

August 1, 2025

**Proposal to Provide Financial
Audit Services to:**

The City of Madeira Beach, RFP 25-10



**CONTACT & AUTHORIZED
REPRESENTATIVE:**

Joseph M. Krusick, CPA, Partner

Tampa/Clearwater

29605 US Hwy 19 North, Suite 130
Clearwater, Florida 33761
(727) 785-7460

Orlando

501 S. New York Ave., Suite 100
Winter Park, Florida 32789
(407) 644-5811

Miami Lakes

7900 NW 155 St., Suite 201
Miami Lakes, Florida 33016
(305) 445-7956

Miramar

11450 Interchange Circle
Miramar, Florida 33025
(954) 435-4222

North Palm Beach

631 US Highway 1, Suite 405
N. Palm Beach, Florida 33408
(561) 848-9300

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August 1, 2025

The City of Madeira Beach
300 Municipal Drive
Madeira Beach, Florida 33708
Re: Proposal to Provide Financial Auditing Services

Dear Members of the Board:

The partners and staff of Moss, Krusick & Associates, LLC ("MKA") offices Tampa/Clearwater, Winter Park, Miami Lakes, Miramar, and North Palm Beach sincerely appreciate this opportunity to propose on professional services for **The City of Madeira Beach** (the "City"). With experience and a commitment to providing the highest level of service to our clients, we strongly believe we are the right CPA firm for your organization and will be able to perform the work within the established time period. The following highlights address key points of our proposal:

- MKA, with deep roots in the Orlando and Central Florida accounting community going back over 30 years, has 135 employees and considerable experience in the non-profit and governmental industries with **non-profit and governmental clients representing more than 50% of our practice.**
- We understand the non-profit and governmental industries as we currently perform auditing and tax services for a variety of non-profit and governmental organizations including **Tooele City Corporation, Albany County School District No. 1, Ashley Valley Sewer District, Language & Literacy Academy for Learning, Inc., 19 Early Learning Coalitions throughout Florida, and the Foundations for Osceola and Seminole County School Boards.** The Executive Directors of these organizations can be contacted for references.
- **We actively support the mission of our non-profit and governmental clients** by volunteering our time, getting involved in their fundraising events and being advocates of their organizations. We co-chaired a fundraiser for a large non-profit organization that raised over \$85,000 and **received the Orlando Sentinel's Community Service Champion Award.** MKA has been named one of the Top Philanthropic Companies by the Orlando Business Journal for the previous nine years, for annual contribution exceeding \$275,000.
- **We maintain minimal turnover**, are consistently ranked in the Orlando Sentinel's Top Places to Work and the Orlando Business Journal's Healthiest Employer, and have a family-friendly, positive culture within the firm.
- MKA is a member of BDO Alliance USA, an Association of high-quality, accounting and consulting firms with a global network in 166 countries. **This BDO association gives MKA the resources of the 5th largest accounting firm in the world.**

Please contact me at (407) 644-5811 with any questions. Our proposal is firm and irrevocable. We are honored to know you are considering our firm and look forward to working together.

Sincerely,

Joseph M. Krusick
Engagement Partner

Partners

W. Ed Moss, Jr.
Joe M. Krusick
Ric Perez
Cori G. Novinich
Renee C. Varga

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Miami Lakes, FL 33016
7900 NW 155th Street
Phone: 305-445-7956

Miramar, FL 33025
11450 Interchange Circle
Phone: 954-435-4222

SECTION 1 – EXECUTIVE SUMMARY

FIRM OVERVIEW, AWARDS, AND NATIONAL FIRM RESOURCES:

MKA is a regional accounting firm located in Tampa/Clearwater, Winter Park, Miami Lakes, Miramar, and North Palm Beach. The firm has 135 professional and administrative personnel including 26 partners, four who have been in the Orlando area for more than 30 years each. The firm was formed in 1990 and has gone through various partnership arrangements. The firm is a limited liability company. We are a boutique firm serving as an alternative to a national firm. Our Winter Park office houses our audit department and the engagement team, including the engagement partner, who will manage all audit functions.

Please see the Orlando Business Journal article about our firm on the next page

- Orlando – The City’s Magazine – 2023 and 2024 Best of Orlando Accounting Firms
- Inside Public Accounting – Top 5 Fastest Growing Firms for 7 of the previous 13 years
- The Orlando Business Journal – 2019 - 2023 Fast50 Award
- The Orlando Business Journal – 2021 - 2024 Golden 100 Top Privately Held Companies
- The Orlando Business Journal – Top Philanthropic Companies in 2015 - 2023
- The Orlando Sentinel – Top Workplaces for the previous 13 years; Ranked 3rd, ahead of all other Central Florida accounting firms in 2015
- City of Winter Park – Hall of Fame Inductee 2014
- The Orlando Business Journal – 2012 Healthiest Employer Champion, Small Business Category Finalist for four years
- International Magazine Award – Non-Profit Advisory Firm of the Year in Florida

BDO Alliance USA gives **MKA the resources of the 5th largest accounting firm in the world.**

APPROACH TO CLIENT SERVICE – PROACTIVE, PROMPT & PERSONAL:

We ensure the quality of our product will be extraordinary by following core service values:

- All emails or phone calls will generally be returned the same business day
- Having a strong business acumen and understanding your business allows us to bring meaningful observations and recommendations to management
- Staying up to date on industry issues by attending national conferences annually and proactively communicating any changes
- We treat our business relationships more like a partnership and you will be a high valued client **receiving first priority from our audit and tax partners**
- Recognizing the need to be efficient and proactive throughout the process we are available for questions throughout the year
- We stay responsive and focused by **personally delivering our draft reports** ahead of schedule and discussing any questions with management

PROPOSED FEE:

Our firm, fixed-price, not-to-exceed fee for audit services for the initial three-year term are **\$56,000, \$57,500, and \$59,000, for the years ending September 30, 2025, 2026, and 2027, respectively.** Upon mutual written agreement by both parties and approval by the City’s Board of Commissioners, our fees for two additional one-year periods will be **\$60,500 and \$62,000 for the years ending September 30, 2027 and 2028, respectively.** There will be no “surprise” billings and the fee includes transition costs from the prior auditor and any out-of-pocket and travel expenses. Our firm philosophy is not to bill for every phone call and if we can answer your question without having to do any research, we will not bill you for that time. Our goal is to meet and exceed your expectations. We welcome the opportunity to demonstrate our commitment to delivering quality service at a competitive price.



SECTION 1 – EXECUTIVE SUMMARY



T H E L I S T

Orlando Business Journal Top Philanthropy Award
2015 thru 2023



Orlando Sentinel Top Workplaces
2012 thru 2024



Orlando Magazine
2023 & 2024



OBJ Fast Growing
2019 thru 2023



OBJ Top Privately Co.
2022 thru 2024



Inside Public Accounting Fastest Growing Firms
2012, 2013, 2014, 2018, 2019, 2022 & 2023



MIAMI LAKES

WINTER PARK

MIRAMAR

NORTH PALM BEACH

Construction & Real Estate | Nonprofit & Governmental | Outsourced Accounting | Medical & Dental Practices | Employee Benefit Plans | Outsourced IT | CIRA Industry

OUR VISION

- Develop our Community, Employees, and Clients
- Donate time and resources to non-profit clients
- Provide the best possible work environment
- Organize office events and family functions
- Provide constant on the job training & seminars
- Receive input from Millennial Shark Tank



www.MOSSKRUSICK.com • 407.644.5811 • ADVISORY SERVICES
www.FIREWALL-CS.com • 407.647.3730 • IT SERVICES

CLIENT TESTIMONIAL

Our long standing relationship with Moss, Krusick & Associates, has been established by their partners and staff providing financial and tax services that display an understanding of our business and level of business acumen that results in solid value to our company.

Ken Dixon, President
Leland Enterprises, Inc.
UCF Kenneth G. Dixon School
of Accounting



"Bringing Solutions and Prosperity to our Clients"



SECTION 2 – FIRM QUALIFICATIONS AND EXPERIENCE



MKA is a member of BDO Alliance USA, a nationwide Association of high-quality, independent accounting and consulting firms with members in major cities in the United States and throughout the world. Each member draws on the services of the Association and the individual or combined talent of member firms to better serve their clients and manage their firm. BDO Alliance USA provides quality services and resources to members through a global network of over 1,700 offices in over 166 countries. The Association provides MKA with formal consulting services and educational programs for topics such as non-profit and governmental accounting and information technology. There is also a consultant available for complex non-profit and governmental issues. **This BDO association gives MKA the resources of the 5th largest accounting firm in the world.**

MKA has extensive experience serving clients across a broad array of industries including a large emphasis in the government space. Our government expertise includes school districts, special districts, cities, and towns. We provide both audit and accounting services to those entities. Our dedicated team of professionals perform audits for entities across a diverse group of industries and work diligently to ensure the audited financial statements, supplemental schedules, and audit opinions are timely issued.

The partners who will be working on your engagement have Big Four, international backgrounds and significant experience in the non-profit and governmental industries on a wide range of issues, including Uniform Guidance and single audit issues. This background allows us to be proactive in addressing opportunities and concerns and also allows for periodic rotation of partner responsibilities. Our audit team and partners are very involved in all engagements and are accessible via email or phone call to resolve any issues and will return your questions on the same day.

By providing proactive, personal and prompt services, utilizing our business acumen and leveraging our in-depth knowledge of specific industries, we are confident our association will be mutually beneficial and profitable.

The firm offers auditing and accounting, tax planning and preparation and QuickBooks financial statement assistance to approximately 500 small and medium size businesses at competitive prices without sacrificing quality. We have a concentration of clients in the non-profit and governmental, real estate and construction, light manufacturing, restaurant, homeowner and condominium association, and employment benefit and pension plan industries.

We are a well-respected CPA and consulting firm in Central Florida. The exceptional reputation that we have earned in the community is the result of hard work and commitment to quality service. We are successful because we stay true to our vision, focus on the mission, and live by core values.

We demonstrate our commitment to the government sector by volunteering our time, participating in fundraising events, and being advocates for our non-profit and governmental clients.

ORGANIZATION SIZE AND STRUCTURE:

| Staff Level: | Partner | Manager | Senior | Staff | Administrative | Total |
|--------------|---------|---------|--------|-------|----------------|-------|
| Number: | 26 | 16 | 23 | 58 | 12 | 135 |
| CPAs: | 22 | 8 | 3 | 3 | 0 | 36 |



SECTION 2 – FIRM QUALIFICATIONS AND EXPERIENCE

QUALITY CONTROL & PEER REVIEW:

We are members of the American Institute of Certified Public Accountants, which requires a "Peer Review" by an independent third party every three years. A Peer Review is a review and evaluation of a firm's workpapers, reports and policies by a team of CPAs from other CPA firms.

MKA has been through nine successful peer reviews since 1990. We have received a rating of pass on our 2023 review and all prior reviews. Our peer reviews included a review of our non-profit and government auditing services and reviews in accordance with *Governmental Auditing Standards*. Please see our 2023 System Review Report dated May 24, 2024 in **Attachment-6**.

We have our own quality control program which includes annual monitoring of our quality control procedures as specified in our Quality Control Document. Our quality control is enhanced by detailed and technical reviews performed by former Big Four managers. In addition, Mr. Ed Moss, served on the FICPA's Peer Review Committee for six years including one year on the Executive Committee.

INDEPENDENCE:

MKA is independent with respect to **The City of Madeira Beach** as defined by U.S. Generally Accepted Auditing Standards and the *U.S. General Accounting Office's Government Auditing Standards*. There has been no involvement in any professional relationships that would infringe on our independent status.

MKA can advise you on the selection of appropriate accounting principles and methods; however, the final decisions as to adoption are yours. As to financial reporting, MKA can prepare the financial statements and footnotes from your trial balance and information provided. Having us provide this service is not an indication of an internal control weakness, but rather a convenience, and does not impair our independence, as the financial statements are subject to your review and approval. In addition, we can propose journal entries, provided you review them and satisfy us that you understand the nature of the proposed entries, their impact on the financial statements and ultimately approve the entries.

Our philosophy is to provide meaningful and necessary services requested by our clients without violating the independence rules. However, we cannot prepare any source documents, authorize, or consummate a transaction, have custody of your assets, supervise your employees, or report to the Board of Directors on behalf of management without impairing our independence. Significant auditor judgment is required to properly implement the independence rules.

REGISTRATION, LICENSURE, & PERMIT:

MKA and all supervisory professional staff are in compliance with the registration, licensure and permit requirements to practice public accounting in the State of Florida. See **Attachment-4** for a copy of our current state of Florida license. In addition, all assigned professional staff are qualified to perform governmental audits and have met the required education requirements. See **Attachment-5** for the audit team's CPA licenses.



SECTION 2 – FIRM QUALIFICATIONS AND EXPERIENCE

EVIDENCE OF FINANCIAL STABILITY:

MKA has annual revenues of approximately \$25 million and is a participant in a newly formed national platform firm with offices in Los Angeles, Tacoma, Salt Lake City, Denver, Charlotte and Florida (which is MKA). Combined, we are a top 50 tax and advisory firm in the United States.

FIRM ASSERTIONS:

We have not been subject to disciplinary action or any federal or state field or desk reviews including the State Board of Accountancy within the last three years. The firm has had no regulatory lawsuits over the last three years or prior and has no pending litigation.

AFFILIATIONS:

MKA's employees are active members in local professional and business organizations. Through these memberships, we keep abreast of key issues that affect the local business community. We are also able to increase our information network through business and professional contacts and by attending conferences and seminars. Our affiliations include groups within the non-profit, governmental, manufacturing, retail, commercial, and healthcare industries.

Some of the organizations we are affiliated with include:

- ***BDO Alliance USA***
- ***AICPA Governmental Auditing Quality Center***
- ***AICPA Center for Audit Quality***
- ***AICPA Employee Benefit Plan Audit Quality Center Member***
- ***AICPA Private Companies Practice Section***
- ***NPAC (National Association of Nonprofit Accountants & Consultants)***
- ***Chambers of Commerce***
- ***Home Builders and Contractors Associations***
- ***American and Florida Institute of Certified Public Accountants***
- ***Leadership Orlando and Winter Park***



"Bringing Solutions and Prosperity to our Clients"

SECTION 2 – FIRM QUALIFICATIONS AND EXPERIENCE

AUDIT SERVICES:

We have extensive experience with financial and single audits of non-profit and governmental organizations and **50% of our practice is servicing non-profit and governmental organizations** and their needs in financial and compliance reporting.

ACCOUNTING ASSISTANCE:

Our accounting department performs various degrees of monthly, quarterly and annual accounting and bookkeeping assistance using QuickBooks and other accounting software. Our professionals are available for services ranging from monthly bookkeeping to the preparation of federal and state payroll tax returns and sales tax assistance. In addition, we are available to answer specific questions on accounting transactions or software that you may have. We have several QuickBooks Pro-Advisors on staff to assist with set-up and any issues that arise across the various versions of the software.

We are familiar with software packages such as Great Plains, MIP/Sage, QuickBooks Non-Profit, QuickBooks Online, Sage Intacct, Raiser's Edge, CIL-Suite, Peachtree and many others. In addition, we recently implemented a virtual software package for a client with locations in three states. All the locations utilize the software for daily input and review of reporting packages. We oversee the entire accounting process for this entity utilizing a virtual online system. We are responsible for billing, accounts payable, cash forecasting and timely profit and loss statements.

MKA also has the resources to perform "non-traditional" accounting and consulting services. The following are professional services offered by us:

CLIENT SEMINARS:

Audit and tax services for non-profits are a significant portion of our practice. Therefore, a substantial portion of our continuing professional education (CPE) is devoted to related topics. We sponsor at least one accounting and auditing CPE program annually. The speakers are generally from the American Institute of CPAs, accounting professors from state universities, or our managers and partners. Recognizing that our clients as well as our firm can benefit from these seminars, we are pleased to be able to invite our clients to join us.

BEST PRACTICES CONSULTATION:

Running a non-profit or governmental entity requires a great deal of time and attention. The paperwork alone can become overwhelming. With the right tools and training, this job can be easier, and your business can be run more profitably. We offer consultation services to help you choose the right business procedures and management software, and we are here to guide you through the setup. We can answer any questions you have along the way.

GRANT PROPOSAL WRITING:

We are experienced in writing quality grant proposals for non-profit and governmental entities. We research foundations that provide grant funding that suit your services and can aid in the customization of the grant to better coincide with agency guidelines. We have a proven success rate.

OUR FIRM EXPERIENCE IN PROVIDING ADDITIONAL SERVICES INCLUDES:

- The School District of Osceola County – Performed review of controls over warehouse inventory operations related to school supplies and equipment, and documented findings in a formal agreed-upon-procedures report.
- Foundation for Seminole County Public Schools – Assisted with the setup of a new chart of accounts and formatting of their internal financial statements to improve tracking of temporarily restricted funds.



SECTION 2 – FIRM QUALIFICATIONS AND EXPERIENCE

SIMILAR ENGAGEMENTS PERFORMED IN THE LAST THREE YEARS:

MKA and its affiliated national platform firms located around the country perform work for numerous municipalities. Below is a sample list of current municipal clients that may be contacted for reference:

| Client & Reference | Description of Work | Years on the Job | Engagement Partner |
|---|---|------------------|--------------------|
| Tooele City Corporation <i>Ms. Shannon Wimmer, Finance Director</i> 90 North Main Street Tooele, UT 84074 435-843-2156 shannonw@tooelecity.gov | Financial Statement Audit and Consulting Work (Fund Accounting) | 10 | Brandon Keyes, CPA |
| Albany County School District No. 1 <i>Ms. Trystin Green, Chief Financial Officer</i> 1948 Grand Ave. Laramie, WY 82070 307-721-4400 tgreen@acsd1.org | Financial Statement Audit (Fund Accounting) and Single Audit | 4 | Brandon Keyes, CPA |
| Ashley Valley Sewer District <i>Mr. Dean Gibbs, General Manager</i> 4000 E 2200 S Vernal, UT 84078 435-789-9805, ext. 10 dean@ashleyvalleysmb.gov | Financial Statement Audit and Consulting Work | 8 | Brandon Keyes, CPA |

The following are a sample of current pension plan clients that you may contact for reference:

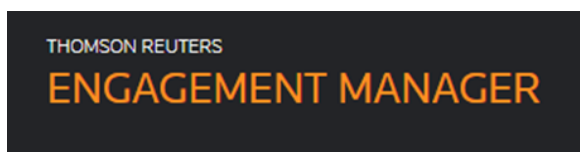
| Client & Reference | Description of Work | Years on the Job | Engagement Partner |
|--|--|------------------|--------------------|
| The Foundation for Osceola Education <i>Ms. Kerry Avery, Chief Financial Officer</i> 2310 New Beginning Rd., Suite 118 Kissimmee, FL 34744 407-870-4827 kerry.avery@osceolaschools.net | Financial Statement and Pension Audit (Fund Accounting) | 22 | Joe Krusick, CPA |
| Language & Literacy Academy for Learning <i>Dr. Tandria Callins, Principal</i> 330 Avenue C SE Winter Haven, FL 33880 863-268-2903 tandria.callins@llalschool.org | Financial Statement and Pension Audit (Fund Accounting) and Single Audit | 6 | Joe Krusick, CPA |



SECTION 2 – FIRM QUALIFICATIONS AND EXPERIENCE

VIRTUAL OFFICE AND TECHNOLOGY EXPERIENCE:

All professional staff are provided high-quality laptops, printers, and scanners. We ensure our managers and staff are fully capable of performing everything needed on-site. This includes access to our specialized virtual network which is a state of the art, secured, cloud computing system. The quality and efficiency of our work has been enhanced by the use of a streamlined central system that allows constant teamwork in real time for multi-users with multi-access between managers and staff across departments and locations. Our staff have statistical sampling software, auditing programs, research documents and technical pronouncements all in electronic format.



Paperless Workpapers – Excel, Word, Adobe, Interactive, Import Trial Balances



Smart Sync – Access on Web Browser, Multi-User, Multi-Sites



Audit Software – Research, Audit Checklists, Audit Programs, Worksheets, Letters, Reports



Analytical Software – Benchmarking Analytics, Real Time Data Industry Trends



Fixed Asset Software – powerful, comprehensive system that can meet all your asset management needs with remarkable speed and ease



Tax Software – Eliminates the manual tasks at every client touchpoint through secure tax return delivery and collecting e-signatures



ULTRATAX SOFTWARE

Tax Software – Automate entire business tax process



Practice CS

Time and Billing Software – track time and billing efficiently



Client Portal – efficient and secure way to send documents



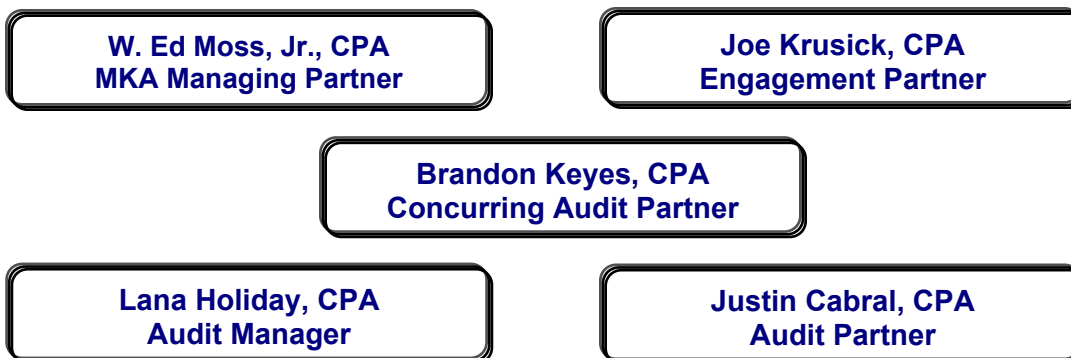
"Bringing Solutions and Prosperity to our Clients"

SECTION 3 – ENGAGEMENT TEAM STAFF EXPERIENCE

STAFF ASSIGNED TO THE ENGAGEMENT:

We understand the need for an efficient audit of **The City of Madeira Beach**. We want to develop a mutually beneficial, long-term relationship with your organization so that we can assist with present challenges and future opportunities. This engagement requires technical expertise and seasoned experience on the part of those who serve you. We have organized a team of professionals committed to serving you that represents our most knowledgeable staff for your business.

ENGAGEMENT TEAM:



MKA POLICY ON STAFFING THE ENGAGEMENT:

MKA is an equal opportunity and affirmative action employer. It does not discriminate against applicants or employees based on race, color, citizenship status, national origin, ancestry, gender, sexual orientation, age, religion, creed, physical or mental disability, marital status, veteran status, political affiliation, or any other factor protected by law. MKA complies with the laws regarding reasonable accommodation for handicapped and disabled employees and prides itself on having a diverse employee base with a significant portion belonging to minority groups.

MKA's policy is to maintain existing staff on all engagements they have previously worked on. This ensures maximum efficiency on the engagement for the firm and client. The firm maintains personnel policies to minimize turnover, however, within the accounting industry some turnover is inevitable. **The firm is below the national average for staff turnover as our turnover has been less than 20% over the past five years.**

MKA is fully capable to provide the services you need as evident in the high number of returning clients we retain, and the experience of our staff. Staff will be assigned to this engagement on a full-time basis and are charged with performing the majority of the engagement work. Each member of your client service team is always available should you require it. You are assured this team will perform to the best of their ability.

DIVERSITY, EQUITY, AND INCLUSION POLICY:

MKA is committed to fostering, cultivating, and preserving a culture of diversity, equity, and inclusion. Human capital is the firm's most valuable asset. We embrace and encourage our employees' differences in age, color, disability, ethnicity, marital status, race, religion, gender, language, national origin, political affiliation, sexual orientation, socio economic status and any other characteristics that make our employees unique. Women at MKA account for 57% of the workforce and 46% of partner positions, which are **well above** the national averages of 51% and 23%, respectively. MKA currently employs 38% and 41% minorities in the firm and management positions, respectively. This is **twice the national average**. In addition, over the last 10 years we have sponsored work visas for multiple employees. Currently we have **5 employees** who have obtained work visas through MKA sponsorships.



SECTION 3 – ENGAGEMENT TEAM STAFF EXPERIENCE

W. Ed Moss, Jr., CPA

MANAGING PARTNER

A CPA with more than 30 years of accounting and auditing experience, he has extensive experience with 501(c)(3) organizations, Uniform Guidance and Florida Single Audit compliance, a thorough understanding of reporting requirements, operations and applicable laws for non-profit and governmental entities, Federal Form 990 completion, 401(K) plans, business valuations, litigation services, and financial/management accounting systems and controls.

Education

University of Florida, Gainesville, FL
BS in Accounting, High Honors, 1982

Certification

Certified Public Accountant
State of Florida, 1983

- 1990 – Present – Partner in various firm structures, currently Managing Partner with Moss, Krusick & Associates, LLC
- 1982 – 1989 – Audit Manager with **Price Waterhouse**, Orlando

Professional/Community Affiliations

- National speaker and trainer for NCRC, regarding NFP financial management and cybersecurity
- Member of the Board of Visitors for Lake Highland Preparatory School
- Orlando Chamber of Commerce, Leadership Orlando, Participant
- Winter Park Chamber of Commerce, Leadership Winter Park, Participant
- FICPA Peer Review Executive Committee
- UCF Kenneth G. Dixon School of Accounting Advisory Board
- Certified QuickBooks Advisor
- Various tax planning articles published in Orlando Business Journal
- Various speaking engagements on audit and tax topics at UCF
- BDO Alliance Panel Speaker regarding Private Equity at the 2025 BDO Engage and Evolve Conferences

Joe Krusick, CPA

ENGAGEMENT PARTNER

A partner in the firm who has over 25 years of public accounting experience including 13 years with **Ernst & Young LLP** in the Milwaukee and Orlando offices, where he was a Senior Manager directing audits of SEC registrants, non-profit and governmental entities, and entrepreneurial companies. Joe's other areas of expertise are manufacturing and retail industries, Sarbanes Oxley (SOX) consulting, 401(K) plans, SEC accounting and reporting and QuickBooks Advising.

Education

San Jose State University, San Jose, CA
BS in Accounting, High Honors 1983

Certification

Certified Public Accountant
Florida, Wisconsin, Nevada

- Joined the Firm in 2005, promoted to Partner in 2009
- 13 years experience with **Ernst & Young LLP**
- 3 years experience as a CFO of a pre-IPO fiber optic telecommunications company
- 2 years experience as a SOX consultant for Fortune 100 companies

Professional/Community Affiliations

- American Institute of Certified Public Accountants, Member
- Florida Institute of Certified Public Accountants, Member
- Citrus Club of Orlando
- Finance Committee Chairman of a large non-profit organization



SECTION 3 – ENGAGEMENT TEAM STAFF EXPERIENCE

Brandon Keyes, CPA

CONCURRING AUDIT PARTNER

A partner in the firm who has over 17 years of public accounting experience. He has extensive experience working with nonprofit organizations, schools, including school districts and private schools, cities and towns, service organizations, construction, manufacturing, software development companies, financial institutions, real estate, and corporate foreign exchange companies.

Education

Weber State University, Ogden, UT
MaCC in Professional Accountancy, 2008

Certification

Certified Public Accountant
State of Utah, 2010

Professional/Community Affiliations

- American Institute of Certified Public Accountants, Member
- Utah Association of Certified Public Accountants, Member

Lana Holiday, CPA

AUDIT MANAGER

Lana has developed an expertise in governmental and non-profit financial audits, as well as internal audit. She joined the firm in 2025 and has over ten years of experience, including 6 years with **Ernst & Young LLP**, where she directed audits with governmental entities.

Education

Ohio Northern University, Ada, OH
MA in Professional Practice in Accounting, 2016

Franklin University, Columbus, OH
BS in Accounting and Forensic Accounting, 2013

Certification

Certified Public Accountant
Florida, 2023 and Virginia, 2019

Experience

- Over 8 years of experience at public accounting firms including Ernst & Young LLP, and now MKA.
- Areas of expertise include preparation and review of Annual Comprehensive Financial Reports, OMB Circular A-136, TFM USSGL, state and local government financial statement audits, and other governmental guidance and industries.

Justin Cabral, CPA

AUDIT PARTNER

Justin is a valued member of our audit team and has developed an expertise in non-profit and governmental entities with Uniform Guidance federal and state single audits with multiple grant sources. Justin works on all of our charter school and pension audits and on the Foundation For Osceola Education and Language and Language & Literacy Academy for Learning. He joined the firm in 2013.

Education

University of Central Florida, Orlando, FL
BS in Accounting, 2012
MS in Accounting, 2013

Certification

Certified Public Accountant
State of Florida, 2015

- Audit professional with over 13 years of experience at Moss, Krusick & Associates, LLC
- Areas of expertise include charter school, non-profits, governmental, and federal and state single with multiple grant sources.
- Justin serves on our peer review team and performs three to four peer reviews annually.



SECTION 3 – ENGAGEMENT TEAM STAFF EXPERIENCE

Brandon Nemeth

AUDIT SENIOR

Brandon is a valued member of our audit team and has developed an expertise in non-profit and governmental entities, Uniform Guidance, federal and state single audits with multiple grant sources. Brandon works on our charter school and non-profits audits. He joined the firm in 2022.

Education

University of Central Florida, Orlando, FL
BS in Accounting, 2022

Certification

Certified Public Accountant,
Candidate

- Audit professional with over 3 years of experience at Moss, Krusick & Associates, LLC
- Areas of expertise include charter school, non-profits, governmental, and federal and state single with multiple grant sources.

Seniors and Staff

In addition to the previously named individuals, we will add additional staffing resources based on need. We recruit the best and brightest people who are strong in their field and provide them with excellent working experience and comprehensive training.

CONTINUING PROFESSIONAL EDUCATION & IN-HOUSE TRAINING SEMINARS:

To augment our education, staff attend additional accounting, auditing, tax, management and ethics seminars and conferences sponsored by the American Institute of CPAs, the Florida Institute of CPAs, and other organizations. All members of the audit staff that are required to meet the continuing professional education requirements of the Florida Board of Accountancy, the *Government Auditing Standards*, and the American Institute of CPA's Private Companies Practice Section, have done so. At a minimum, they complete 80 hours of continuing professional education every two years. Our CPAs generally exceed these requirements.

Since non-profit, governmental and commercial auditing are integral components of our revenue base, a substantial portion of our continuing professional education (CPE) is devoted to related topics. **Our partners and managers make non-profit and governmental education a priority and attend at least one national conference on an annual basis** in addition to all other required CPE.

The following summarizes courses that the engagement team of the City of Maderia Beach have attended:

| 2023-2025 | Joe | Lana | Justin |
|--|-----|------|--------|
| BDO National Conference – Non-Profit/Governmental Update (BDO) | ✓ | ✓ | ✓ |
| Non-Profit and Governmental Update (AICPA) | ✓ | ✓ | ✓ |
| Solving Complex Single Audit Issues (AICPA) | ✓ | | |
| Single Audit Uniform Guidance Training (webinar) | ✓ | ✓ | ✓ |
| Annual National Not-for-Profit Financial Executive Forum (AICPA) | | | |
| Audit and Accounting Update (in-house program) | ✓ | ✓ | ✓ |
| EY Accounting & Audit Conference – Non-Profit Update (EY) | ✓ | | |
| GAQC Designated Partner Planning (AICPA) | ✓ | | |



SECTION 4 – METHODOLOGY

MKA is committed to providing you with quality service while meeting the schedule and service requirements in a time efficient manner. In preparing for this proposal, MKA has obtained a basic understanding of the entity to be audited and proposes to structure the audit of the financial statements of **The City of Madeira Beach** to be as flexible as possible. The audit procedures used will be sufficient to enable us to express an opinion on the fairness with which the financial statements present the financial position and results of operations in accordance with generally accepted accounting principles. Such procedures will be adequate to also determine whether the operations were properly conducted in accordance with legal and regulatory requirements, including Florida Statutes, and Federal laws. We will deliver the following each year:

Audit Reports:

- Independent Auditor's Report on Financial Statements
- Independent Auditor's Report on Internal Control over Financial Reporting and Compliance
- Federal and State Single Audit Reports (if applicable)
- Report on compliance with Section 218.415, Florida Statutes
- Management Letter as required by Chapter 10.550, Rules of the Auditor General

Additional Deliverables:

- Presentation of audit results to the City's Board of Commissioners
- Electronic copies of all reports in PDF format
- Adjusting journal entries, if any
- Letter to management detailing findings and recommendations for improvements, if any

OPEN COMMUNICATION DURING AUDIT PROCESS:

We will communicate with management on a regular basis and in a number of ways:

- Remote and in-person audit meetings and testing as needed or desired.
- Conference calls to raise minor issues identified during the course of the audits.
- Annual audit closing meetings to report audit findings and resolve any outstanding issues.
- Ad hoc meetings and telephone conversations as necessary to discuss financial and operational challenges as they arise.

COORDINATED APPROACH:

- We will place significant emphasis on close coordination with management to gain a meaningful understanding of management's own risk assessments and procedures in place to address these risks in order to make our own work as efficient and effective as possible.
- We will gather sufficient information on the market and key business/audit risks to enable us to design appropriate audit procedures, and conduct the audit in the most efficient manner and within the agreed time frame and budget. Information gathering will also include a "prepared by client" list with an agreed timetable for provision of information and pre-year end planning meetings.
- We also seek to provide feedback to management on potential controls improvement as early as possible, to help management in performing its responsibilities to maintain effective controls, and leverage any changes made by management early in our audit process.



SECTION 4 – METHODOLOGY

TRANSITION FROM PRIOR AUDITOR:

There will be no additional charges for the transition from your previous auditor to us and we will not charge any additional startup fees. We have a proven history of smooth transitions. Once **The City of Madeira Beach** has informed the predecessor auditing firm of their replacement, we will coordinate with the predecessor firm. To ensure compliance with auditing standards, we will send the predecessor auditor a form with inquiries regarding the prior audit and to request review of their workpapers. We will request copies of critical prior year workpapers and any other documents we consider necessary. We prefer to perform these steps during the planning timeframe.

PLANNING PHASE & COMPLIANCE:

We will meet with key personnel in order to discuss any areas of concern management may have and to discuss timing, spacing, and items needed to conduct the audit. We will review prior year financial statements, prior year findings and recommendations, if any, and define key risk areas. During this phase we will develop a detailed plan, including time budgets and completion schedules. **In addition, we provide a list of items needed to complete the engagement with the expected dates we will need the information.** The list will include support for the balance sheet accounts, transaction samples, grant documents and other information as needed.

- **Personnel** – **MKA’s personnel including a manager and/or supervisor performing audit fieldwork will work at the office of The City of Madeira Beach at least 1 – 2 days, to perform their specific assignments.** The principle functions of the partner-in-charge are to supervise and review the adequacy of the audit procedures and work papers. The manager and seniors are responsible for planning and supervising the audit, including fieldwork procedures and reviewing audit work papers. They are also responsible for preparing proposed management findings and recommendations and drafting audit reports. The seniors and their staff will work together to perform all audit procedures including sampling, compliance testing, and account balance verification. The managers typically supervise two to three audits concurrently, and the senior and staff work on one audit at a time.
- **Review of Internal Control** – An evaluation will be made of the system of internal control, including the control environment, accounting systems and specific control procedures, to ensure that they meet the requirements of *Governmental Auditing Standards* and the GAO Standards for Audit Procedures. The evaluation will also ensure the controls can be relied upon to provide accurate information, are in compliance with the law and regulations, and to provide for efficient and effective operations. During this time, we will be able to design compliance tests as applicable to major grants/programs.
- **Analytical Review** – Our audit will include several levels of analytical review procedures, which are an essential element of any audit. As a part of our overall planning for the engagement, we will perform an initial analytical review to identify accounts where significant fluctuations have occurred. In addition, we will perform numerous analytical procedures during the course of our audit using data software and comparison to industry norms to identify outliers.
- **Sampling and Testing** – We will perform detail testing of revenue and expenses for the audit engagement. We utilize random number sampling techniques, with additional stratification of large populations that have a wide range of dollar values. This method will be used to test cash disbursements for purchases, cash receipts and revenues, payroll, and other audit areas as appropriate. This testing can be performed prior to year-end.



SECTION 4 – METHODOLOGY

YEAR END FIELD WORK:

This phase of the audit will take place after the fiscal year end at a time scheduled with management and staff of **The City of Madeira Beach**. During this time, we will be able to perform compliance tests as applicable to any major grants/programs. Our compliance testing will also include procedures relating to revenues to ensure proper classification and compliance with regulations.

- **Balance Sheet Cutoff** – We will perform various analysis and testing of the major balance sheet accounts, ensuring proper cutoff and supporting detailed schedules. In addition, we will obtain cash, accounts receivable, and debt confirmations as considered necessary.
- **Financial Statement Disclosures** – We will review and prepare the disclosures to favorably display the financial status of **The City of Madeira Beach**. We will ensure all disclosures and supplementary data are in accordance with *Generally Accepted Accounting Principles* and *Government Auditing Standards*.

POST FIELDWORK – REPORTING AND COMMUNICATION:

We will hold an exit interview to discuss findings and recommendations and review the draft financial statements. We do not anticipate any items that were not previously discussed, as we will brief management as the audit progresses. The exit interview can be scheduled at your convenience.

- **Final Financial Statements** – The final financial statements can be issued within five business days from receipt of the Board's response to our findings and recommendations.
- **Management Letter** – Professional standards require an accumulation of all misstatements identified during the audit, other than those that are clearly trivial, and communication with the governing body and/or audit committee. We also generally discuss the application of accounting principles and auditing standards, recommendations to improve or strengthen management, accounting procedures, internal controls, and efficiency.
- **Board Presentation** – We will be ready to present to **The City of Madeira Beach's** Board of Commissioners at the next meeting after the completion of the audit. Our presentation will be at your location and can be tailored to meet your agenda, as you request.
- **Required Notification** – Management and the Board as appropriate under professional guidelines shall be notified immediately for any of the following reasons: schedule completion dates are in jeopardy, discovery of possible violations of laws or significant non-compliance with contractual requirements, discovery of the possibility of a fraudulent act, or discovery of a material weakness in internal controls.
- **Workpapers** – We will retain all workpapers for a period of at least five years. In addition, we will provide **The City of Madeira Beach** access free of charge, to copies of any or all workpapers for a period of at least five years.
- **ACFR Submission** – We will assist you in ensuring that **The City of Madeira Beach's** ACFR meets the standards necessary for submission to the Government Finance Officers Association (GFOA) Certificate of Achievement Program. The ACFR will also meet any present or to-be-established standards for disclosure to enable inclusion in various municipal bonds continuing disclosure libraries and depositories.

DATA COLLECTION:

MKA will obtain data by providing a detailed list of client assistance requirements, which will include support for the balance sheet accounts, grant documents, and other supporting information needed to complete the engagement. We will utilize the Cities ERP technology to obtain all balances, transaction detail and underlying supporting audit evidence. We will also use the "Audit Fieldwork Request Form" to make audit-related requests for information during data collection. We also use a secure electronic portal where clients can upload documents as an available alternative to email.



SECTION 4 – METHODOLOGY

AUDIT TIMELINE SUMMARY:

| Activity | Completion Date |
|---|---|
| Audit planning and entrance conference | Schedule upon contract award |
| Interim fieldwork | December 2025 or earlier |
| Final fieldwork | February 2026 or earlier |
| Exit conference and draft financial statements | March 16, 2026 or earlier |
| Final audit report delivered to the Board of Commissioners | March 31, 2026 or earlier |
| Submission to Auditor General and Federal Audit Clearing House, if applicable | The earlier of June 30, 2026 or 30/45 day requirement , as applicable |

Note: The above timeline is contingent upon **The City of Madeira Beach** providing information in a timely manner.



SECTION 5 – PRICE PROPOSAL

Professional Services for the Year Ending September 30, 2025:

| Staff Level | Hourly Billing Rate | Estimated Number of Hours | Estimated Charges | Responsibilities |
|-----------------|---------------------|---------------------------|-------------------|---|
| Staff | \$ 115 | 240 | \$ 27,600 | Work with seniors to perform all audit procedures including sampling, compliance testing, and account balance verification |
| Senior | 175 | 77 | 13,475 | Work with managers to perform fieldwork procedures and review audit work papers, responsible for preparing proposed management findings and recommendations, and drafting audit reports |
| Manager | 205 | 70 | 14,350 | Responsible for planning and supervising the complete audit |
| Partner | 325 | 38 | 12,350 | Supervise and review the adequacy of the audit procedures and board presentations |
| Subtotal | | 425 | 67,775 | |
| Timing Discount | | | (11,775) | |
| Total 2025 Fee | | | \$ 56,000 | |

Our proposed fee is firm, fixed, and is not to exceed the stated price. We are willing to commit to the fees listed below for the years ending September 30, 2025, 2026, and 2027. Upon mutual written agreement by both parties and approval by the City's Board of Commissioner, we are also willing to extend this commitment to the years ending September 30, 2028 and 2029:

| Service | 2025 | 2026 | 2027 | 2028 | 2029 |
|-----------------------------------|------------------|------------------|------------------|------------------|------------------|
| City Audit Services | \$ 46,000 | \$ 46,500 | \$ 47,000 | \$ 47,500 | \$ 48,000 |
| State and/or Federal Single Audit | 6,000 | 6,500 | 7,000 | 7,500 | 8,000 |
| Preparation Services | 4,000 | 4,500 | 5,000 | 5,500 | 6,000 |
| Total Fee | \$ 56,000 | \$ 57,500 | \$ 59,000 | \$ 60,500 | \$ 62,000 |

Any additional services not covered under the scope will be discussed with **The City of Madeira Beach**, prior to the work beginning, with a separate not to-exceed price.

There will be no “surprise” billings and the fee includes transition costs from prior auditor and any out-of-pocket, labor, materials, travel and other expenses. Our firm philosophy is not to bill for every phone call and if we can answer your question without having to do any research, we will not bill you for that time.

We want to develop a mutually beneficial, long-term relationship with **The City of Madeira Beach** so that we can assist with present challenges and future opportunities. We have the resources, energy, ingenuity, and commitment to accomplish the engagement objectives within your required time frame. A large part of our practice is involved with non-profit and governmental audits and we will be able to put all the resources of the firm into any question you might have. We trust you will find our proposal to be complete. However, should you have any questions regarding this proposal or desire any supplemental information, please call Joe Krusick at (407) 644-5811.



ATTACHMENTS

ATTACHMENT 1 – PROFESSIONAL AUDITING SERVICES PRICE PROPOSAL

Attachment#1

CITY OF MADEIRA BEACH RFP 25-10 PROFESSIONAL AUDITING SERVICES PRICE PROPOSAL

Company: Moss, Krusick, & Associates, LLC

Address: 501 S. New York Avenue, Suite 100

City & State: Winter Park, FL Zip Code: 32789

Telephone: 407-644-5811 Principal Contact Email: krusick@mosskrusick.com

Date of Proposal: 8/1/2025

FIRM FIXED FEES PROPOSALS:

I. Fiscal Year 2025 Audit Services: \$ 46,000

II. State and/or Federal Single Audit (Per Program/Project): \$ 6,000


III. Financial Statement Preparation Services (ACFR): \$ \$4,000

IV. In consideration of subsequent year(s) renewals, provide a Firm Fixed Fee for subsequent year Audits (sum of Item I, II, and III for each subsequent fiscal year):

| Fee Section | FY 2026 | FY 2027 | FY 2028 | FY 2029 |
|-------------|----------|----------|----------|----------|
| Item I. | \$46,500 | \$47,000 | \$47,500 | \$48,000 |
| Item II. | \$6,500 | \$7,000 | \$7,500 | \$8,000 |
| Item III. | \$4,500 | \$5,000 | \$5,500 | \$6,000 |

In accordance with your request for proposals, instructions and specifications, attached hereto, and subject to all conditions thereof, I (We), the undersigned, hereby agree if this proposal is accepted, to contract with the City of Madeira Beach, Florida to furnish any service requested herein and deliver the same to the City of Madeira Beach at the specified location.

Name & Title of Authorized Representative: (Printed) Joseph M. Krusick, Engagement Partner

(Signature) 

ATTACHMENT 2 – CONFIRMATION OF RECEIPT OF ADDENDA

Attachment#2

**CITY OF MADEIRA BEACH RFP 25-10
ACKNOWLEDGEMENT OF ADDENDA**

The undersigned acknowledges receipt of the following addenda to the Request for Proposals (Give number and date of each):

| | |
|----------------|---------------------|
| Addendum No. 1 | Dated July 15, 2025 |
| Addendum No. | Dated |
| Addendum No. | Dated |
| Addendum No. | Dated |
| Addendum No. | Dated |

Failure to submit acknowledgement of any addendum that affects the submittal is considered an irregularity and may be cause for rejection of the proposal.

Name of Business: Moss, Krusick & Associates, LCC

By:

(Signature)



Name & Title Joseph M. Krusick, Engagement Partner

ATTACHMENT 3 – AFFIRMATIVE STATEMENT OF INDEPENDENCE AND NO CONFLICT OF INTEREST

Attachment#3

CITY OF MADEIRA BEACH RFP 25-10 AFFIRMATIVE STATEMENT OF INDEPENDENCE AND NO CONFLICT OF INTEREST

The Moss, Krusick & Associates, LCC is independent of the City of Madeira Beach as defined by generally accepted auditing standards and the U.S. Government Accountability Office's Government Auditing Standards. Accordingly, no relationship exists between the Moss, Krusick & Associates, LCC and the City or any of its employees, Board members or with any person or agency that constitutes a conflict of interest with respect to the City.

In addition, the staff of Moss, Krusick & Associates, LCC have not conducted other services for the City, nor has it made any management decisions, and accordingly, will not be auditing work or decisions made by the Firm's employees, nor are there other ways to compromise our independence as defined by the AICPA.

[Signature]



Joseph M. Krusick, Engagement Partner

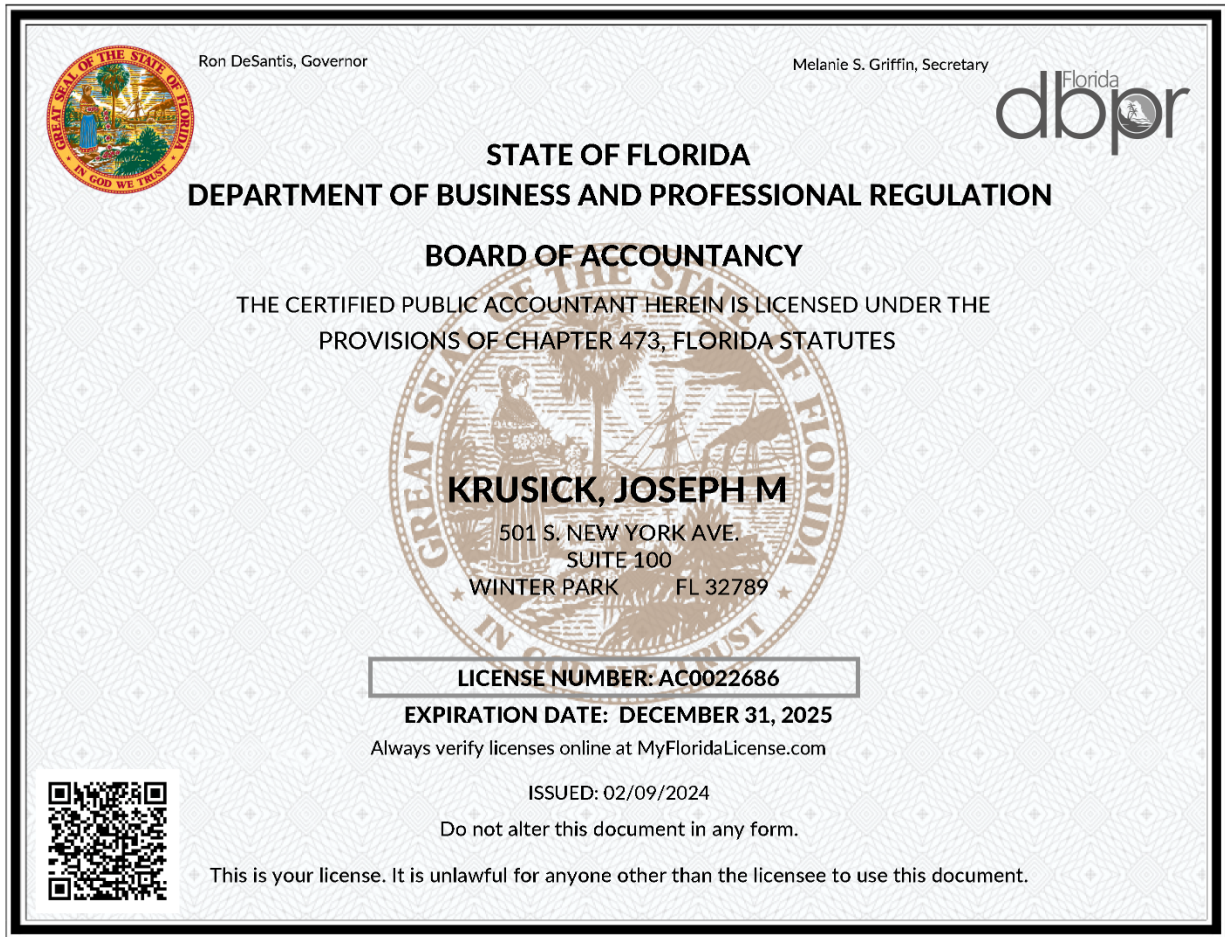
Name & Title of Authorized Representative (Printed)

Date 8/1/2025


ATTACHMENT 4 – STATE OF FLORIDA LICENSE

| | | |
|---|---|-------------------------------|
|  | Ron DeSantis, Governor | Melanie S. Griffin, Secretary |
|  | | |
| STATE OF FLORIDA DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION | | |
| BOARD OF ACCOUNTANCY | | |
| THE ACCOUNTANCY CORPORATION HEREIN IS LICENSED UNDER THE PROVISIONS OF CHAPTER 473, FLORIDA STATUTES | | |
| MOSS, KRUSICK & ASSOCIATES, LLC | | |
| 501 S NEW YORK AVE SUITE 100 WINTER PARK FL 32789 | | |
| LICENSE NUMBER: AD0017790 | | |
| EXPIRATION DATE: DECEMBER 31, 2025 | | |
| Always verify licenses online at MyFloridaLicense.com | | |
|  | ISSUED: 10/12/2023 | |
| | 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. | |

ATTACHMENT 5 – AUDIT TEAM CPA LICENSES



ATTACHMENT 5 – AUDIT TEAM CPA LICENSES

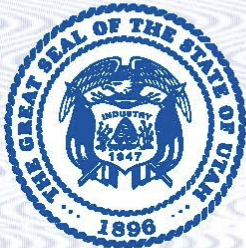
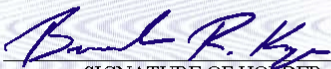
| | |
|--|---|
| STATE OF UTAH DEPARTMENT OF COMMERCE ACTIVE LICENSE Brandon Robert Keyes EFFECTIVE 10/19/2010 EXPIRATION 12/31/2026 | REFERENCE NUMBER(S), CLASSIFICATION(S) & DETAIL(S) 7780361-2601 Certified Public Accountant  SIGNATURE OF HOLDER |
|--|---|

IMPORTANT LICENSURE REMINDERS:

- Your license is valid until the expiration date listed on this form. Approximately 60 days prior to this expiration you will receive a renewal notice by email.
- Please note the address listed below is your public address of record for the Division. All future correspondence from the Division will be either mailed to this address or emailed to the email on record. If you move or change your email, it is your responsibility to keep DOPL informed. Maintaining a current address AND email with DOPL is the easiest way to ensure continuous licensure.

BRANDON ROBERT KEYES
7099 LEXI LOOP LN
WEST JORDAN UT 84081

Please visit our web site at
www.dopl.utah.gov should you have any
questions in the future.

| | |
|---|-----------------------------|
| STATE OF UTAH DEPARTMENT OF COMMERCE DIVISION OF PROFESSIONAL LICENSING ACTIVE LICENSE | |
| EFFECTIVE DATE: | 10/19/2010 |
| EXPIRATION DATE: | 12/31/2026 |
| ISSUED TO: | Brandon Robert Keyes |
|  | |
| REFERENCE NUMBER(S), CLASSIFICATION(S) & DETAIL(S) | |
| 7780361-2601 Certified Public Accountant | |
|  SIGNATURE OF HOLDER | |

Form #1

ATTACHMENT 5 – AUDIT TEAM CPA LICENSES



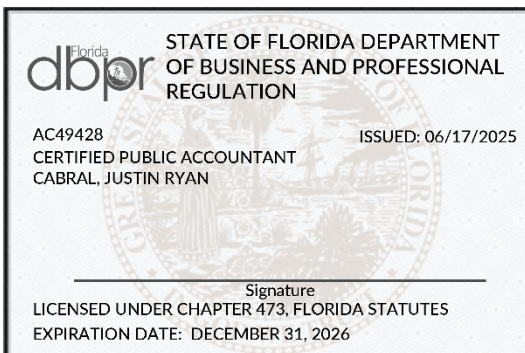
STATE OF FLORIDA DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION

240 NW 76TH DRIVE, SUITE A
GAINESVILLE FL 32607

Congratulations! With this license you become one of the nearly one million Floridians licensed by the Department of Business and Professional Regulation. Our professionals and businesses range from architects to yacht brokers, from boxers to barbeque restaurants, and they keep Florida's economy strong.

Every day we work to improve the way we do business in order to serve you better. For information about our services, please log onto www.myfloridalicense.com. There you can find more information about our divisions and the regulations that impact you, subscribe to department newsletters and learn more about the Department's initiatives.

Our mission at the Department is: License Efficiently, Regulate Fairly. We constantly strive to serve you better so that you can serve your customers. Thank you for doing business in Florida, and congratulations on your new license!



Ron DeSantis, Governor

Melanie S. Griffin, Secretary

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

LICENSE NUMBER: AC49428

EXPIRATION DATE: DECEMBER 31, 2026

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

CABRAL, JUSTIN RYAN
992 LEGACY WINDS WAY
CASSELBERRY FL 32707



ISSUED: 06/17/2025

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.

ATTACHMENT 5 – AUDIT TEAM CPA LICENSES



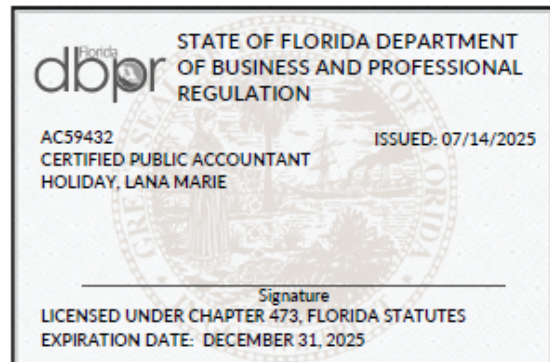
STATE OF FLORIDA DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION

240 NW 76TH DRIVE, SUITE A
GAINESVILLE FL 32607

Congratulations! With this license you become one of the nearly one million Floridians licensed by the Department of Business and Professional Regulation. Our professionals and businesses range from architects to yacht brokers, from boxers to barbeque restaurants, and they keep Florida's economy strong.

Every day we work to improve the way we do business in order to serve you better. For information about our services, please log onto www.myfloridalicense.com. There you can find more information about our divisions and the regulations that impact you, subscribe to department newsletters and learn more about the Department's initiatives.

Our mission at the Department is: License Efficiently, Regulate Fairly. We constantly strive to serve you better so that you can serve your customers. Thank you for doing business in Florida, and congratulations on your new license!



Ron DeSantis, Governor

Melanie S. Griffin, Secretary

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

LICENSE NUMBER: AC59432

EXPIRATION DATE: DECEMBER 31, 2025

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

HOLIDAY, LANA MARIE
430 CHEEOTA CT
MINNEOLA FL 34715



ISSUED: 07/14/2025

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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.

ATTACHMENT 6 – PEER REVIEW LETTER

HOLLAND & REILLY

CERTIFIED PUBLIC ACCOUNTANTS
601 NORTH FERN CREEK
SUITE 200
ORLANDO, FLORIDA 32803-4839

(407) 894-6803
fax (407) 896-3044

DAVID S. HOLLAND, CPA
THOMAS F. REILLY, CPA

AMERICAN INSTITUTE OF
CERTIFIED PUBLIC ACCOUNTANTS

FLORIDA INSTITUTE OF
CERTIFIED PUBLIC ACCOUNTANTS

Report on the Firm's System of Quality Control May 24, 2024

To the Partners
Moss, Krusick & Associates, LLC
and the Peer Review Committee of the FICPA

We have reviewed the system of quality control for the accounting and auditing practice of Moss, Krusick & Associates, LLC (the firm) in effect for the year ended July 31, 2023. Our peer review was conducted in accordance with the Standards for Performing and Reporting on Peer Reviews established by the Peer Review Board of the American Institute of Certified Public Accountants (Standards).

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

Firm's Responsibility

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

Peer Reviewer's Responsibility

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

Required Selections and Considerations

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

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

Opinion

In our opinion, the system of quality control for the accounting and auditing practice of Moss, Krusick & Associates, LLC in effect for the year ended July 31, 2023, has been suitably designed and complied with to provide the firm with reasonable assurance of performing and reporting in conformity with applicable professional standards in all material respects. Firms can receive a rating of *pass*, *pass with deficiency(ies)*, or *fail*. Moss, Krusick & Associates, LLC has received a peer review rating of *pass*.



Holland & Reilly