



Request for Proposal – External Auditing Services

RFP # 104-2024

Town of Lake Park

February 20, 2024



Nowlen, Holt & Miner, P.A.

Edward T. Holt, Managing Partner
eth@nhmcpa.com

West Palm Beach Office
515 N. Flagler Drive, Suite 1700
Post Office Box 347
West Palm Beach, FL 33402
Telephone: (561) 659-3060
Fax: (561) 835-0628
FEIN #: 59-2749772



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NOWLEN, HOLT & MINER, P.A.

CERTIFIED PUBLIC ACCOUNTANTS

WEST PALM BEACH OFFICE
NORTHBRIDGE CENTRE
515 N. FLAGLER DRIVE, SUITE 1700
POST OFFICE BOX 347
WEST PALM BEACH, FLORIDA 33402-0347
TELEPHONE (561) 659-3060
FAX (561) 835-0628
WWW.NHMCPA.COM

EVERETT B. NOWLEN (1930-1984), CPA
EDWARD T. HOLT, CPA
WILLIAM B. MINER, RETIRED
ROBERT W. HENDRIX, JR., CPA
JANET R. BARICEVICH, RETIRED, CPA
TERRY L. MORTON, JR., CPA
N. RONALD BENNETT, CVA, ABV, CFF, CPA
ALEXIA G. VARGA, CFE, CPA
EDWARD T. HOLT, JR., PFS, CPA
BRIAN J. BRESCIA, CFP®, CPA

MARK J. BYMASTER, CFE, CPA
RYAN M. SHORE, CFP®, CPA
WEI PAN, CPA
WILLIAM C. KISKER, CPA
RICHARD E. BOTTS, CPA

February 20, 2024

Town of Lake Park
535 Park Avenue
Lake Park, Florida 33403

BELLE GLADE OFFICE
333 S.E. 2nd STREET
POST OFFICE BOX 338
BELLE GLADE, FLORIDA 33430-0338
TELEPHONE (561) 996-5612
FAX (561) 996-6248

Audit Committee:

Thank you for giving us the opportunity to present our proposal to serve as external auditors for the Town of Lake Park (the "Town") for the fiscal years ending September 30, 2023, 2024, and 2025 with the option by the Town to extend the initial term for two (2) additional (1) year periods.

We understand the scope of services requested by the Town as outlined in the Town's RFP. We are committed to exceeding the performance specifications outlined and meeting all the Town's time requirements.

We will audit the financial statements of the Town, and express an opinion on the fair presentation of the statements in conformity with U.S. generally accepted accounting principles. Our audit will be conducted in accordance with U.S. generally accepted auditing standards of the AICPA, the standards for financial and compliance audits contained in *Government Auditing Standards*, provisions of the *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance), Florida Statutes, Rules of the Auditor General, and other rules as applicable. At the conclusion of the audit, we will issue a management letter, which would include any significant audit findings.

Nowlen, Holt & Miner, P.A. ("NH&M") believes our expansive governmental experience, quality of team members, and emphasis on client satisfaction makes our firm the best qualified to provide audit services to the Town.

Our firm is best qualified to perform the engagement and provide the Town with the following added advantages:

- **Expertise Auditing the Town** – Our previous audit experience with the Town provides us with the extensive knowledge necessary to perform an efficient and effective audit. During our 16 years of providing auditing services to the Town, we have become familiar with its operations, accounting system and internal controls, providing us with a first-hand understanding of the Town's needs and requirements.
- **Communication** – NH&M strives to build strong relationships with our clients. An essential part of this relationship is communication. NH&M has a firm policy of responding to phone calls and/or emails within 24 hours. We encourage clients to call year-round to discuss questions or concerns as they arise. Our team is always prepared to answer questions or discuss audit issues at no additional charge.

- **Governmental Experience** – NH&M has served a remarkable number of South Florida governmental entities for over 50 years. Unlike many other firms, NH&M's primary focus is governmental entities. Consequently, our team has mastered the elements of the audit process and is prepared to resolve issues typical to governmental entities such as the Town. Our expertise will be vital over the next several years with the implementation of the new Governmental Accounting Standards Board pronouncements.
- **Staff Continuity/Professional Qualifications** – We are proud to have high staff retention and minimal turnover. Our engagement team will remain consistent from year-to-year and will include experienced individuals. Such continuity, stability and team work give our employees valuable client and industry-specific knowledge, which in turn, maximizes audit efficiency and strengthens our working relationship with the Town.
- **Additional Resources** – We are members of CPAmerica International, Inc. an international association of independent accounting firms. For this reason, we can draw from the vast consulting resources of CPAmerica International member firms with 500 offices in more than 370 cities around the globe (see Appendix D).

Our proposal outlines our qualifications and expertise further. Thank you for giving us the opportunity to present our credentials. We are confident our qualifications make us the ideal firm to fulfill your audit needs and would like to emphasize our desire to serve as the Town's auditors. Again, thank you for your consideration, and we look forward to serving as your auditors.

FIRM CONTACT AND INFORMATION

Edward T. Holt, President, 515 N. Flagler Drive, Suite 1700, West Palm Beach, Florida 33401, (561) 659-3060. Mr. Holt is authorized to bind the offeror. This proposal is a firm and irrevocable offer for ninety (90) days. If you have any questions about this proposal, please contact Ed Holt at (561) 659-3060.

Sincerely,



Nowlen, Holt & Miner, P.A.



Firm Qualifications and Experience

About Nowlen, Holt & Miner, P.A.

NH&M is a local firm of certified public accountants. Established in 1961, we have offices in West Palm Beach and Belle Glade, Florida. We are a full-service firm that provides audit, accounting, tax, business valuation, forensic accounting, litigation support and management services. NH&M's philosophy is to combine the knowledge of experienced professionals with the responsiveness and flexibility of a local CPA firm. We have flipped the typical staff "pyramid" where much of the work is performed by partners and managers instead of first year team members.

Independence

As defined by generally accepted auditing standards and the U.S. General Accounting Office's Government Auditing Standards, Nowlen, Holt & Miner, P.A. is independent of the Town of Lake Park and any component units of the Town. Our firm has audited the Town for the past 16 years. We will give the Town written notice of any professional relationships entered into during the period of the engagement that might create a conflict of interest. Our proposal is made without collusion with any other person or entity submitting a proposal pursuant to this RFP.

Licensed to Practice in Florida

NH&M is an entity licensed to practice in Florida. All key team members are Certified Public Accountants and are properly licensed to practice in Florida, and qualified to perform governmental audits. Our firm and all professionals are members in good standing of the American Institute of Certified Public Accountants (AICPA) and the Florida Institute of Certified Public Accountants (FICPA) and comply with the continuing professional education requirements of the AICPA, including those educational requirements established by quality control standards. Please see Appendix A for a copy of NH&M's State of Florida Board of Accountancy Business License.

Staff Continuity and Longevity

Hiring and retaining highly qualified professionals is at the core of our firm's business philosophy. We believe staff retention is a crucial factor in increasing audit efficiency and maintaining high levels of client satisfaction. The following table outlines our staff's experience and length of employment with the firm.

Professional Staff	Years of Experience in Public Accounting	Years of Employment with NH&M Nowlen, Holt & Miner, P.A.
Partners		
Edward T. Holt, CPA	52	52
Robert W. Hendrix, CPA	45	45
Terry L. Morton, CPA	35	35
N. Ronald Bennett, CPA, CFF	35	35
Alexia G. Varga, CPA, CFE	22	22
Edward T. Holt, Jr., CPA	19	19
Brian J. Brescia, CPA, CFP®	18	16
Sub-Total	226	224
Managers		
William C. Kisker, CPA	48	18
Mark Bymaster, CPA, CFE	16	16
Sub-Total	64	34
Supervisors		
Ryan Shore, CPA	11	10
Wei Pan, CPA	11	11
Sub-Total	22	21
Staff		
Emilie Hendrix	16	16
Kristy Rowe	4	4
Sub-Total	20	20
Professional Staff Total	332	299



Experience in Governmental Audits and Single Audits

Nowlen, Holt & Miner, P.A. has been auditing South Florida governmental entities for over 50 years. Several of our clients receive Federal and/or State funding which require compliance audits under provisions of the *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance) and Chapter 10.550, Rules of the Florida Auditor General. Because NH&M's main focus is governmental auditing, our team has an extensive understanding of issues related to government auditing and the accounting requirements.

State and National Affiliations

NH&M is a member in good standing of the Florida Institute of Certified Public Accountants (FICPA), FICPA State and Local Government Section, Government Finance Officers Association (GFOA), and Florida Government Finance Officers Association (FGFOA). Terry L. Morton is currently serving on the GFOA's ACFR Review Committee, which reviews ACFRs of governmental entities in order to determine whether a ACFR meets the reporting requirements necessary to obtain a Certificate of Achievement of Excellence in Financial Reporting.

GFOA Experience

NH&M has assisted a number of our past and current governmental clients with their ACFR preparation. This program is recognized as the highest award in governmental financial reporting. We assisted both the Children's Services Council of Broward County and the City of Belle Glade with their initial ACFR preparation and are currently assisting several of our other governmental clients with their ACFR preparation. All the governments we have assisted with their ACFR preparation have been awarded Certificates of Achievement for Excellence in Financial Reporting.

Certified Fraud Examiners

Mark Bymaster is a member of the Association of Certified Fraud Examiners (ACFE) and is a Certified Fraud Examiner (CFE). In addition, both Terry L. Morton and N. Ronald Bennett are members of the ACFE. The ACFE is the world's largest organization and premier provider of anti-fraud training and education. The CFE credential denotes proven expertise in fraud prevention, detection and deterrence. CFEs are trained to identify the warning signs and red flags that indicate evidence of fraud and fraud risk. CFEs also help entities, not only by uncovering fraud, but by assisting in implementing processes to prevent fraud from occurring in the first place.



The ACFE's Board of Regents awards this designation only to select professionals who meet a stringent set of criteria, including character, experience, and education. CFEs have a unique set of skills that are not found in any other career field; their skills combine knowledge of complex financial transactions with an understanding of methods of law and how to resolve allegations of fraud.

Certified in Financial Forensics

In addition to the ACFE membership, N. Ronald Bennett is Certified in Financial Forensics (CFF). The CFF credential is the mark of excellence in forensic accounting. It identifies those forensic accounting professionals who have the ability to provide sound and reliable forensic accounting services. Those who earn the CFF credential must:

- Be a member in good standing of the AICPA
- Hold a valid CPA certificate or license
- Demonstrate experience in forensic accounting
- Demonstrate a history of continuing education and commitment to lifelong learning

Prior Engagements with the Town of Lake Park

NH&M has provided the Town of Lake Park auditing services for the past 16 years.

Equal Opportunity Employment

Nowlen Holt and Miner, P.A. recognizes and supports its obligations to ensure no discrimination occurs in its personnel practices because of race, color, religion, sex, age, handicap, veteran's status, or national origin. We are committed to a policy of nondiscrimination in all terms and conditions of employment.

Additional Services

See Schedule of Professional Fees for Non-Audit Additional Services in Appendix C for any additional work which may be requested by the Town which is outside the scope of this contract.



Governmental Audits Performed by Our Audit Team

NH&M has audited, reviewed and compiled the financial statements of numerous governmental entities. Our experience qualifies us to provide the Town with efficient and thorough auditing services. We are proud of our history and our abilities to understand and work within the complex guidelines of Generally Accepted Auditing Standards and *Government Auditing Standards*.

Below is a list of Nowlen, Holt & Miner, P.A.'s current governmental municipality audits, for which we are providing auditing services and are the lead auditor, as well as a contact person and a phone number for each. We encourage you to contact these individuals as you please.

Audit Engagement	Audit Term	Partners	ACFR	Single Audit	Client Contact
City of Belle Glade 110 Dr. Martin Luther King Jr., Blvd West Belle Glade, FL 33430	1977-Current	Robert Hendrix Terry Morton	✓	✓	Diana Hughes Finance Director 561-996-0100
City of Greenacres 5800 Melaleuca Lane Greenacres, FL 33463	2015-Current	Edward T. Holt Ronald Bennett	✓	✓	Teri Beiriger Finance Director 561-642-2019
Town of Highland Beach 3614 S. Ocean Blvd Highland Beach, FL 33487	2022-Current	Edward T. Holt Ronald Bennett	✓		David DiLena Finance Director 561-278-4548
Town of Manalapan 600 South Ocean Blvd. Manalapan, FL 33462	2004-Current	Robert Hendrix Ronald Bennett			Linda Stumpf Town Manager 561-383-2540
Town of Mangonia Park 1755 E. Tiffany Dr. Mangonia Park, FL 33407	2011-Current	Edward T. Holt Terry Morton			Ken Metcalf Town Manager 561-848-1235
Town of Ocean Ridge 6450 N. Ocean Blvd. Ocean Ridge, FL 33435	2006-Current	Edward T. Holt Ronald Bennett			Lynne Ladner Town Manager 561-732-2635
Town of Ocean Breeze 1508 NE Jensen Beach Blvd. Jensen Beach, FL 34957	2020-Current	Edward T. Holt Terry Morton			Pamela Orr Town Clerk 772-334-6826
Town of Palm Beach Shores 247 Edwards Lane Palm Beach Shores, FL 33404	2004-Current	Edward T. Holt Terry Morton			Darlene Hopper Town Administrator 561-844-3457
Village of North Palm Beach 501 US Highway 1 North Palm Beach, FL 33408	2005-Current	Edward T. Holt Terry Morton	✓		Samia Janjua Deputy Village Manager 561-841-3360



Below is a list of Nowlen, Holt & Miner, P.A.'s current governmental special district audits, for which we are providing auditing services and are the lead auditor, as well as a contact person and a phone number for each. We encourage you to contact these individuals as you please.

Audit Engagement	Audit Term	Partners	ACFR	Single Audit	Client Contact
Bolles Drainage District P.O. Box 1685 Clewiston, FL 33440	2021-Current	Edward T. Holt Ronald Bennett			Betty Camplin Bookkeeper 863-228-0400
Century Park Place CDD 2501A Burns Road Palm Beach Gardens, FL 33410	2022-Current	Edward T. Holt Terry Morton			Jeff Walker Finance Director 561-630-4922
Clewiston Drainage District 2832 North Main Street Belle Glade, FL 33430	2021-Current	Edward T. Holt Ronald Bennett			David R. Davis District Manager 561-996-2940
Cutler Cay CDD 2501A Burns Road Palm Beach Gardens, FL 33410	2022-Current	Edward T. Holt Terry Morton			Jeff Walker Finance Director 561-630-4922
Disston Island Conservancy District P.O. Box 1685 Clewiston, FL 33440	2021-Current	Edward T. Holt Ronald Bennett			Betty Camplin Bookkeeper 863-228-0400
East Beach Water Control District 2832 North Main Street Belle Glade, FL 33430	2021-Current	Edward T. Holt Ronald Bennett			David R. Davis District Manager 561-996-2940
East Shore Water Control District 2832 North Main Street Belle Glade, FL 33430	2021-Current	Edward T. Holt Ronald Bennett			David R. Davis District Manager 561-996-2940
Everglades Agricultural Area Environmental Protection District 1555 Palm Beach Lakes Blvd., Suite 1200 West Palm Beach, FL 33401	2016-Current	Edward T. Holt Terry Morton			Charles F. Schoech Administrator 561-655-0620
Gladeview Water Control District 1555 Palm Beach Lakes Blvd., Suite 1200 West Palm Beach, FL 33401	2021-Current	Edward T. Holt Ronald Bennett			Charles F. Schoech Administrator 561-655-0620
Highland Glades Water Control District 1555 Palm Beach Lakes Blvd., Suite 1200 West Palm Beach, FL 33401	2021-Current	Edward T. Holt Ronald Bennett			Charles F. Schoech Administrator 561-655-0620
Marsh Harbour CDD 2501A Burns Road Palm Beach Gardens, FL 33410	2014-Current	Edward T. Holt Terry Morton			Jeff Walker Finance Director 561-630-4922

Audit Engagement	Audit Term	Partners	ACFR	Single Audit	Client Contact
NPB Heights Water Control District 601 Heritage Dr., #130A Jupiter, FL 33458	1988-Current	Edward T. Holt Terry Morton			Lynn McCullough Chairman 561-743-7674
Pahokee Water Control District 2832 North Main Street Belle Glade, FL 33430	2021-Current	Edward T. Holt Ronald Bennett			David R. Davis District Manager 561-996-2940
Pelican Lake Water Control District 2832 North Main Street Belle Glade, FL 33430	2021-Current	Edward T. Holt Ronald Bennett			David R. Davis District Manager 561-996-2940
Pine Tree Water Control District P.O. Box 2811 Clewiston, FL 33440	2021-Current	Edward T. Holt Ronald Bennett			Betty Camplin Bookkeeper 863-228-0400
Ritta Drainage District P.O. Box 1685 Clewiston, FL 33440	2021-Current	Edward T. Holt Ronald Bennett			Betty Camplin Bookkeeper 863-228-0400
Riverside Park CDD 2501A Burns Road Palm Beach Gardens, FL 33410	2014-Current	Edward T. Holt Terry Morton			Jeff Walker Finance Director 561-630-4922
Shawano Water Control District 1555 Palm Beach Lakes Blvd., Suite 1200 West Palm Beach, FL 33401	2021-Current	Edward T. Holt Ronald Bennett			Charles F. Schoech Secretary 561-655-0620
Solid Waste Authority of Palm Beach County 7501 N. Jog Rd. West Palm Beach, FL 33412	2015-Current	Edward T. Holt Terry Morton	✓	✓	Paul Dumars Chief Financial Officer 561-640-4000
South Florida Conservancy District 2832 North Main Street Belle Glade, FL 33430	2021-Current	Edward T. Holt Ronald Bennett			David R. Davis District Manager 561-996-2940
South Shore Drainage District 2832 North Main Street Belle Glade, FL 33430	2021-Current	Edward T. Holt Ronald Bennett			David R. Davis District Manager 561-996-2940

References

Below are governmental engagements performed in the last 5 years that are similar to the Town's engagement. We encourage the Town to contact any of our current or former clients regarding the audit services we have provided to their respective organizations.

Client	Contact	Address	Length of Service	Total Hours	Engagement Partner
City of Greenacres	Teri Beiriger Finance Director 561-642-2019	5800 Melaleuca Lane Greenacres, FL 33463	2015- Current	350	Edward T. Holt N. Ronald Bennett
<ul style="list-style-type: none"> Performed Financial Statement Audit conducted in accordance with U.S. generally accepted auditing standards of the AICPA, the standard for financial and compliance audits contained in <i>Government Auditing Standards</i>, Florida Statutes, and other rules as applicable. Performed Federal and State Single Audit Assisted with ACFR preparation. 					
City of Belle Glade	Diana L. Hughes Finance Director 561-996-0100	110 Dr. Martin Luther King Jr., Blvd. West Belle Glade, FL 33430	> 20 years	500	Robert W. Hendrix Terry L. Morton
<ul style="list-style-type: none"> Performed Financial Statement Audit conducted in accordance with U.S. generally accepted auditing standards of the AICPA, the standard for financial and compliance audits contained in <i>Government Auditing Standards</i>, Florida Statutes, and other rules as applicable. Performed Federal and State Single Audit Assisted with ACFR preparation. Performed Federal Single Audit 					
Village of North Palm Beach	Samia Janjua Deputy Village Manager 561-841-3360	501 US Highway 1 North Palm Beach, FL 33408	2006- Current	400	Edward T. Holt Terry L. Morton
<ul style="list-style-type: none"> Performed Financial Statement Audit conducted in accordance with U.S. generally accepted auditing standards of the AICPA, the standard for financial and compliance audits contained in <i>Government Auditing Standards</i>, Florida Statutes, and other rules as applicable. Assisted with ACFR preparation. 					
Town of Palm Beach Shores	Darlene Hopper Town Treasurer 561-844-3457	247 Edwards Lane Palm Beach Shores, FL 33414	2004- Current	150	Edward T. Holt Terry Morton
<ul style="list-style-type: none"> Performed Financial Statement Audit conducted in accordance with U.S. generally accepted auditing standards of the AICPA, the standard for financial and compliance audits contained in <i>Government Auditing Standards</i>, Florida Statutes, and other rules as applicable. Assisted with Financial Statement preparation 					



Audit Team Members

Managing Partner

Edward T. Holt, CPA

Key Roles

- Responsible for overall audit practice
- Assumes responsibility for quality control throughout firm
- Assures all commitments to clients are timely met
- Selects and assigns appropriate staff to engagements
- Reviews audit documentation, financial statements, reports and management letters
- Meets with clients on material matters
- Signs audit reports and management letters

Audit Partner

Robert W. Hendrix, Jr., CPA

Terry L. Morton, CPA

N. Ronald Bennett, CPA

Key Roles

- Develops overall audit approach, including preparing audit programs
- Coordinates audit planning, development and timeline
- Maintains client contact and communications regarding audit progress, significant findings and any client questions
- Supervises audit team members to ensure quality control throughout audit engagement
- Reviews workpapers, audit reports and financial statements

Manager

William C. Kisker, CPA

Mark Bymaster, CPA

Key Roles

- Implements audit approach
- Performs risk assessment procedures to document understanding of client, including internal controls
- Maintains client contact and communication regarding any client questions
- Researches technical accounting and audit issues as necessary
- Recommends audit adjustments for partners review
- Reviews workpapers of seniors and staff accountants
- Reviews financial statements and audit reports
- Prepares management letter for partners review

Senior/Staff

Kristy Rowe

Key Roles

- Performs audit procedures as required by audit programs
- Documents understanding of client's internal control
- Prepares financial statements and audit reports for management's review
- Maintains and update audit documentation records
- Confirms asset and liability account balances
- Performs analytical procedures
- Performs tests of compliance



Audit Team

To provide the Town with optimal audit service, we have assembled a talented audit team whose knowledge and experience will be ideal to meet the requirements of the Town. All of our key team members have more than 10 years of government auditing experience and over 80% of our team is a licensed CPA. It is NH&M's policy not to assign first year staff to a new engagement; therefore, the Town will not have to train their auditors. The proposed engagement team is as follows:

Edward T. Holt, CPA – Audit Engagement Partner oversees responsibility for the engagement team and signing the final reports. Ed has managed the audits of over 100 different entities throughout his 52 years of auditing experience. His diverse experience includes governmental, non-profit, retail and construction industries.

N. Ronald Bennett, CPA – Quality Control Review Partner responsible for reviewing the form and content of the audit workpapers, the independent auditors' report, and other documents to ensure firm and industry standards have been met. Ron has been with the firm for 35 years and has extensive experience in auditing governmental entities and grant compliance testing.

Terry L. Morton, CPA – Technical Review Partner and designated “key” team member. Responsible for assigning personnel, reviewing the financial statements, independent auditor' report and other documentations, maintaining client contact and overall engagement team oversight. Terry has been with the firm for 35 years and received a Certificate of Educational Achievement in both Governmental and Non-Profit Accounting and Auditing from the AICPA.

William C. Kisker, CPA and Mark Bymaster, CPA – Audit Managers, responsible for daily client contact, executing and supervising the day-to-day fieldwork during the audit, developing audit programs, preparing the financial statements and reports, reviewing the work of senior and staff, and reporting to the partners on the status of the engagement. Bill and Mark have over 60 years of experience combined auditing local governments in Florida including municipalities and special districts.

Senior/Staff Members – If additional team members are necessary, we will assign a senior or staff member to work on the Town engagement. Senior/Staff members will execute the day-to-day fieldwork during the audit and will report directly to the audit managers. Any staff members assigned to the Town's engagement will be working out of our West Palm Beach office.

Resumes for all team members are on the following pages. Please see Appendix A for documentation from the Board of Accountancy that all licenses are active and in good standing.



EDWARD T. HOLT, CPA

Edward T. Holt is a partner with Nowlen, Holt & Miner, P.A. with 52 years of experience. He received his B.B.A from Arkansas A&M. He has managed the audits of over 100 different entities. His diverse experience includes governmental, non-profit, retail, construction, and coordinating the firm's continuing professional education program. He is licensed as a CPA in Florida and affiliated with the following organizations:

- American Institute of Certified Public Accountants
- Florida Institute of Certified Public Accountants
- Florida Government Finance Officers' Association (FGFOA)
- Government Finance Officers' Association
- Chamber of Commerce of the Palm Beaches
- CPAmerica International – Council Member

Some of Ed's more current seminars include the following:

- 06/2020 – FGFOA 2020 Annual Conference
- 05/2021 – FGFOA 2021 Annual Conference
- 06/2022 – Annual Accounting and Auditing Update & Review
- 06/2023 – Auditing Developments
- 12/2023 – Impact on GASB on State and Local Governments

Ed has been the Managing Audit Partner for governmental audits from entities such as small towns and special districts to large entities at the County level. Below are a few of the ACFRs and governmental audits Ed has directed while with NH&M:

- City of Greenacres (ACFR)
- Loxahatchee River Environmental Control District (ACFR)
- Solid Waste Authority of Palm Beach County (ACFR)
- Seacoast Utility Authority (ACFR)
- Town of Highland Beach (ACFR)
- Town of Juno Beach (ACFR)
- Town of Lake Park (ACFR)
- Town of Palm Beach (ACFR)
- Town of South Palm Beach (ACFR)
- Village of North Palm Beach (ACFR)



TERRY L. MORTON, JR., CPA

Terry L. Morton, Jr. is a partner with Nowlen, Holt & Miner, P.A. and has been with the firm for 35 years. His education includes a B.S. (with honors) and M.Acc. from the University of Florida. He has also received a Certificate of Educational Achievement in both Governmental and Non-Profit Accounting and Auditing from the AICPA. He is licensed as a CPA in Florida and affiliated with the following organizations:

- American Institute of Certified Public Accountants
- Florida Institute of Certified Public Accountants
- Florida Government Finance Officers' Association (FGFOA)
- Association of Certified Fraud Examiners
- Gold Coast Area, Kairos Prison Ministry, Chairman

Some of Terry's more current seminars include the following:

- 06/2020 – FGFOA 2020 Annual Conference
- 05/2021 – FGFOA 2021 Annual Conference
- 06/2022 – Annual Accounting and Auditing Update & Review
- 06/2023 – Auditing Developments
- 12/2023 – Impact on GASB on State and Local Governments

Terry has been the Audit Partner for governmental audits from entities such as small towns and special districts to large entities at the County level. Below are a few of the ACFRs and governmental audits Terry has managed as an Audit Partner while with NH&M:

- Loxahatchee River Environmental Control District (ACFR)
- Okeechobee Utility Authority
- Solid Waste Authority of Palm Beach County (ACFR)
- Seacoast Utility Authority (ACFR)
- Town of Juno Beach (ACFR)
- Town of Lake Park (ACFR)
- Town of Palm Beach Shores
- Village of North Palm Beach (ACFR)



N. RONALD BENNETT, CPA, ABV, CVA, CFF

N. Ronald Bennett is a partner with Nowlen, Holt & Miner, P.A. and has been with the firm for 35 years. His education includes an MBA in Finance from Florida State University where he was also a member of Beta Gamma Sigma Honor Society, and a Bachelor of Aerospace Engineering (with high honors) from Georgia Institute of Technology. He is licensed as a CPA in Florida and affiliated with the following organizations:

- American Institute of Certified Public Accountants
- Florida Institute of Certified Public Accountants
- Florida Government Finance Officers' Association (FGFOA)
- American Society of Mechanical Engineers
- National Association of Certified Valuation Analysts
- Association of Certified Fraud Examiners

Some of Ron's more current seminars include the following:

- 06/2020 – FGFOA 2020 Annual Conference
- 05/2021 – FGFOA 2021 Annual Conference
- 06/2022 – Annual Accounting and Auditing Update & Review
- 06/2023 – Auditing Developments
- 12/2023 – Impact on GASB on State and Local Governments

Ron has been the Audit Partner for governmental audits from entities such as small towns and special districts to large entities at the County level. Below are a few of the ACFRs Ron has managed as Audit Partner while with NH&M:

- City of Greenacres (ACFR)
- Port of Palm Beach
- Town of Gulf Stream
- Town of Highland Beach (ACFR)
- Town of Manalapan
- Town of Ocean Ridge
- Town of Palm Beach (ACFR)
- Town of South Palm Beach (ACFR)



WILLIAM C. KISKER, CPA

William C. Kisker is a manager at Nowlen, Holt & Miner, P.A. with 48 years of experience. His education includes a B.S. in Business Administration from Florida State University. He is licensed as a CPA in Florida and is affiliated with the following organizations:

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

Some of Bill's more current seminars include the following:

- 06/2020 – FGFOA 2020 Annual Conference
- 05/2021 – FGFOA 2021 Annual Conference
- 06/2022 – Annual Accounting and Auditing Update & Review
- 06/2023 – Auditing Developments
- 12/2023 – Impact on GASB on State and Local Governments

Bill has been the Audit Manager for governmental audits from entities such as small towns and special districts to large entities at the County level. Below are a few of the ACFRs and governmental audits Bill has managed while with NH&M:

- City of Belle Glade (ACFR)
- Okeechobee Utility Authority
- Town of Lake Park (ACFR)
- Town of Jupiter Inlet Colony
- Town of Mangonia Park
- Town of Palm Beach Shores
- Village of North Palm Beach (ACFR)



MARK J. BYMASTER, CPA, CFE

Mark Bymaster is a manager at Nowlen, Holt & Miner, P.A. with 16 years of experience. His education includes a B.S. in Finance and Information Studies from Florida State University. He received a MAcc. and a Master's in Economics from Florida Atlantic University. He is licensed as a CPA in Florida and is a Certified Fraud Examiner. Mark is affiliated with the following organizations:

- American Institute of Certified Public Accountants
- Florida Institute of Certified Public Accountants
- Florida Government Finance Officers' Association (FGFOA)
- Association of Certified Fraud Examiners
- Audit Committee – School District of PBC

Some of Mark's more current seminars include the following:

- 06/2020 – FGFOA 2020 Annual Conference
- 05/2021 – FGFOA 2021 Annual Conference
- 05/2021 – Annual FICPA Non-For-Profit Conference
- 06/2022 – Annual Accounting and Auditing Update & Review
- 06/2023 – Auditing Developments
- 12/2023 – Impact on GASB on State and Local Governments

Mark has been the Audit Manager for governmental audits from entities such as small towns and special districts to large entities at the County level. Below are a few of the ACFRs and governmental audits Mark has managed as an Audit Manager while with NH&M:

- City of Greenacres (ACFR)
- Loxahatchee River Environmental Control District (ACFR)
- Solid Waste Authority of Palm Beach County (ACFR)
- Seacoast Utility Authority (ACFR)
- Town of Gulf Stream
- Town of Highland Beach (ACFR)
- Town of Juno Beach (ACFR)
- Town of Ocean Breeze
- Town of Palm Beach (ACFR)
- Town of South Palm Beach (ACFR)



Quality of Staff

Staff retention is an important part of NH&M's strategy for increasing audit efficiency. Because of our firm's low employee turnover rate, the Town will see the same audit team members year-after-year.

Team members will not be changed without the express prior written permission of the Town. If staff rotation is necessary, the team member will be replaced with someone of comparable skills and experience. However, the Town retains the right to approve or reject replacements. Consistency of audit team members from one year to the next, results in a more efficient audit by enhancing both client-specific and industry-specific experience.

Continuing Professional Education

All team members hold accounting degrees from accredited universities. Several of our team members have advanced degrees and/or multiple degrees in related areas. NH&M believes that, not only to comply with professional standards, but in order to consistently offer our clients the best and most current information, continuing education is a necessity.

Training our team members is important in order to meet the needs of our clients and assist them with new accounting standards. All professionals receive at least the required 80 hours of continuing professional education, as required by Government Auditing Standards and the State Board of Accountancy, every two years. Our professionals attend in-house seminars as well as seminars provided by the AICPA, FICPA, FGFOA, and GFOA. Due to our commitment to remain current on the technical pronouncements, we will keep the Town informed of any new reporting requirements and will discuss any situations involving options in reporting formats.

Information Technology Specialist

In accordance with auditing standards, we may determine that specialized skills are needed for the audit. If considered necessary, NH&M will utilize the services of a Certified Information Systems Auditor (CISA) to review the Information Technology (IT) system. This review would be conducted in accordance with the relevant professional and ethical standards issued by the Information Systems Audit and Control Association. The objectives of this type of IT review include the following:

- Identify areas of greatest IT risk exposure as it relates to financial data to focus resources
- Assess the confidentiality, integrity and availability of information systems
- Evaluate the effectiveness of management's planning and oversight of IT activities
- Evaluate the adequacy of operating processes and internal controls
- Assess enterprise wide compliance efforts related to IT policies and internal control procedures



Discontinued Service

Other than term expirations on contracts, Nowlen, Holt & Miner, P.A.'s has not had any audit clients cancel or terminate their services within the past two (2) years.

Letters of Reference

As previously mentioned, Nowlen, Holt & Miner, P.A. has provided auditing services for non-profit organizations and governmental entities for over 50 years. Letters of reference from two of our current governmental entities are included in Appendix B.

Joint Venture/Consortium

Nowlen, Holt & Miner, P.A. is neither a joint venture nor a consortium. Our firm will not subcontract, assign or transfer any portion of the audit work if awarded the contract.

Established to Conduct Business

Nowlen, Holt & Miner, P.A. is a Florida Corporation that is in good standing and has the authority to transact business in Florida. Please see our Certification Form in the Affidavits/Acknowledgment section for a completed Certificate of Authority.

Ability and Capability to Perform Required Services

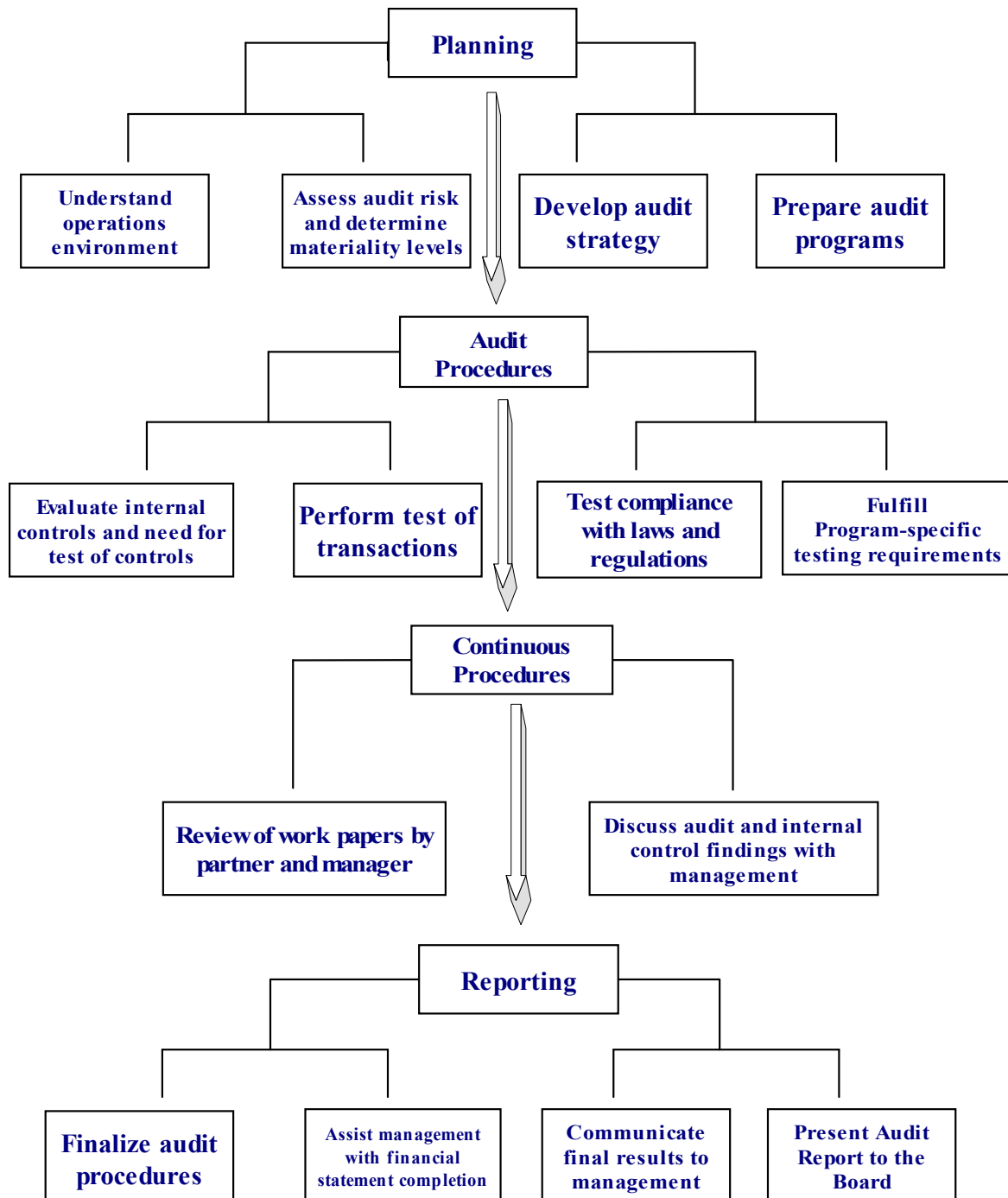
Governmental Audit Staff

We have a professional staff of thirteen people. The number of our governmental audit employees, by employee classification, is as follows:

Employee Classification	Total Number	Number of CPAs
Partner	4	4
Managers	2	2
Supervisors	-	-
Seniors/Staff	1	-
TOTAL	7	6

All professional staff assigned to the audit will be working out of our West Palm Beach office. There will be at least one partner working on the engagement full time and one partner part time. There will also be two managers working on the engagement, one full-time and one part-time, and one staff working on the engagement as necessary.

Specific Audit Approach





Approach to Providing Audit Services

NH&M understands the scope of work to be performed for the Town, and commits to meet, if not exceed, the Town's expectations. NH&M has the ability and capability to provide the required services listed in the RFP's Scope of Work, Section 2.0.

Along with information gathered from the Town, we will use our broad experience with other governmental entities to plan an efficient and effective audit strategy. Our audit will be conducted in accordance with Generally Accepted Auditing Standings and *Government Auditing Standards*. We will also consider state statutes and local ordinances applicable to the Town.

The audit engagement will be segmented into the following stages:

- Develop an Audit Plan
- Execute the Audit Plan
- Completion and Reporting

A. Develop an Audit Plan

In order to provide the Town with the most efficient audit services, NH&M will need to develop an in-depth understanding of the Town and its operations. To obtain this understanding, NH&M will discuss operations with Town staff and review budgets, organizational charts, Town manuals and other sources of information. During this time the engagement partner and supervisory team members will meet with Town staff to discuss timing and other expectations the Town has regarding the audit process. During this phase we will perform the following:

- Conduct an entrance conference
- Document the nature, timing, and extent of procedures to be performed to obtain sufficient and appropriate audit evidence
- Perform risk assessment procedures
- Document the Town's internal control procedures and perform walk-throughs and interviews with Town staff
- Prepare audit programs based on risk assessments
- Perform analytical procedures on account balances
- Request assistance from Town staff in the preparation of certain schedules and pull requested documentation

Risk Assessment

Our audit will be conducted on a risk-based approach. Risk assessment procedures will be performed to provide a basis for the identification and assessment of risks of material misstatement at both the financial statement and relevant assertion levels. Assessed risk considers planning materiality and the identification of significant accounts. Significant accounts are identified based on quantifiable information and the extent to which they are affected by subjective judgments.

Consideration of Fraud

Generally Accepted Auditing Standards establishes standards and provides guidance on the auditor's responsibility to consider the risk of fraud and to design the audit to provide reasonable assurance of detecting fraud that result in the financial statements being materially misstated. The auditor's consideration of fraud is not separate from consideration of risk, but is integrated into the overall risk assessment process. There are two types of misstatements that are relevant to the auditor's consideration of fraud in a financial statement audit:

- Misstatements resulting from fraudulent financial reporting
- Misstatements resulting from misappropriation of assets

When assessing the risk of material misstatement due to fraud, NH&M will consider the type of risk, the significance of the risk, the likelihood of fraud occurring, and the pervasiveness of the risk. The following risk assessment process is used to identify fraud risks:

- Hold a discussion among engagement team members to consider the susceptibility of the Town's financial statements to material misstatements due to fraud
- Make inquiries of management and other Town staff
- Evaluate unusual or unexpected relationships identified by analytical procedures

Assistance to be Provided by Town Staff

In order to perform an effective and efficient audit, we will rely on Town staff to prepare reconciling and back-up schedules, as well as retrieve back-up documents as necessary. Management level employees will also be relied upon to answer various audit questions and explain particular variances as they arise. Staff and management will be allowed necessary time to comply with our audit requests for documents; our staff will always be available to answer any questions Town staff may have on documents or schedules requested.

B. Execute the Audit Plan

After obtaining a thorough understanding of the Town the audit team will perform the majority of transaction testing and complete audit requirements during the execution of the audit plan. During this segment of the audit we will:

- Obtain third party confirmations
- Test account balances and details
- Perform analytical procedures
- Test transactions and controls
- Test compliance with applicable laws and regulations

Computer Assisted Audit Techniques

Computer Assisted Audit Techniques are used to automate and simplify the data analysis process. NH&M uses IDEA Data Analysis Software which allows us to extract and look at data from different angles to gain greater insight into the Town's operations. The IDEA software can accept electronic records from virtually any bookkeeping/financial accounting system. With the help of IDEA we can quickly select a statistically valid sample of transactions on which to base our audit, evaluate general ledger accounts and journal entries, and even detect fraud. We do this work from our office, saving your staff time and inconvenience.

Communications

Our firm's working relationship with the Town will stress communication and prompt discussion of all important matters as they arise. We will report at least weekly to the Town on the status of any potential audit adjustments, so that the Town may have adequate opportunity to investigate, gather information, and respond as necessary. If necessary, the partner and manager in charge will meet with the Town representatives on any material matters that could affect the financial position or results of operations and will attend the audit committee meeting and commission meetings, on an as needed basis, for discussion of the audit reports as deemed necessary by the Town.

We maintain open communication with clients and respond within 24 hours to requests for assistance with, or information on, accounting and other reporting matters. We encourage clients to call year-round to discuss questions or concerns as they arise, at no additional charge.

C. Completion and Reporting

The final step in the audit process is the completion and reporting segment. During this segment all audit documentation will be reviewed by the partners to ensure that the testing performed supports the conclusions reached. This stage also includes preparing the financial statements in accordance with auditing and firm standards.

The final segment will include, but is not limited to the following:

- Perform final analytical procedures
- Review draft financial statements and prepare draft reports for the Town to review
- Discuss with management audit findings
- Conduct an exit conference with Town management and/or audit committee
- Engagement partner presents the audit report to the Town Commission

Management Letter Philosophy

We are required to comply with certain professional standards regarding reporting on internal control, compliance, illegal acts, and errors and irregularities. In addition, it is our firm's philosophy to assist our clients in improving their accounting policies and procedures. We do not recommend change for the sake of change. Our recommendations will focus on the effectiveness and efficiency of the operations and financial reporting of the Town. We will not suggest any change if it is not practical and cost effective.

Reports

Following the completion of the audit, we will issue the following reports:

- A. A report on the fair presentation of the financial statements in conformity with generally accepted accounting principles.
- B. A report on internal control structure based on the auditor's understanding of the control structure and assessment of control risk.
- C. Reports on compliance with applicable laws and regulations.
- D. Schedules of federal and state financial assistance and related reports on the administering of federal and state financial assistance programs, if applicable.
- E. A report to management (management letter).
- F. Review of the financial report provided to the Department of Financial Services to assure consistency with the ACFR.
- G. A report on Bond Compliance, "conform letters," and other documents necessary to issue the bonds, if applicable.
- H. An immediate, written report of all irregularities and illegal acts discovered.

In the required report(s) on internal controls, we will communicate any significant deficiencies found during the audit. A significant deficiency is a control deficiency, or combination of control deficiencies, that adversely affects the Town's ability to initiate, authorize, record, process or report financial data reliably in accordance with generally accepted accounting principles such that there is more than a remote likelihood that a misstatement of the Town's financial statements that is more than inconsequential will not be prevented or detected by the Town's internal control. Significant deficiencies that are also material weaknesses will be identified as such in the report. The report on compliance will include all material instances of noncompliance.



Nowlen, Holt & Miner, P.A. maintains an active role in early implementation of new standards with our clients. We will assist the Town with guidance and implementation of any future GASB pronouncements.

Use of the audited financial statements, opinions, or any of the above-named reports will not result in additional fees unless their use requires additional certification or services on the part of our firm. In addition, we will provide the Town and the CRA with ten original copies of the ACFR, as well as an electronic copy. Workpapers for the Town will be held locally for a minimum of five years and will be available for examination or duplication without charge to authorized Town personnel, representatives of Federal or State Agencies, other parties designated by the federal government or by the Town, as part of an audit quality review process. NH&M will notify the Town immediately if any regulatory or other agency requests a review of the auditor workpapers concerning the Town or any other government client audited by the firm.

Analytical Procedures

Analytical procedures are an important part of the audit process and range from simple comparisons to the use of complex models involving many relationships and elements of data.

Understanding financial relationships is essential in planning and evaluating the results of analytical procedures and requires knowledge of the client and the industry in which the client operates. Understanding the purpose of analytical procedures and the limitations of those procedures is also important. Accordingly, the relationships and types of data used, as well as conclusions reached when recorded amounts are compared to expectations, require the auditor's judgment.

We will use analytical procedures to:

- Assist in planning the nature, timing, and extent of other auditing procedures
- Obtain evidential matter about particular assertions related to account balances of classes of transactions
- Review of financial information in the final review stage of the audit

When used as substantive tests, analytical procedures may include, but not be limited to, the following:

- Comparison of prior year and current year balances
- Comparison of actual and budgeted amounts
- Ratio and trend analysis
- Predictive tests based upon relationships between financial and nonfinancial information

Internal Control Procedures

The Town's Commission, management, and other personnel establish the internal control structure of the Town, which is an important source of information about the types and risks of potential material misstatements that could occur in financial statements. We will use this information to design appropriate substantive tests that will provide reasonable assurance of detecting material misstatements.

We usually perform these procedures only to gain a general understanding of the overall internal control structure and the way the Town operates. Under most circumstances, we believe formal documentation of control activities, including tests of controls, is not the most efficient method of achieving audit objectives in most entities your size. We will use all the internal control information we gather as a supplement to our industry and audit knowledge to ensure the development of the most efficient audit possible for the Town. Since we have audited the Town for the last sixteen years we have already developed an understanding and documented the Town's internal controls. If awarded the contract our internal control procedures will consist of updating our understanding of the controls.

In evaluating the control environment of the Town we will consider items such as the following:

- Frequency of commission meetings
- Qualifications and involvement of commission members
- Other external factors

Control activities are policies and procedures that help ensure that management's directives are carried out and the Town's objectives are met.

The types of items we will consider in understanding your control activities are:

- Policies for comparing actual results to budgeted amounts
- Billing and collection procedures
- Purchasing procedures, such as the use of competitive bidding
- Payment procedures

Audit Sampling

Audit sampling involves judgment in planning and performing the sampling procedure and evaluating the results of the sample. When a decision is made to use audit sampling, the auditor must choose between statistical and non-statistical sampling. Because of the costs associated with audit sampling, it is important to consider the effectiveness of alternative approaches before concluding that sampling is necessary.

Tests of Compliance with Laws and Regulations

Audits conducted in accordance with generally accepted auditing standards provide the basis for expressing an opinion on the fairness of financial statements in accordance with generally accepted accounting principles. However, due to the special nature of governments, the traditional audit scope has been broadened to encompass determinations of whether the governmental unit has complied with governing laws, regulations, rules, grantor guidelines, and other finance related legal requirements.

Generally, compliance criteria can be found in Florida law, rules, grant agreements, local ordinances, resolutions, policies, contracts and similar documents. Specific compliance criteria will be identified early in the audit process in order to facilitate the design and performance of appropriate audit procedures for testing compliance.

The following are examples of the types of laws and regulations that may have a direct and material effect on the financial statements:

- Procurement
- Taxing authority
- Legal authority for transactions
- Tax reporting
- Establishment of funds
- Debt limitations
- Budgets and budgetary reporting
- Restrictions on expenditures

NH&M has performed governmental audits for over 50 years. Thus, we have developed numerous compliance checklists to enhance the efficiency and effectiveness of compliance testing. These checklists are designed and continuously updated to test compliance with current Florida Statutes, Rules of the Auditor General, and other legal and regulatory requirements. These checklists will increase the efficiency of our audit of the Town.

For compliance testing, we will simultaneously conduct tests of items that can be quantified in terms of dollars and substantive tests of transaction classes and account balances. Under this approach, items selected for substantive testing will also be tested for compliance. Because of the type of evidence available, certain compliance requirements do not lend themselves to testing in conjunction with substantive tests. These requirements will be tested by inquiry, observation, and inspection.

The audit process is guided by generally accepted auditing standards and not by specific cookbook-type procedural instructions. Therefore, the auditor's professional judgment is an extremely important element in defining the audit scope properly, especially with respect to compliance testing.

Audit Timeline

A tentative schedule for performing key aspects of the audit follows, except fiscal year 2023:

- Once the engagement letter is executed, we will meet with Town personnel and schedule two to three days of interim procedures
- We anticipate getting the trial balance, general ledger, and some of our audit schedules in late November
- We would start fieldwork in December
- Field work would conclude by February 1 (depending on the availability of the end-of-year records and schedules)
- Any proposed audit adjustments will be submitted for management's consideration no later than February 1
- A draft report of the ACFR will be issued no later than February 15, following the close of the fiscal year
- A complete management letter will be issued by March 1, following the fiscal year
- A final and complete opinion on the financial statements and any additional letters required by the United States or State of Florida Single Audit Act will be delivered no later than March 1, following the close of the fiscal year
- Final reports will be issued by March 1, following the close of the fiscal year

We understand that timeliness is critical in the performance in the audit and will coordinate with the Finance Director to accomplish the audit in a phased-in approach throughout the year in order to reduce the year-end workload. We will maintain open communication lines and notify management of any possible audit adjustments or management letter comments as the field work progresses. If the Town becomes aware of any potential problems, or is concerned about the timeliness of audit procedures, the Town representative can contact Mr. Morton and schedule a progress conference.

Current Workload

The charts on pages 7 through 9 provide a detail of all Nowlen, Holt & Miner, P.A.'s current governmental and not-for-profit clients. Terry L. Morton coordinates and monitors all audit engagements. Mr. Morton will use his knowledge of similar entities to schedule staff to your engagement based on your requested timeline. He will regularly review the engagement to determine progress and identify any potential problems. Additional staff can be assigned to the engagement if necessary, and with the express prior approval of the Town. Testing will begin prior to year-end to ensure that all procedures are completed and reports are issued on time. If the Town becomes aware of any potential problems or is concerned about the timeliness of audit procedures, they can contact Mr. Morton and schedule a progress conference. The timeline for performance of interim work, detailed audit plan, fieldwork, and entrance and exit conferences will be executed as outlined in the RFP.

Extent of Use of Electronic Data Processing

Our office uses computers extensively to perform audit steps that a computer can accomplish faster and more efficiently than manual calculations. The following will be performed on computers:

- **Development of trial balances and lead schedules** – We will download your trial balance to our firm's specialized audit software. As we make adjusting journal entries, they will be electronically posted, and an updated trial balance will be available immediately.
- **Efficient paperless environment** – Our firm utilizes AdvanceFlow software, which allows us to conduct paperless engagements. Paperless audits facilitate our firm with the following advantages:
 - Simultaneous access to workpapers by multiple users
 - Enhanced collaboration among audit team members for sharing and reviewing workpapers
 - Linking CSA, Excel, and Word documents/files to generate reports
 - Faster turnaround time for financial statements and the auditor's report
- **Electronic Reports** – We provide our clients with original PDF copies of the auditor's report rather than a scanned version of the report
- **Citrix® ShareFile®** – NHM uses ShareFile, a web-based software that helps us exchange files, regardless of size, easily, securely and professionally with our clients.

External Quality Control Review

Nowlen, Holt & Miner P.A. is a member of the AICPA's Center for Audit Quality, and participates in the AICPA Peer Review Program every three years. Our two most recent external peer reviews resulted in a peer review rating of pass on the quality of our accounting and auditing practice with no letters of comment, which is the highest level of achievement in the peer review program. This review included a review of specific government engagements. We will provide the Town with a copy of each peer review report and any letters of comment for each review conducted during the time period engaged by the Town. A copy of NH&M's 2018 and 2021 peer review reports and the FICPA / AICPA acceptance letters are included on the following pages..

Report on the Firm's System of Quality Control

December 18, 2018

To the Stockholders of Nowlen, Holt & Miner, PA
and the FICPA Peer Review Committee

I have reviewed the system of quality control for the accounting and auditing practice of Nowlen, Holt & Miner, PA (the firm) in effect for the year ended May 31, 2018. My peer review was conducted in accordance with the Standards for Performing and Reporting on Peer Reviews established by the Peer Review Board of the American Institute of Certified Public Accountants (Standards).

A summary of the nature, objectives, scope, limitations of, and the procedures performed in a System Review as described in the Standards may be found at www.aicpa.org/prsummary. The summary also includes an explanation of how engagements identified as not performed or reported in conformity with applicable professional standards, if any, are evaluated by a peer reviewer to determine a peer review rating.

Firm's Responsibility

The firm is responsible for designing a system of quality control and complying with it to provide the firm with reasonable assurance of performing and reporting in conformity with applicable professional standards in all material respects. The firm is also responsible for evaluating actions to promptly remediate engagements deemed as not performed or reported in conformity with professional standards, when appropriate, and for remediating weaknesses in its system of quality control, if any.

Peer Reviewer's Responsibility

My responsibility is to express an opinion on the design of the system of quality control and the firm's compliance therewith based on my review.

Member: AICPA, FICPA
4215 Old Road 37 • Lakeland, Florida 33813
Telephone: 863-701-7885 • 863-709-8306 • Fax: 863-701-7857 • Email: RAMOSCPA1@AOL.COM

Required Selections and Considerations

Engagements selected for review included engagements performed under *Government Auditing Standards*, including a compliance audit under the Single Audit Act.

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

Opinion

In my opinion, the system of quality control for the accounting and auditing practice of Nowlen, Holt & Miner, PA in effect for the year ended May 31, 2018, has been suitably designed and complied with to provide the firm with reasonable assurance of performing and reporting in conformity with applicable professional standards in all material respects. Firms can receive a rating of *pass*, *pass with deficiency(ies)* or *fail*. Nowlen, Holt & Miner, PA has received a peer review rating of *pass*.

David R. Amos, CPA



FICPA Peer Review Program
Administered in Florida
by The Florida Institute of CPAs



Peer Review
Program

AICPA Peer Review Program
Administered in Florida
by the Florida Institute of CPAs

April 17, 2019

Edward Holt
Nowlen, Holt & Miner, P. A.
515 N Flagler Dr Ste 1700
West Palm Beach, FL 33401-4023

Dear Edward Holt:

It is my pleasure to notify you that on April 17, 2019, the Florida Peer Review Committee accepted the report on the most recent System Review of your firm. The due date for your next review is November 30, 2021. This is the date by which all review documents should be completed and submitted to the administering entity.

As you know, the report had a peer review rating of pass. The Committee asked me to convey its congratulations to the firm.

Thank you for your cooperation.

Sincerely,

FICPA Peer Review Committee

Peer Review Team
FICPA Peer Review Committee
paul@ficpa.org 800-342-3197 ext. 251
Florida Institute of CPAs

cc: David Ramos, Robert Hendrix

Firm Number: 900010052085

Review Number: 563998

Report on the Firm's System of Quality Control

December 1, 2021

To the Owners of Nowlen, Holt & Miner, PA
and the FICPA Peer Review Committee

I have reviewed the system of quality control for the accounting and auditing practice of Nowlen, Holt, & Miner, PA (the firm) in effect for the year ended May 31, 2021. My peer review was conducted in accordance with the Standards for Performing and Reporting on Peer Reviews established by the Peer Review Board of the American Institute of Certified Public Accountants (Standards).

A summary of the nature, objectives, scope, limitations of, and the procedures performed in a System Review as described in the Standards may be found at www.aicpa.org/prsummary. The summary also includes an explanation of how engagements identified as not performed or reported in conformity with applicable professional standards, if any, are evaluated by a peer reviewer to determine a peer review rating.

Firm's Responsibility

The firm is responsible for designing a system of quality control and complying with it to provide the firm with reasonable assurance of performing and reporting in conformity with applicable professional standards in all material respects. The firm is also responsible for evaluating actions to promptly remediate engagements deemed as not performed or reported in conformity with professional standards, when appropriate, and for remediating weaknesses in its system of quality control, if any.

Peer Reviewer's Responsibility

My responsibility is to express an opinion on the design of the system of quality control and the firm's compliance therewith based on my review.

Member: AICPA, FICPA
4215 Old Road 37 • Lakeland, Florida 33813
Telephone: 863-701-7885 • 863-709-8306 • Fax: 863-701-7857 • Email: david@davidramoscpa.net

Required Selections and Considerations

Engagements selected for review included engagements performed under *Government Auditing Standards*.

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

Opinion

In my opinion, the system of quality control for the accounting and auditing practice of Nowlen, Holt & Miner, PA in effect for the year ended May 31, 2021, has been suitably designed and complied with to provide the firm with reasonable assurance of performing and reporting in conformity with applicable professional standards in all material respects. Firms can receive a rating of *pass*, *pass with deficiency(ies)* or *fail*. Nowlen, Holt & Miner, PA has received a peer review rating of *pass*.

David R. Ramos, CPA

February 17, 2022

Edward Holt
Nowlen, Holt & Miner, P. A.
515 N Flagler Dr Ste 1700
West Palm Beach, FL 33401-4023

Dear Edward Holt:

It is my pleasure to notify you that on February 17, 2022, the Florida Peer Review Committee accepted the report on the most recent System Review of your firm. The due date for your next review is November 30, 2024. This is the date by which all review documents should be completed and submitted to the administering entity.

As you know, the report had a peer review rating of pass. The Committee asked me to convey its congratulations to the firm.

Thank you for your cooperation.

Sincerely,

FICPA Peer Review Committee

Peer Review Team
FICPA Peer Review Committee

850.224.2727, x5957

cc: David Ramos, Robert Hendrix

Firm Number: 900010052085

Review Number: 588393



Federal or State Desk Reviews

NH&M is committed to maintaining the highest level of quality control in our accounting and auditing practice. Our firm has never been involved in disciplinary actions with the State of Florida Board of Accountancy or any other professional organizations. NH&M has not received any comments from a Federal or State desk review, nor has NH&M undergone a field audit in the past three years.

Public Entity Crimes/Disciplinary Actions

Neither Nowlen, Holt & Miner, P.A., nor any of its officers, directors, executives, partners, shareholders, employees, members, or agents who are active in the management of the entity, nor any affiliate of the entity, has ever been charged with or convicted of a public entity crime. Additionally, no disciplinary actions have ever been taken nor are pending against the firm or any of its officers, directors, executives, partners, shareholders, employees, members, or agents by any State regulatory bodies or professional organizations. In the event that any disciplinary actions or complaints arise, we agree to notify the Town immediately and submit a written report of all irregularities and illegal actions.

Scope of Work

We understand the work to be completed in Section 2.0 of the RFP and commit to perform the work within the time period specified. As our past performance auditing the Town has shown over the last 16 years, we will meet or exceed the expectations of the Town.

Litigation

Nowlen, Holt & Miner, P.A. has never had any litigation or proceeding where a court or any administration agency has ruled against the firm in any manner related to its professional activities. No current or pending litigation exists.

Anticipated Potential Audit Problems

Nowlen, Holt & Miner, P.A. does not foresee needing any special assistance from the Town nor do we anticipate any potential audit problems. The designated key team members will monitor the progress of the audit on a continuous basis. Any minor problems will be communicated verbally. If more significant issues arise, the problems will be communicated in writing.

Fee Schedule

See Appendix C for schedule of fees.

Affidavits/Acknowledgements

The required affidavits/acknowledgements 6.1 through 6.8 are included on the following pages.

6.1. RFP Information Form

Mailing Date:
RFP 104 -2024

Buyer: Town of Lake Park
Email: townclerk@lakeparkflorida.gov

Responses must be received by:
February 20, at 2:30 A.M. Eastern Time

THE LETTER OF ENGAGEMENT

EXTERNAL AUDITING SERVICES

RFP 104 -2024

I certify that any and all information contained in this Proposal is true; and I further certify that this Proposal is made without prior understanding, agreement, or connections with any corporation, firm, or person submitting a Proposal for the same materials, supplies, equipment, or services and is in all respects fair and without collusion or fraud. I agree to abide by all terms and conditions of the RFP, and certify that I am legally authorized to sign for the Proposer. (Please print the following and sign your name below where indicated.)

Firm's Name: Nowlen, Holt & Miner, P.A.

Telephone: (561) 659-3060

Principal Business Address:

Fax: (561) 835-0628

515 N. Flagler Dr., Suite 1700

E-mail address: eth@nhmcpa.com

West Palm Beach, FL 33401

Contact Name: Edward T. Holt

Mailing Address: PO Box 347, West Palm Beach, FL 33402

Title: Managing Principal

Authorized Signature: Edward T. Holt

6.2 RFP Certification Form

CERTIFICATE OF AUTHORITY (IF CORPORATION)

STATE OF FLORIDA)
) SS:
COUNTY OF PALM BEACH)

I HEREBY CERTIFY that a meeting of the Board of Directors of the

Nowlen, Holt & Miner, P.A.

a corporation existing under the laws of the State of Florida, held on February
19, 2024, the following resolution was duly passed and adopted:

"RESOLVED, that, as President of the Corporation, be and is hereby authorized to execute the Proposal dated, February 20, 2024, to the Town of Lake Park and this corporation and that their execution thereof, attested by the Secretary of the Corporation, and with the Corporate Seal affixed, shall be the official act and deed of this Corporation."

I further certify that said resolution is now in full force and effect.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the official seal of the corporation this 19, day of February, 2024.

Secretary: 

(SEAL)

**FAILURE TO COMPLETE, SIGN, AND RETURN THIS FORM MAY DISQUALIFY
THE PROPOSAL.**

6.3. Indemnification and Insurance

INDEMNIFICATION

Successful Proposer shall indemnify, defend and hold harmless the Town and its officials, employees and agents (collectively referred to as “Indemnities”) and each of them from and against all loss, cost, penalties, fines, damages, claims, expenses (including attorney’s fees) or liabilities (collectively referred to as “Liabilities”) by reason of any injury to or death of any person or damage to or destruction or loss of any property arising out of, resulting from, or in connection with (i) the performance or non-performance of the services contemplated by the Letter of Engagement which is or is alleged to be directly or indirectly caused, in whole or in part, by any act, omission, default or negligence (whether active or passive) of Successful Proposer or its employees, agents, or Sub-Consultants (collectively referred to as “Proposer”), regardless of whether it is, or is alleged to be, caused in whole or part (whether joint, concurrent, or contributing) by any act, omission, default or negligence (whether active or passive) of the Indemnities, or any of them or (ii) the failure of the Successful Proposer to comply with any of the provisions in the Letter of Engagement or the failure of the Successful Proposer to conform to statutes, ordinances or other regulations or requirements of any governmental authority, Federal or State, in connection with the performance of the Letter of Engagement. Successful Proposer expressly agrees to indemnify and hold harmless the Indemnities, or any of them, from and against all liabilities which may be asserted by an employee or former employee of Proposer, or any of its Sub-Consultants, as provided above, for which the Successful Proposer’s liability to such employee or former employee would otherwise be limited to payments under State Worker’s Compensation or similar laws.

Successful Proposer further agrees to indemnify, defend and hold harmless the Indemnities from and against (i) any and all Liabilities imposed on account of the violation of any law, ordinance, order, rule, regulation, condition, or requirement, in any way related, directly or indirectly, to Successful Proposer’s performance under the Letter of Engagement, compliance with which is left by the Letter of Engagement to the Proposer, and (ii) any and all claims, and/or suits for labor and materials furnished by the Successful Proposer or utilized in the performance of the Letter of Engagement or otherwise.

Where not specifically prohibited by law, Successful Proposer further specifically agrees to indemnify, defend and hold harmless the Indemnities from all claims and suits for any liability, including, but not limited to, injury, death, or damage to any person or property whatsoever, caused by, arising from, incident to, connected with or growing out of the performance or non-performance of the Letter of Engagement which is, or is alleged to be, caused in part (whether joint, concurrent or contributing) or in whole by any act, omission, default, or negligence (whether active or passive) of the Indemnities. The foregoing indemnity shall also include liability imposed by any doctrine of strict liability.

The Successful Proposer shall furnish to the Town Clerk, Town of Lake Park, 535 Park Avenue, Lake Park, Florida 33403, Certificate(s) of Insurance prior to execution of the Letter of Engagement which indicate that insurance coverage has been obtained which meets the requirements as set forth in this RFP under “Insurance” in the General Conditions and Instructions section.

BINDERS ARE UNACCEPTABLE.

The insurance coverage required shall include those classifications, as listed in standard liability insurance manuals, which most nearly reflect the operations of the Successful Proposer.

NOTE: TOWN RFP NUMBER AND/OR TITLE OF RFP MUST APPEAR ON EACH CERTIFICATE.

Compliance with the foregoing requirements shall not relieve the Successful Proposer of his liability and obligation under this section or under any other section of this Letter of Engagement.

The Successful Proposer shall be responsible for assuring that the insurance certificates required in conjunction with this Section remain in force for the duration of the contractual period; including any and all option terms that may be granted to the Successful Proposer.

--If insurance certificates are scheduled to expire during the contractual period, the Successful Proposer shall be responsible for submitting new or renewed insurance certificates to the Town at a minimum of ten (10) calendar days in advance of such expiration.

--In the event that expired certificates are not replaced with new or renewed certificates which cover the contractual period, the Town shall:

A) Suspend the Letter of Engagement until such time as the new or renewed certificates are received by the Town in the manner prescribed in the RFP: or

B) Terminate the Letter of Engagement for cause and seek re-procurement damages from the Successful Proposer in conjunction with the violation of the terms and conditions of the Letter of Engagement.

The undersigned Proposer acknowledges that he/she has read the above information and agrees to comply with all the above Town requirements.

Proposer: Nowlen, Holt, & Miner, P.A. Signature: Edward T. Holt
(Company name)

Date: February 20, 2024 Print Name: Edward T. Holt, Managing Principal

FAILURE TO COMPLETE, SIGN, AND RETURN THIS FORM
MAY DISQUALIFY THE PROPOSAL



NOWLHOL-01

URIBE A

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

2/20/2024

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Insurance Office of America Abacoa Town Center 1200 University Blvd, Suite 200 Jupiter, FL 33458	CONTACT NAME: Annie Uribe	
	PHONE (A/C, No, Ext): (561) 296-5966 26059	FAX (A/C, No): (561) 776-0670
INSURED Nowlen Holt & Miner PA PO Box 347 West Palm Beach, FL 33402	E-MAIL ADDRESS: Annie.Uribe@ioausa.com	
	INSURER(S) AFFORDING COVERAGE	
	INSURER A: Main Street America Protection Insurance Company	NAIC # 13026
	INSURER B: ACE Property & Casualty Insurance Company	20699
	INSURER C: Zenith Insurance Company	13269
	INSURER D:	
INSURER E:		
INSURER F:		

COVERAGES

CERTIFICATE NUMBER:

REVISION NUMBER:

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

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:			BPG1058K	2/20/2024	2/20/2025	EACH OCCURRENCE \$ 1,000,000	
							DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 500,000	
							MED EXP (Any one person) \$ 10,000	
							PERSONAL & ADV INJURY \$ 1,000,000	
							GENERAL AGGREGATE \$ 2,000,000	
							PRODUCTS - COMP/OP AGG \$ 2,000,000	
							HIRED NON OWNED \$ 1,000,000	
							COMBINED SINGLE LIMIT (Ea accident) \$	
							BODILY INJURY (Per person) \$	
							BODILY INJURY (Per accident) \$	
PROPERTY DAMAGE (Per accident) \$								
							\$	
B	<input type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input checked="" type="checkbox"/> RETENTION \$ 0			UMBFLF168780301	2/20/2024	2/20/2025	EACH OCCURRENCE \$ 5,000,000	
							AGGREGATE \$ 5,000,000	
								\$
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) <input type="checkbox"/> Y/N If yes, describe under DESCRIPTION OF OPERATIONS below		N/A	Z127566708	1/1/2024	1/1/2025	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER	
							E.L. EACH ACCIDENT \$ 1,000,000	
							E.L. DISEASE - EA EMPLOYEE \$ 1,000,000	
							E.L. DISEASE - POLICY LIMIT \$ 1,000,000	

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

CERTIFICATE HOLDER

CANCELLATION

FOR INFORMATION PURPOSES/Nowlen Holt & Miner P.A.
515 N. Flagler Dr.
Suite 1700
West Palm Beach, FL 33401

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

04/21/2023

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER	CONTACT NAME: James Rauch
CAMICO Insurance Services	PHONE (A/C, No., Ext): 800-652-1772
1800 Gateway Drive, Suite 200	FAX (A/C, No): 800-227-2090
San Mateo, CA 94404	E-MAIL ADDRESS: jrauch@camico.com
	INSURER(S) AFFORDING COVERAGE
	INSURER A: Great Divide Insurance Company
	INSURER B:
	INSURER C:
	INSURER D:
	INSURER E:
	INSURER F:

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


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

INSR LTR	TYPE OF INSURANCE	ADDL SUBR INSD WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	COMMERCIAL GENERAL LIABILITY					EACH OCCURRENCE \$
	CLAIMS-MADE <input type="checkbox"/> OCCUR <input type="checkbox"/>					DAMAGE TO RENTED PREMISES (Ea occurrence) \$
						MED EXP (Any one person) \$
						PERSONAL & ADV INJURY \$
	GEN'L AGGREGATE LIMIT APPLIES PER:					GENERAL AGGREGATE \$
	POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC <input type="checkbox"/>					PRODUCTS - COMP/OP AGG \$
	OTHER:					\$
	AUTOMOBILE LIABILITY					COMBINED SINGLE LIMIT (Ea accident) \$
	ANY AUTO					BODILY INJURY (Per person) \$
	OWNED AUTOS ONLY					BODILY INJURY (Per accident) \$
	HIRED AUTOS ONLY					PROPERTY DAMAGE (Per accident) \$
	SCHEDULED AUTOS					\$
	NON-OWNED AUTOS ONLY					
	UMBRELLA LIAB					EACH OCCURRENCE \$
	EXCESS LIAB					AGGREGATE \$
	DED <input type="checkbox"/> RETENTION \$ <input type="checkbox"/>					\$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY					PER STATUTE <input type="checkbox"/> OTH-ER <input type="checkbox"/>
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)					E.L. EACH ACCIDENT \$
	If yes, describe under DESCRIPTION OF OPERATIONS below					E.L. DISEASE - EA EMPLOYEE \$
						E.L. DISEASE - POLICY LIMIT \$
A	Professional Liability		FLB202380	04/21/2023	04/21/2024	Per Claim: \$5,000,000 Per Aggregate: \$10,000,000

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

Should any of the above described policies be canceled before the expiration date thereof, CAMICO will mail 30 days written notice to the certificate holder.

CERTIFICATE HOLDER**CANCELLATION**

	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE 

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6.4. Proposer Background Information

INSTRUCTIONS:

This questionnaire is to be included with the Proposal. **Do not leave any questions unanswered.** When the question does not apply, write the word(s) “None”, or “Not Applicable”, as appropriate. Please print.

COMPANY NAME: Nowlen, Holt & Miner, P.A.

COMPANY OFFICERS:

President Edward T. Holt

Vice President Edward T. Holt, Jr.

Secretary Alexia G. Varga

Treasurer Robert W. Hendrix, Jr.

COMPANY OWNERSHIP:

Edward T. Holt	N/A
<u>Edward T. Holt, Jr.</u>	<u>N/A</u> % of
ownership	
Robert W. Hendrix, Jr.	N/A
<u>Alexia G. Varga</u>	<u>N/A</u> % of
ownership	
Terry L. Morton, Jr.	N/A
<u>N. Ronald Bennett</u>	<u>N/A</u> % of
ownership	
<u>Brian J. Brescia</u>	<u>N/A</u> % of
ownership	

LICENSES:

1. County or Municipal Business Tax Receipt Number 198705832 (attach copy with Response)

2. Business Tax Receipt Classification Accountancy Firm

3. Business Tax Receipt Expiration Date: September 30, 2024

4. Social Security or Federal I.D. Number 59-2749772

EXPERIENCE:

6. Number of Years the Proposer has been in business: 63 Years.

7. Number of Years' experience PROPOSER (person, principal of firm, owner) has had in operation of the type required by the specifications of the RFP: 52 Years

8. Number of Years' experience PROPOSER (firm, corporation, proprietorship) has had in operation of the type required by the specifications of the RFP: 52 Years

9. Experience Record: List references who may be contacted to ascertain information on past and/or present contracts, work, jobs, that PROPOSER has performed of a type similar to that required by specifications of the Town's RFP:

Proposer Background Information (continued)

FIRM NAME/ADDRESS	DATE OF JOB	DESCRIPTION OF JOB
--------------------------	--------------------	---------------------------

<u>See Detailed Proposal, Page 10</u>	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Contact Person: _____ Phone Number _____

FIRM NAME/ADDRESS	DATE OF JOB	DESCRIPTION OF JOB
--------------------------	--------------------	---------------------------

<u>See Detailed Proposal, Page 10</u>	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Contact Person: _____ Phone Number _____

FIRM NAME/ADDRESS	DATE OF JOB	DESCRIPTION OF JOB
--------------------------	--------------------	---------------------------

<u>See Detailed Proposal, Page 10</u>	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Contact Person: _____ Phone Number _____

FIRM NAME/ADDRESS	DATE OF JOB	DESCRIPTION OF JOB
<u>See Detailed Proposal, Page 10</u>	_____	_____
_____	_____	_____
_____	_____	_____

Contact Person: _____ Phone Number _____

Proposer: Nowlen, Holt & Miner, P.A. Signature: Edward T. Holt

Date: February 20, 2024 Printed Name: Edward T. Holt

FAILURE TO COMPLETE, SIGN, AND RETURN THIS FORM
MAY DISQUALIFY THE PROPOSAL

**6.5. Sample Affirmative Action Policy
For Equal Employment Opportunity**

**AFFIRMATIVE ACTION/
EQUAL EMPLOYMENT OPPORTUNITY - POLICY STATEMENT**

It is the policy of **(Company Name)** to base its hiring and promotions on merit, qualifications and competency and that its personnel practices will not be influenced by an applicant's or employee's race, color, place of birth, religion, national origin, sex, sexual orientation or gender identity, age, familial status, veteran and handicapped status.

One of the management duties of all principals at **(Company Name)** is to ensure that the following personnel practices are being satisfied:

1. Take every necessary affirmative action to attract and retain qualified employees, regardless of race, color, place of birth, religion, national origin, sex, sexual orientation or gender identity, age, familial status, veteran and handicapped status.

2. Maintain equitable principles in the recruitment, hiring, training, compensation, and promotion of employees.

3. Monitor and review personnel practices to guarantee that equal opportunities are being provided to all employees, regardless of race, color, place of birth, religion, national origin, sex, sexual orientation or gender identity age, familial status, veteran and handicapped status.

(Company Name) is committed to take affirmative action and aggressively pursue activities that will serve to enable all employees and applicants opportunities available throughout this organization.

Clearly, the above actions cannot be accomplished as a secondary duty for any individual, despite the full support of management. And so, to monitor our efforts, **(Company Name)** has assigned one of its principals as the Affirmative Action Director to monitor all activities of this program.

Employees may contact (Name of assigned principal) at (telephone number) regarding this Affirmative Action Policy.

DATE: February 20, 2024

(SIGNATURE/TITLE): Edward T. Holt Title: President

**FAILURE TO COMPLETE, SIGN, AND RETURN THIS FORM
MAY DISQUALIFY THE PROPOSAL.**

6.6. Debarment and Suspension

(a) Authority and requirement to debar and suspend:

After reasonable notice to an actual or prospective contractual party, and after reasonable opportunity to such party to be heard, the Town Manager, after consultation with the Finance Director and the Town Attorney, shall have the authority to debar a contractual party for the causes listed below from consideration for award of Town contracts. The debarment shall be for a period of not fewer than three (3) years. The Town Manager shall also have the authority to suspend a Proposer from consideration for award of Town contracts if there is probable cause for debarment. Pending the debarment determination, the authority to debar and suspend Proposers shall be exercised in accordance with regulations which shall be issued by the Finance Director after approval by the Town Manager, the Town Attorney, and the Town Commission.

(b) Causes for debarment or suspension include the following:

1. Conviction for commission of a criminal offense incident to obtaining or attempting to obtain a public or private contract, or subcontract, or incident to the performance of such contract or subcontract;
2. Conviction under State or Federal statutes of embezzlement, theft, forgery, bribery, falsification or destruction of records, receiving stolen property, or any other offense indicating a lack of business integrity or business honesty;
3. Conviction under State or Federal antitrust statutes arising out of the submission of RFP or proposals;
4. Violation of contract provisions, which is regarded by the Finance Director to be indicative of non-responsibility. Such violation may include failure without good cause to perform in accordance with the terms and conditions of a contract or to perform within the time limits provided in a contract, provided that failure to perform caused by acts beyond the control of a party shall not be considered a basis for debarment or suspension;
5. Debarment or suspension of the contractual party by any Federal, State or other governmental entity;
6. False certification pursuant to paragraph (c) below; or
7. Any other cause judged by the Town Manager to be so serious and compelling as to affect the responsibility of the contractual party performing Town contracts.

(c) Certification:

All contracts for goods and services, sales, and leases by the Town shall contain a certification that neither the contractual party nor any of its principal owners or personnel have been convicted of any of the violations set forth above or debarred or suspended as set forth in paragraph (b) (5).

The undersigned hereby certifies that neither the contractual party nor any of its principal owners or personnel have been convicted of any of the violations set forth above, or debarred

or suspended as set forth in paragraph (b) (5).

Company name: Nowlen, Holt & Miner, P.A.

Signature: Edward T. Holt

Date: February 20, 2024

**FAILURE TO COMPLETE, SIGN, AND RETURN THIS FORM
MAY DISQUALIFY THE PROPOSAL.**



6.7: Proposer (Vendor) Application

Vendor Information Form

If your company would like to be placed on the Town's vendor list, please fill out the following information, and provide to the Town Clerk.

Contact Person: Edward T. Holt
Name of Company: Nowlen, Holt & Miner, P.A.
Company Address: 515 N. Flagler Dr.
City: West Palm Beach State: FL Zip Code: 33401
Phone Number: (561) 659-3060 Fax Number: (561) 835-0628
Email Address: eth@nhmcpa.com
Website: nhmcpa.com

Brief explanation of what the company does or specializes in: We are a full service firm that provides audit, accounting, tax, business valuation, forensic accounting, litigation support, and management services.

Any additional information you would like to provide the Town about your company: See detailed proposal for our firms qualifications.

Date: February 20, 2024

Submit

6.8 Business Tax Receipt



ANNE M. GANNON
CONSTITUTIONAL TAX COLLECTOR
Serving Palm Beach County
Serving you.

P.O. Box 3353, West Palm Beach, FL 33402-3353
www.pbctax.com Tel: (561) 355-2264

****LOCATED AT****
515 N FLAGLER DR STE 1700
WEST PALM BEACH, FL 33401

TYPE OF BUSINESS	OWNER	CERTIFICATION #	RECEIPT #/DATE PAID	AMT PAID	BILL #
ACCOUNTANCY FIRM	NOWLEN HOLT & MINER P A	AD0038078	U23.472567 08/15/2023	\$99.00	B40101621

This document is valid only when receipted by the Tax Collector's Office.



NOWLEN HOLT AND MINER PA
NOWLEN HOLT AND MINER PA
PO BOX 347
WEST PALM BEACH FL 33402

STATE OF FLORIDA
PALM BEACH COUNTY
2023 / 2024 LOCAL BUSINESS TAX RECEIPT
LBTR Number: 198705832
EXPIRES: 09/30/2024

This receipt grants the privilege of engaging in or managing any business profession or occupation within its jurisdiction and **MUST** be conspicuously displayed at the place of business and in such a manner as to be open to the view of the public.

L



APPENDIX A

FLORIDA BOARD OF ACCOUNTANCY DOCUMENTATION

Ron DeSantis, Governor

Melanie S. Griffin, Secretary

STATE OF FLORIDA
DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION
BOARD OF ACCOUNTANCY

LICENSE NUMBER: AD0038078

EXPIRATION DATE: DECEMBER 31, 2025

THE ACCOUNTANCY CORPORATION HEREIN IS LICENSED UNDER THE
PROVISIONS OF CHAPTER 473, FLORIDA STATUTES

NOWLEN, HOLT & MINER, PA
515 N FLAGLER DRIVE SUITE 1700
WEST PALM BEACH FL 33401



ISSUED: 11/01/2023

Always verify licenses online at MyFloridaLicense.com

Do not alter this document in any form.

This is your license. It is unlawful for anyone other than the licensee to use this document.

Ron DeSantis, Governor

Melanie S. Griffin, Secretary

STATE OF FLORIDA
DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION
BOARD OF ACCOUNTANCY

LICENSE NUMBER: AC0004484

EXPIRATION DATE: DECEMBER 31, 2025

THE CERTIFIED PUBLIC ACCOUNTANT HEREIN IS LICENSED UNDER THE
PROVISIONS OF CHAPTER 473, FLORIDA STATUTES

HOLT, EDWARD T
PO BOX 347
WEST PALM BCH FL 33402-0347



ISSUED: 11/01/2023

Always verify licenses online at MyFloridaLicense.com

Do not alter this document in any form.

This is your license. It is unlawful for anyone other than the licensee to use this document.



Ron DeSantis, Governor

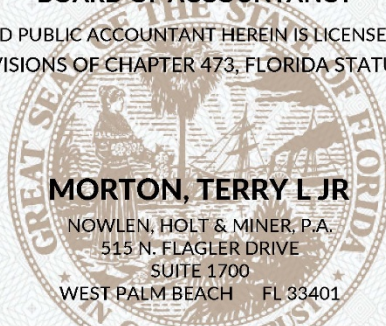
Melanie S. Griffin, Secretary



**STATE OF FLORIDA
DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION**

BOARD OF ACCOUNTANCY

THE CERTIFIED PUBLIC ACCOUNTANT HEREIN IS LICENSED UNDER THE
PROVISIONS OF CHAPTER 473, FLORIDA STATUTES



MORTON, TERRY L JR

NOWLEN, HOLT & MINER, P.A.
515 N. FLAGLER DRIVE
SUITE 1700
WEST PALM BEACH FL 33401

LICENSE NUMBER: AC0020054

EXPIRATION DATE: DECEMBER 31, 2025

Always verify licenses online at MyFloridaLicense.com

ISSUED: 11/01/2023

Do not alter this document in any form.

This is your license. It is unlawful for anyone other than the licensee to use this document.



Ron DeSantis, Governor

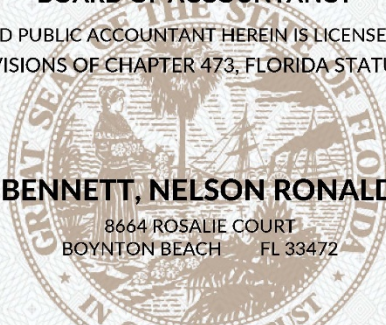
Melanie S. Griffin, Secretary



**STATE OF FLORIDA
DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION**

BOARD OF ACCOUNTANCY

THE CERTIFIED PUBLIC ACCOUNTANT HEREIN IS LICENSED UNDER THE
PROVISIONS OF CHAPTER 473, FLORIDA STATUTES



BENNETT, NELSON RONALD

8664 ROSALIE COURT
BOYNTON BEACH FL 33472

LICENSE NUMBER: AC0019988

EXPIRATION DATE: DECEMBER 31, 2025

Always verify licenses online at MyFloridaLicense.com

ISSUED: 10/16/2023

Do not alter this document in any form.

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Ron DeSantis, Governor

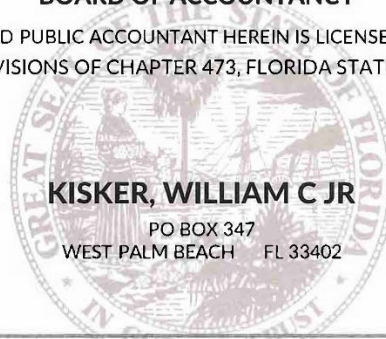
Melanie S. Griffin, Secretary



STATE OF FLORIDA
DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION

BOARD OF ACCOUNTANCY

THE CERTIFIED PUBLIC ACCOUNTANT HEREIN IS LICENSED UNDER THE
PROVISIONS OF CHAPTER 473, FLORIDA STATUTES



KISKER, WILLIAM C JR

PO BOX 347
WEST PALM BEACH FL 33402

LICENSE NUMBER: AC0004789

EXPIRATION DATE: DECEMBER 31, 2025

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ISSUED: 12/23/2023

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Ron DeSantis, Governor

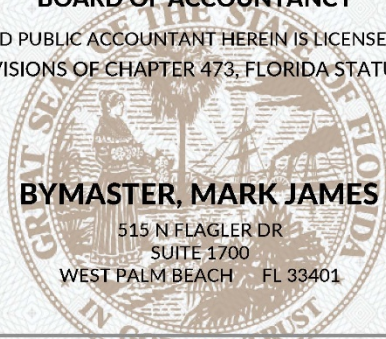
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BYMASTER, MARK JAMES

515 N FLAGLER DR
SUITE 1700
WEST PALM BEACH FL 33401

LICENSE NUMBER: AC44933

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APPENDIX B

LETTERS OF REFERENCE



City of Belle Glade

Finance Department

A Municipal Corporation since
September 11, 1945

February 15, 2024

REF: Recommendation and Reference

Tel: 561-996-0100

Fax: 561-516-0109

www.bellegladegov.com

Commissioners

Steve B. Wilson
Mayor

Joaquin Almazan
Vice Mayor

Zayteck D. Marin
Treasurer

Andrew L. Berry

Mary Ross Wilkerson

The City of Belle Glade highly recommends the auditing firm and services provided by Nowlen, Holt & Miner, P.A. The firm has provided auditing and financial reporting services to the City for several years with outstanding audit support. Nowlen, Holt & Miner, P.A. has been successful in selection for award from several competitive RFPs for auditing services issued during this period.

The firm has continued to provide needed guidance and oversight on implementation of GASB pronouncements and can tailor their services to the size and needs of the organization.

If you have any questions, please feel free to contact me.

Diana L. Hughes, Director of Finance



THE VILLAGE OF
NORTH PALM BEACH
VILLAGE HALL, FINANCE DEPARTMENT
501 U.S. HIGHWAY 1, North Palm Beach, FL 33408
Telephone: (561) 841-3360 ♦ FAX (561) 848-9698

February 16, 2024

Re: Nowlen, Holt & Miner, P.A.

To Whom It May Concern:

Nowlen, Holt & Miner have been the auditors for the Village of North Palm Beach since September 2006. Terry Morton has led the team as the audit partner and has always done a wonderful job of scheduling and performing the audit in a timely and very professional manner.

When conducting the audit, the team was always professional, very knowledgeable on governmental issues, quite organized and did a great job of scheduling their time as well as ours. When issues arose, they were fair and open minded and helped us to revise policies and/or procedures as appropriate.

I would recommend this firm to any governmental entity. If you have any questions or would like to discuss further, please feel free to call me.

Sincerely,

A handwritten signature in black ink, appearing to read "Samia Janjua".

Samia Janjua
Deputy Village Manager



APPENDIX C

FEE SCHEDULE



Fee Schedule

Proposed total price for auditing services for the Town of Lake Park:

Year 1 (fiscal year ended 09/30/2023) \$ 38,500

Year 2 – 2024 \$ 38,500

Year 3 – 2025 \$ 38,500

The above are proposed fees and are subject to the requirements of Section 2.5 Fees for Services in the Request for Proposals 104-2024 stated below:

“The Town shall negotiate with the Proposer a flat fee for the initial year of the Letter of Engagement. Fees for the option years shall be at the same terms and conditions of the initial year.”

NOTE: The Price Proposal assumes that no significant audit adjustments will be necessary, no reportable conditions or non-compliance will be noted, and that neither a Federal nor State single audit will be required. If a Federal or State Single Audit is required the fee will be an additional \$4,500, per major program.

PRICING SCHEDULE OF PROFESSIONAL FEES AND EXPENSES FOR NON-AUDIT ADDITIONAL SERVICES

Classification	Hourly Rates
Partner	\$185
Manager	\$160
Supervisor	\$140
Senior	\$125
Staff	\$110
Other (Para-professional)	\$ 65



APPENDIX D

PROFESSIONAL RESOURCES/U.S. CITIES



CPAmerica International, Inc.

As described in the proposal, CPAmerica International is an association of accounting firms with offices and professionals in more than 370 cities world-wide. CPAmerica International, in partnership with Horwath International, provides our firm with access to limitless world-wide accounting and consulting services and expertise. The following pamphlets depict in further detail CPAmerica's mission, services, activities and locations.

The CPAmerica International *Advantage*

The best of both worlds for clients

- **Personalized service of a local firm**
- **Knowledge and resources of a global association**

The power and resources of a strong national association are not just the domain of multinational corporations.

There is another choice ... a very attractive choice.

CPAmerica International is one of the world's largest associations of independent CPA firms. It might surprise you to know that through our firm's affiliation with CPAmerica, we are able to offer you comparable services to anything a national firm can offer ... and often more.

The firms of CPAmerica are ethics-driven, local firms that have significant presence in their communities. They're on a first-name basis with their clients. They pride themselves on providing honesty, hard work and solutions that make sense.

The clients of CPAmerica firms receive the best of both worlds – the regional knowledge and sincere concern of a local firm coupled with the vast resources and experience of a progressive worldwide association. For you, this means we will meet all of your unique financial management challenges – no matter how large or small.

As a member of one of the largest associations of CPA firms in the world, our firm has instant online access to the expertise and resources of nearly 2,600 CPAs at more than 80 large, independent firms across America.

In addition, we have the ability to communicate with more than 28,000 CPAs and consultants around the world through CPAmerica's strategic alliance with Crowe Horwath International.

These affiliations enable us to bring powerful solutions to meet all of your needs, without costly overhead and bureaucracy. We pass that savings on to you.



Our firm and CPAmerica ... working together for you

Whether you're looking for business and financial advice, estate planning, management consulting or a host of other accounting and financial services, the strength of CPAmerica is working for you. Many CPAmerica advisers are among the top in their fields in the nation.

- Tax consultation on state, national and international issues
- Access to business and management consultation on a worldwide scale
- Knowledge of the unique requirements of tax-exempt organizations
- Advice on new and pending tax legislation
- Availability of business valuation experts with knowledge of your industry
- Access to professionals with solid expertise in mergers and acquisitions
- Advice from professionals with industry-specific knowledge in a broad range of fields
- Consultation on strategic planning for your business
- Assistance with establishing internal controls for your company
- Assurance and accounting services
- Individual services



We have all you really want from your CPA firm

When it comes right down to it, what do you really want from your accounting firm?
If you're like most businesses, there are four essential elements:

- A high level of personal attention
- Professional knowledge pertinent to your business
- Solutions that work and meet your needs
- Reasonable fees

A local firm – one with strong ties in your community – that also has national and international connections is by far the most capable of delivering those four necessities.

Our local firm is in the position to provide you with everything you really want from your CPA:

- We listen to you.
- We get to know you and your organization.
- We offer you insights and creative recommendations.
- We take immediate action to meet your needs.
- We make the extra effort for you.
- We understand your industry.
- We connect you with national and international expertise from our association.
- We always follow through for you.
- We have experienced professionals who will be there for you over the long term.
- We work as a team for you.
- We have reasonable fees – we give you excellent value.



Put the talents of thousands to work for you

The client base of CPAmerica firms is diverse. Association members across the country have a proven track record in assisting thousands of clients to solve their most complex financial management issues.

CPAmerica firms are poised to respond to the rapid changes in your competitive marketplace. CPAmerica members nationwide work on call as a team to ensure you receive the very best of our association's resources and expertise.



➤ Real estate	8,100 clients	➤ Wholesale distributors	1,500 clients
➤ Nonprofit organizations	5,400 clients	➤ Government agencies	800 clients
➤ Healthcare	5,200 clients	➤ Securities dealers/investment companies	550 clients
➤ Professionals (attorneys, engineers, architects, etc.)	5,100 clients	➤ Automobile dealerships	400 clients
➤ Construction contractors	4,300 clients	➤ Utilities (including telephone companies)	350 clients
➤ Retail trades	4,000 clients	➤ Franchisers	200 clients
➤ Agriculture, livestock, forestry	2,900 clients	➤ Lending institutions	100 clients
➤ Manufacturers	2,400 clients		

Wouldn't you like to have these resources and this specialized knowledge working for you?

Exceeding client expectations ... locally, nationally, internationally

CPAmerica International™ • 104 N. Main St., 5th FL • Gainesville, FL 32601 • (352) 727-4070 • Fax: (352) 727-4031 • E-mail: info@cpamerica.org • www.cpamerica.org

Full disclosure statement: CPAmerica International is an international association of independent CPA firms. It is not a licensed CPA firm. The capabilities set forth in this flyer may be provided only by the affiliated CPA firms of the CPAmerica International association.

CPAAMERICA
INTERNATIONAL
Crowe Horwath International

Accounting Organizations U.S. and World Ranking

CPAmerica International/Crowe Horwath International

U.S. Ranking						
RANK	Name	Network or Alliance	REVENUE (\$m)	PARTNERS	EMPLOYEES	OFFICES
5	BDO	N/A	\$ 2,900.0	446	5,383	63
6	RSM & McGladrey Alliance	N/A	\$ 2,688.6	1,683	14,302	274
7	LEA Global	A	\$ 2,066.2	1,343	10,390	210
8	Praxity	A	\$ 2,064.6	1,182	10,219	127
9	CPAmerica/Crowe Horwath Intl.	N/A	\$ 1,600.0	1,275	8,269	191
10	Grant Thornton International	N	\$ 1,480.6	565	7,497	58
11	Nexia International	N	\$ 1,467.6	918	7,633	99
12	Allinial Global	A	\$ 1,460.0	1,588	9,167	227
13	Baker Tilly International	N	\$ 1,318.9	892	6,641	106
14	Moore Stephens International	N/A	\$ 1,131.3	822	5,412	106
15	PrimeGlobal	A	\$ 908.1	567	4,847	132

World Ranking						
RANK	Name	Network or Alliance	REVENUE (\$m)	PARTNERS	EMPLOYEES	OFFICES
5	BDO	N/A	\$ 7,303.9	5,413	64,303	1,408
6	RSM International	N/A	\$ 4,641.4	3,384	38,353	763
7	Grant Thornton International	N	\$ 4,632.8	3,087	42,204	733
8	Praxity	A	\$ 4,487.1	3,291	39,064	633
9	Baker Tilly International	N	\$ 3,807.0	2,729	27,986	745
10	CPAmerica/Crowe Horwath Intl.	N/A	\$ 3,506.7	3,699	33,207	752
11	Nexia International	N	\$ 3,082.7	2,587	24,781	565
12	LEA Global	A	\$ 3,022.9	2,270	23,014	618
13	Moore Stephens International	N/A	\$ 2,659.9	2,727	27,613	657
14	GGI	A	\$ 2,311.0	1,916	17,422	701
15	Kreston International	N	\$ 2,045.2	1,667	21,715	663

Based on 2015 figures from *International Accounting Bulletin*

CPAmerica International/Crowe Horwath International



Afghanistan	China	Ireland	Mongolia	Slovenia
Albania	Colombia	Israel	Morocco	South Africa
Algeria	Costa Rica	Italy	Myanmar	Spain
Andorra	Croatia	Ivory Coast	Nepal	Sri Lanka
Angola	Cyprus	Japan	Netherlands	South Korea
Argentina	Czech Republic	Jersey	New Zealand	Sweden
Armenia	Denmark	Jordan	Nicaragua	Switzerland
Australia	Dominican Republic	Kazakhstan	Nigeria	Syria
Austria	Ecuador	Kenya	Norway	Taiwan ROC
Azerbaijan	Egypt	Kuwait	Oman	Tajikistan
Bahamas	El Salvador	Latvia	Pakistan	Tanzania
Bahrain	Estonia	Lebanon	Palestine	Thailand
Bangladesh	Ethiopia	Libya	Panama	Tunisia
Barbados	Finland	Liechtenstein	Paraguay	Turkey
Belarus	France	Lithuania	Peru	Ukraine
Belgium	French Polynesia	Luxembourg	Philippines	United Arab Emirates
Belize	Georgia	Macau	Poland	United Kingdom
Bolivia	Germany	Madagascar	Portugal	Uruguay
Brazil	Greece	Malaysia	Puerto Rico	Uzbekistan
Brunei Darussalam	Guatemala	Maldives	Qatar	Venezuela
Bulgaria	Honduras	Mali	Romania	Vietnam
Cameroon	Hong Kong	Malta	Russia	Yemen
Cambodia	Hungary	Mauritania	Saudi Arabia	Zimbabwe
Canada	India	Mauritius	Serbia	
Caymen Islands	Indonesia	Mexico	Singapore	
Chile	Iraq	Moldova	Slovakia	