	
30001	Net Assets- General Funds			24,305.00
Total			24,305.00	24,305.00
Adjusting Journal Entries JE # 2		PBC		
PBC journal entry to record invoice received				
75401	Consultation Expenses		791.00	
20106	Accrued Miscellaneous Payables			791.00
Total			791.00	791.00
Adjusting Journal Entries JE # 3		PBC		
PBC reclassification for receivables				
12000	AR - Dues Receivable		5,850.00	
12000	AR - Dues Receivable		6,250.00	
12000	AR - Dues Receivable		7,500.00	
12000	AR - Dues Receivable		7,750.00	
12000	AR - Dues Receivable		12,000.00	
12005	AR Dues - NonControll Dues			5,850.00
12005	AR Dues - NonControll Dues			6,250.00
12005	AR Dues - NonControll Dues			7,500.00
12005	AR Dues - NonControll Dues			7,750.00
12005	AR Dues - NonControll Dues			12,000.00
Total			39,350.00	39,350.00
Adjusting Journal Entries JE # 4		1100.07		
To adjust for Canadian Currency Conversion				
75350	Canadian Exchange Fees		52,375.00	
10300	Cash in Bank - Royal Bank of Canada - Toronto			52,375.00
Total			52,375.00	52,375.00
Adjusting Journal Entries JE # 5		2100.02		
Journal entry to remove amount recorded as prepaid, despite that payment was made in 2017				
20101	Accounts Payable Control- Fund 1		12,333.00	
13010	Prepaid Expenses			12,333.00
Total			12,333.00	12,333.00
Adjusting Journal Entries JE # 6		2200.04		
PBC to adjust 2016 vacation accrual				
21107	Accrued Vacation Leave		2,295.00	
74275	Accrued Vacation Expense			2,295.00
Total			2,295.00	2,295.00
Adjusting Journal Entries JE # 7		PBC		
PBC entry to adjust deferred revenue				
23501	Deferred Revenue		360.00	
40100	Membership Dues			360.00
Total			360.00	360.00
Adjusting Journal Entries JE # 8		PBC		
PBC entry to recognize revenue related to Alliance grant				
23501	Deferred Revenue		50,000.00	
40275	Alliance Grant			50,000.00
Total			50,000.00	50,000.00
Adjusting Journal Entries JE # 9		PBC		

Client: **026-07573000 - Association of Jewish Family & Children's Agencies, Inc.**
 Engagement: **AUD 2016 - Association of Jewish Family & Children's Agencies, Inc,**
 Period Ending: **12/31/2016**
 Trial Balance: **0900 - TB- NFP**
 Workpaper: **0920.10 - Adjusting Journal Entries Report**

Account	Description	W/P Ref	Debit	Credit
PBC journal entry to adjust allowance for uncollectable dues.				
12050	Allowance for Doubtful Accounts		32,239.00	
90000	Bad Debt Expense		9,661.00	
12000	AR - Dues Receivable			41,900.00
Total			41,900.00	41,900.00

October 9, 2017

CliftonLarsonAllen LLP
1966 Greenspring Drive, Suite 300
Timonium, MD 21093

This representation letter is provided in connection with your audit of the financial statements of Association of Jewish Family & Children's Agencies, Inc., which comprise the statements of financial position as of December 31, 2016, and the related statements of activities and cash flows for the year then ended, and the related notes to the financial statements, for the purpose of expressing an opinion on whether the financial statements are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America (U.S. GAAP).

Certain representations in this letter are described as being limited to matters that are material. Items are considered material, regardless of size, if they involve an omission or misstatement of accounting information that, in light of surrounding circumstances, makes it probable that the judgment of a reasonable person relying on the information would be changed or influenced by the omission or misstatement.

We confirm, to the best of our knowledge and belief, as of October 9, 2017, the following representations made to you during your audit of the financial statements as of and for the year ended December 31, 2016.

Financial Statements

- We have fulfilled our responsibilities, as set out in the terms of the audit engagement letter dated January 16, 2017, for the preparation and fair presentation of the financial statements in accordance with U.S. GAAP.
- We acknowledge and have fulfilled our responsibility 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.
- We acknowledge our responsibility for the design, implementation, and maintenance of internal control to prevent and detect fraud.
- We acknowledge our responsibility for the design, implementation, and maintenance of internal control over the receipt and recording of contributions.
- Significant assumptions used by us in making accounting estimates are reasonable.
- Significant estimates have been appropriately accounted for and disclosed in accordance with the requirements of U.S. GAAP. Significant estimates are estimates at the financial statement date that could change materially within the next year.

- Related party relationships and transactions, have been appropriately accounted for and disclosed in accordance with the requirements of U.S. GAAP.
- All events occurring subsequent to the date of the financial statements and for which U.S. GAAP requires adjustment or disclosure have been adjusted or disclosed.
- You have proposed adjusting journal entries that have been posted to the entity's accounts. We have reviewed and approved those adjusting journal entries and understand the nature of the changes and their impact on the financial statements. We are in agreement with those adjustments and accept responsibility for them.
- We have not identified or been notified of any uncorrected financial statement misstatements.
- We are not aware of any pending or threatened litigation, claims, or assessments or unasserted claims or assessments that are required to be accrued or disclosed in the financial statements in accordance with U.S. GAAP, and we have not consulted a lawyer concerning litigation, claims, or assessments.
- Material concentrations have been properly disclosed in accordance with U.S. GAAP. Concentrations refer to individual or group concentrations of contributors, grantors, clients, customers, suppliers, lenders, products, services, fund-raising events, sources of labor or materials, licenses or other rights, or operating areas or markets for which events could occur that would significantly disrupt normal finances within the next year.
- We have no plans or intentions that may materially affect the carrying value or classification of assets, liabilities, or net asset balances.
- Designations of net assets, or reclassifications of net assets, have been properly authorized, approved, and reflected in the financial statements.
- The cost allocation methods used to allocate the entity's expenses to the appropriate functional classification as program services, management and general, and fundraising are properly supported by the entity's books and records. The cost allocation methods used are rational, systematic, and consistently applied. The bases used for allocation of functional expenses are reasonable.

Information Provided

- We have provided you with:
 - Access to all information, of which we are aware, that is relevant to the preparation and fair presentation of the financial statements such as records, documentation, and other matters.
 - Additional information that you have requested from us for the purpose of the audit.
 - Unrestricted access to persons within the entity from whom you determined it necessary to obtain audit evidence.

- Complete minutes of the meetings of the governing board and related committees, or summaries of actions of recent meetings for which minutes have not yet been prepared.
- All communications from regulatory agencies concerning noncompliance with, or deficiencies in, financial reporting practices.
- There have been no communications from regulatory agencies concerning noncompliance with, or deficiencies in, financial reporting practices.
- All material transactions have been recorded in the accounting records and are reflected in the financial statements.
- We have disclosed to you the results of our assessment of the risk that the financial statements may be materially misstated as a result of fraud.
- We have no knowledge of any fraud or suspected fraud that affects the entity and involves:
 - Management;
 - Employees who have significant roles in internal control; or
 - Others when the fraud could have a material effect on the financial statements.
- We have no knowledge of any allegations of fraud, or suspected fraud, affecting the entity's financial statements communicated by employees, former employees, grantors, regulators, or others.
- We have no knowledge of any instances of noncompliance or suspected noncompliance with laws and regulations and provisions of contracts and grant agreements, or abuse whose effects should be considered when preparing financial statements.
- We are not aware of any pending or threatened litigation, claims, or assessments, or unasserted claims or assessments, that are required to be accrued or disclosed in the financial statements in accordance with U.S. GAAP, and we have not consulted a lawyer concerning litigation, claims, or assessments.
- There are no other material liabilities or gain or loss contingencies that are required to be accrued or disclosed in accordance with U.S. GAAP.
- We have disclosed to you the identity of the entity's related parties and all the related party relationships and transactions of which we are aware.
- The entity has satisfactory title to all owned assets, and there are no liens or encumbrances on such assets, nor has any asset been pledged as collateral, except as made known to you and disclosed in the financial statements.

- We are responsible for compliance with the laws, regulations, and provisions of contracts and grant agreements applicable to Association of Jewish Family & Children's Agencies, Inc.; and we have identified and disclosed to you all laws, regulations, and provisions of contracts and grant agreements that we believe have a direct and material effect on the determination of financial statement amounts or other financial data significant to the audit objectives.
- Association of Jewish Family & Children's Agencies, Inc, is an exempt organization under Section 501(c)3 of the Internal Revenue Code. Any activities of which we are aware that would jeopardize the entity's tax-exempt status, and all activities subject to tax on unrelated business income or excise or other tax, have been disclosed to you. All required filings with tax authorities are up-to-date.
- We are responsible for determining whether we have received, expended, or otherwise been the beneficiary of any federal awards during the period of this audit. No federal award, received directly from federal agencies or indirectly as a subrecipient, was expended in an amount that cumulatively totals from all sources \$750,000 or more. For this representation, "award" means financial assistance and federal cost-reimbursement contracts that non-federal entities receive directly from federal awarding agencies or indirectly from pass-through entities. It does not include procurement contracts, user grants, or contracts used to buy goods or services from vendors.
- We acknowledge our responsibility for presenting the functional expenses (the supplementary information) in accordance with U.S. GAAP, and we believe the supplementary information, including its form and content, is fairly presented in accordance with U.S. GAAP. The methods of measurement and presentation of the supplementary information have not changed from those used in the prior period, and we have disclosed to you any significant assumptions or interpretations underlying the measurement and presentation of the supplementary information. If the supplementary information is not presented with the audited financial statements, we will make the audited financial statements readily available to the intended users of the supplementary information no later than the date we issue the supplementary information and the auditors' report thereon.
- As part of your audit, you prepared the draft financial statements and related notes. We have designated an individual who possesses suitable skill, knowledge, and/or experience to understand and oversee your services; have made all management judgments and decisions; and have assumed all management responsibilities. We have evaluated the adequacy and results of the service. We have reviewed, approved, and accepted responsibility for those financial statements and related notes.

Signature: Reuben Rotman Title: CEO

Signature: [Signature] Title: CHAIR