

**NORTHEAST FLORIDA COMMUNITY
ACTION AGENCY, INC.
RETIREMENT PLAN AND TRUST
FINANCIAL STATEMENT
AND SUPPLEMENTAL SCHEDULE
For the Year Ended September 30, 2019**

NORTHEAST FLORIDA COMMUNITY ACTION AGENCY, INC.
RETIREMENT PLAN AND TRUST
FINANCIAL STATEMENT
AND SUPPLEMENTAL SCHEDULE
For the Year Ended September 30, 2019

Table of Contents

	<u>Page #</u>
Independent Auditors' Report	1
FINANCIAL STATEMENTS	
Statement of Net Assets Available for Benefits	3
Statement of Changes in Net Assets Available for Benefits	4
Notes to Financial Statements	5
Schedule H, Line 4i – Schedule of Assets (Held at End of Year)	13
Schedule H, Line 4i – Schedule of Assets (Acquired and Disposed of Within Year)	15

Note: Other schedules required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 ("ER/SA") have been omitted because the conditions under which they are required are not present.



INDEPENDENT AUDITORS' REPORT

To the Board of Trustees
Community Action Agency, Inc.
Retirement Plan and Trust
Jacksonville, Florida

Report on the Financial Statements

We have audited the accompanying financial statements of Northeast Florida Community Action Agency, Inc. Retirement Plan and Trust (the "Plan"), which comprise the statements of net assets available for benefits as of September 30, 2019 and 2018, the statement of changes in net assets available for benefits for the year ended September 30, 2019, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Plan's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, we express no such opinion.

Auditors' Responsibility-(Continued)

An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of the Plan as of September 30, 2019 and 2018, and the changes in its net assets available for benefits for the year ended September 30, 2019 in accordance with accounting principles generally accepted in the United States of America.

Report on Supplemental Information

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedule of assets held at end of year, referred to as "supplemental information," is presented for the purpose of additional analysis and is not a required part of the financial statements but is supplemental information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. Such information is the responsibility of the Plan's management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the financial statements as a whole.

L.F. Harris & Associates

L.F. Harris & Associates, CPA, PA
Orlando, Florida
July 10, 2020

Northeast Florida Community Action Agency, Inc.
Retirement Plan and Trust
Statements of Net Assets Available for Benefits

	September 30,	<u>2019</u>	<u>2018</u>
Assets			
Investments, at fair value			
Cash and cash equivalents		\$ 327,759	\$ 581,406
Corporate bonds		576,956	564,832
Common stock		<u>1,143,438</u>	<u>1,080,503</u>
Total investments, at fair value		<u>2,048,153</u>	<u>2,226,741</u>
Receivables			
Employer contributions receivable		78,750	77,295
Other receivables		<u>6,440</u>	<u>8,560</u>
Total receivables		<u>85,190</u>	<u>85,855</u>
Total Assets		2,133,343	2,312,596
Liabilities			
Other liabilities		-	384
Net Assets Available for Benefits		<u><u>\$ 2,133,343</u></u>	<u><u>\$ 2,312,212</u></u>

The accompanying notes are an integral part of these financial statements

Northeast Florida Community Action Agency, Inc.
Retirement Plan and Trust
Statements of Changes in Net Assets Available for Benefits
September 30, 2019

Additions to Net Assets Attributed to:

Investment income

Net depreciation of fair value of investments	\$ (192,052)	\$ (21,408)
Interest	30,724	20,298
Dividends	26,971	32,885
Total investment income	(134,357)	31,775

Employer contributions

78,750	77,295
---------------	--------

Total (deletions) additions

(55,607)	109,070
-----------------	---------

Deductions from Net Assets Attributed to:

Benefits paid directly to participants	99,412	110,090
Administrative fees	23,643	25,214
Foreign taxes	207	741
Total deductions	123,262	136,045

Net decrease

(178,869)	(26,975)
------------------	----------

Net Assets Available for Benefits

Beginning of year	2,312,212	2,339,187
End of Year	\$ 2,133,343	\$ 2,312,212

The accompanying notes are an integral part of these financial statements

NORTHEAST FLORIDA COMMUNITY ACTION AGENCY, INC.
RETIREMENT PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
FOR THE YEAR ENDED SEPTEMBER 30, 2019

NOTE 1 - DESCRIPTION OF THE PLAN

The following description of the Northeast Florida Community Action Agency, Inc, Retirement Plan and Trust (the "Plan") provides only general information. Participants should refer to the Plan agreement for a more comprehensive description of the Plan's provisions.

General

Northeast Florida Community Action Agency, Inc. (the "Agency" or "Employer") established the Plan to recognize and reward the contribution of its employees for the successful operation of the Agency. The Plan became effective for the year October 1, 1987 through September 30, 1988 (the initial year). The Plan was created for the exclusive benefit of the participants and their beneficiaries.

Eligibility for Participation

The Plan is a profit-sharing plan covering all employees of the Agency who have completed one year of service and are working or have worked at least 1,000 hours per year. Eligibility is effective as of the first day of the Plan year nearest the date on which the participant completes one year of service, regardless of age.

Vesting

A participant shall vest in discretionary employer contributions in accordance with the following schedule:

<u>Years of Service</u>	<u>Percentage</u>
2	20%
3	40%
4	60%
5	80%
6 or more	100%

Should the Plan be fully or partially terminated by the employer, all participants' accounts shall become fully vested. In such an event, the employer, by written notice to the trustee and administrator, may direct either:

1. Complete distribution of the assets in the trust fund to the participants in cash or in kind, or
2. Continuation of the trust and distribution of benefits at such time and in such manner as though the Plan had not been terminated.

NORTHEAST FLORIDA COMMUNITY ACTION AGENCY, INC.
RETIREMENT PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
FOR THE YEAR ENDED SEPTEMBER 30, 2019

NOTE 1 - DESCRIPTION OF THE PLAN (Continued)

Administrative Expenses

Expenses attributable to general Plan administration shall be paid by the Plan and allocated among the accounts of all participants in proportion to their account balances unless paid by the Agency. During the year ended September 30, 2019, expenses of \$23,643 were paid by the Plan and allocated to participant accounts.

Participant Accounts

Each participant's account is credited with allocations of (a) the employer's contributions and, (b) Plan earnings, and reduced for any Plan losses and administrative expenses. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Contributions

Contributions to the Plan are discretionary and are determined by the employer on an annual basis. These contributions are non-participant directed and are invested in a trust account for the benefit of the participants.

Contributions and forfeitures of non-vested amounts are allocated in proportion to compensation. Investment earnings or losses are allocated in proportion to beginning account balances before allocation of employer contributions or forfeitures. Contributions of \$78,750 were recorded for the year ended September 30, 2019.

Distribution of Benefits

Upon attainment of the normal retirement age (65) or total disability, a participant's account becomes fully vested and is payable in either a lump sum or periodic payments at the election of the participant. Upon death, the account becomes fully vested and is distributed in a lump sum amount. If a participant should terminate employment before retirement age, then the participant shall receive a proportion of the amount accumulated in his or her account depending on years of service completed at that date. Vested amounts not exceeding \$3,500 will be paid currently as a lump sum, and amounts in excess of \$3,500 may be deferred until retirement age or until death or total disability.

NORTHEAST FLORIDA COMMUNITY ACTION AGENCY, INC.
RETIREMENT PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
FOR THE YEAR ENDED SEPTEMBER 30, 2019

NOTE 1 - DESCRIPTION OF THE PLAN (Continued)

Forfeitures

Non-vested benefits of terminated participants are forfeited on the date the participant receives a complete distribution of vested benefits. Forfeitures may be made available to reinstate previously forfeited account balances of former participants, be used to satisfy any contribution that may be required, or used to pay administrative expenses of the Plan. As of September 30, 2019, and 2018, the Plan had no forfeitures available to reinstate previously forfeited account balances of former participants, reduce future employer contributions, or pay administrative expenses of the Plan.

Tax Status

The Plan has received a favorable determination letter from the Internal Revenue Service dated February 9, 1989. The Plan has been amended since receiving the determination letter. However, the Plan administrator and the Plan's counsel believe that the Plan is designed and is currently being operated in compliance with the applicable requirements of the Internal Revenue Code. Therefore, no provision for income taxes has been included in the Plan's financial statements.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The Financial Accounting Standards Board ("FASB") *Accounting Standards Codification* ("ASC") establishes the source of authoritative accounting principles generally accepted in the United States of America ("GAAP") recognized by the FASB to be applied by nongovernmental entities. On the effective date, the ASC superseded all then-existing standards. The FASB updates the ASC through the use of *FASB Accounting Standards Updates* ("ASUs"). ASUs are not authoritative; rather they are documents that communicate how, why, and when the ASC is being amended.

The accompanying financial statements have been prepared on the accrual basis of accounting and are presented in conformity with GAAP.

Use of Estimates

The preparation of financial statements in conformity with GAAP requires the Plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results may differ from those estimates.

NORTHEAST FLORIDA COMMUNITY ACTION AGENCY, INC.
RETIREMENT PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
FOR THE YEAR ENDED SEPTEMBER 30, 2019

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits.

Payment of Benefits

Distributions to participants are recorded when paid.

Contributions Received and Receivable

Employer contributions receivable consist of the amounts of profit-sharing contributions to be paid to the Plan by the Employer.

Other Liabilities

Other liabilities are recorded in the statement of net assets available for benefits to represent disbursements made from the Plan on the last day of the Plan year for which related trades from investment funds had not settled.

Investment Valuation and Income Recognition

Investments are recorded at the fair value on the last business day of the Plan year. Quoted market prices and other observable inputs are used to value investments. Increases and decreases in market value of the instruments are reflected in the statement of changes in net assets available for benefits.

Purchases and sales of securities, including gains or losses, are recorded on a trade-date basis. Interest income is recorded when earned, and dividends are recorded on the ex-dividend date. Net appreciation (depreciation) includes the Plan's gains and losses on investments bought and sold, investments held during the year, and capital gains distributions for the registered investment company investments. Refer to Note 3 for disclosures about fair value.

NORTHEAST FLORIDA COMMUNITY ACTION AGENCY, INC.
RETIREMENT PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
FOR THE YEAR ENDED SEPTEMBER 30, 2019

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Subsequent Events

The Plan applies the provisions of ASC 855, *Subsequent Events*, which establishes general standards of accounting for and disclosure of events that occur after the balance sheet date but before the financial statements are issued. Please refer to Note 8.

NOTE 3 - FAIR VALUE MEASUREMENTS

The Plan applies FASB ASC 820, *Fair Value Measurements and Disclosures*, which establishes a fair value hierarchy which requires an entity to maximize the use of observable inputs and minimize the use of unobservable inputs when measuring fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy under ASC 820 are described as follows:

Level 1: Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2: Inputs to the valuation methodology include:

- Quoted prices for similar assets or liabilities in active markets;
- Quoted prices for identical or similar assets or liabilities in inactive markets;
- Inputs other than quoted prices that are observable for the asset or liability; or
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

Level 3: Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of the input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

NORTHEAST FLORIDA COMMUNITY ACTION AGENCY, INC.
RETIREMENT PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
FOR THE YEAR ENDED SEPTEMBER 30, 2019

NOTE 3 - FAIR VALUE MEASUREMENTS (Continued)

The following table presents the fair value of the Plan's assets recorded at fair value on a recurring basis segregated among the appropriate levels within the fair value hierarchy of ASC 820:

	Total	Quoted Prices In Active Markets for Identical (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
<i>September 30, 2019</i>				
Cash and cash equivalents	\$ 327,759	\$ 327,759	\$ -	\$ -
Corporate bonds	576,956	576,956	-	-
Common stock	1,143,438	1,143,438	-	-
	\$ 2,048,153	\$ 2,048,153	\$ -	\$ -
<i>September 30, 2018</i>				
Cash and cash equivalents	\$ 581,406	\$ 581,406	\$ -	\$ -
U.S. treasuries	-	-	-	-
Corporate bonds	564,832	564,832	-	-
Common stock	1,080,503	1,080,503	-	-
	\$ 2,226,741	\$ 2,226,741	\$ -	\$ -

The following is a description of the valuation methodologies used for these items, as well as the general classification of such items pursuant to the fair value hierarchy of FASB ASC 820:

Cash and cash equivalents - The fair value of cash and cash equivalents is at the stated value at the Plan year end and are classified within Level 1 in the fair value hierarchy table above.

Corporate bonds & U.S. Treasuries - The fair value of corporate bonds and U.S. treasuries are valued based on the fair value of the underlying or similar investments using quoted prices reported on the active market on which the obligations are traded and is classified within Level 1 and Level 2 in the fair value hierarchy table above.

NORTHEAST FLORIDA COMMUNITY ACTION AGENCY, INC.
RETIREMENT PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
FOR THE YEAR ENDED SEPTEMBER 30, 2019

NOTE 3 - FAIR VALUE MEASUREMENTS (Continued)

Common stock - The fair value of common stock is valued using quoted prices reported on the active market on which the stock is traded and are classified within Level 1 in the fair value hierarchy table above.

The Plan's policy is to recognize transfers between levels as of the date of the event or change in circumstances that caused the transfer. For the year ended September 30, 2019, there were no transfers between levels.

NOTE 4 - EMPLOYER CONTRIBUTIONS RECEIVABLE

The 78,750 and \$77,295 employer contributions receivable represent the employer contributions approved by the Plan sponsor for the years ended September 30, 2019 and 2018, respectively. These contributions were deposited with the Plan trustee on May 14, 2020 and May 17, 2018, respectively.

NOTE 5 - PLAN TERMINATION

Although it has not expressed any intent to do so, the employer has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants would become one hundred percent (100%) vested in their employer contributions.

NOTE 6 - PARTY-IN-INTEREST

The Plan invested in a money market fund offered by Charles Schwab Institutional, the Custodian of the Plan, during the years ended September 30, 2019 and 2018. Additionally, as disclosed in Note 1, the Plan pays certain administration fees to its' Investment Advisor, Intrepid Capital Management, Inc. Therefore, these transactions qualify as party-in-interest transactions, which are exempt from the prohibited transaction rules.

NOTE 7 - INCOME TAXES

The Plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of September 30, 2019, there are no uncertain tax positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan administrator is required to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by taxing jurisdictions for tax years for which the applicable statutes of

NORTHEAST FLORIDA COMMUNITY ACTION AGENCY, INC.
RETIREMENT PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
FOR THE YEAR ENDED SEPTEMBER 30, 2019

NOTE 7 - INCOME TAXES (Continued)

limitations have not expired; however, there are currently no audits for any tax periods in progress.

The Plan administrator believes the Plan is no longer subject to income tax examinations for years prior to 2014.

NOTE 8 - SUBSEQUENT EVENTS

Subsequent events have been evaluated through July 10, 2020, the date the financial statements were available to be issued.

Northeast Florida Action Agency, Inc.
Retirement Plan and Trust Plan Number 001
EIN 59-1090517
Schedule H, Line 4i -Schedule of Assets (Held at End of Year)
September 30, 2019

(a)	(b) Identity of issue, Borrower Lessor or Similar Party	(c) Description of investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
		Schwab US Treas Money Market Fund (580,415 Units)	321,826.00	321,826.00
*	Charles Schwab Institutional			
*	Charles Schwab Institutional	Cash	5,933.00	5,933.00
	DOLLAR TREE INC	Corporate Bonds (VAR DUE 04/17/2020)	22,102.00	22,005.00
	NIELSON FIN LLC	Corporate Bonds (4.500% DUE 10/01/20)	22,080.00	22,028.00
	JABIL INC	Corporate Bonds (5.625% DUE 12/15/20)	52,963.00	52,756.00
	HSBC FIN CORP	Corporate Bonds (6.676% DUE 01/15/21)	46,020.00	46,220.00
	GENERAL MORTS COR	Corporate Bonds (VAR 21 DUE 09/10/21)	52,826.00	52,924.00
	WESCO DISTRIBUT	Corporate Bonds (5.375% DUE 12/15/21)	14,324.00	15,094.00
	FOOT LOCKER INC	Corporate Bonds (8.5% DUE 01/15/22)	53,545.00	53,280.00
	ACTUANT CORP	Corporate Bonds (5.625% DUE 06/15/22)	21,734.00	21,184.00
	COACH INC	Corporate Bonds (2.2% 3% 07/15/22)	44,180.00	45,424.00
	WYNDHAM WORLDWIDE	Corporate Bonds (3.900% DUE 03/01/23)	22,495.00	24,369.00
	INGLES MARKETS	Corporate Bonds (5.75% DUE 06/15/23)	41,794.00	41,871.00
	CALERES INC	Corporate Bonds (6.25% DUE 08/15/23)	22,520.00	22,605.00
	CENTRAL GARDEN	Corporate Bonds (6.125% DUE 11/15/23)	16,725.00	16,560.00
	CENTRAL GARDEN	Corporate Bonds (6.125% DUE 11/15/23)	42,633.00	46,920.00
	HURON CONSULTING	Corporate Bonds (1.25% 10/01/19)	41,408.00	41,611.00
	ECHO GLOBAL LOGIS	Corporate Bonds (2.50% DUE 05/01/20)	51,440.00	52,106.00
	AMERISOURCEBERGEN CO	Common Stock (350 Units)	31,074.00	28,816.00
	AMERISOURCEBERGEN CO	Common Stock (676 Units)	21,243.00	30,562.00
	Berkshire Hathaway Class B	Common Stock (402 Units)	42,093.00	83,624.00
	CABOT OIL & GAS CORP	Common Stock (2,030 Units)	48,268.00	35,667.00

Northeast Florida Action Agency, Inc.
Retirement Plan and Trust Plan Number 001
EIN 59-1090517
Schedule H, Line 4i -Schedule of Assets (Held at End of Year)
September 30, 2019

(a)	(b) Identity of issue, Borrower Lessor or Similar Party	(c) Description of investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
				Continued
	CHEESECAKE FACTORY	Common Stock (520 Units)	23,080.00	21,674.00
	CISCO SYSTEMS INC	Common Stock (700 Units)	26,554.00	34,587.00
	CONSOL TOMOKA LAND	Common Stock 815 Units)	50,998.00	53,464.00
	DISCOVERY COMM INC CLASS C	Common Stock (1165 Units)	31,746.00	28,682.00
	DOLLAR TREE INC	Common Stock (285 Units)	26,861.00	32,536.00
	FRP HOLDINGS	Common Stock (1,390 Units)	67,445.00	66,748.00
	GARRETT MOTION INC	Common Stock (2,030 Units)	30,813.00	20,219.00
	HANESBRANDS INC	Common Stock (4,345 Units)	75,654.00	66,565.00
	IAA INC	Common Stock (955 Units)	40,347.00	39,852.00
	JEFFERIES FINANCIAL	Common Stock (2,360 Units)	49,449.00	43,424.00
	MADISON SQUARE GARDEN CO CL A	Common Stock (225 Units)	65,550.00	59,292.00
	PROTECTIVE INSURANCE CORP CLASS B	Common Stock (2,580 Units)	61,267.00	45,021.00
	PROTECTOR FORSXI KRI	Common Stock (4,716 Units)	31,817.00	23,337.00
	SELECT INTERIOR CONCEPTS CL A	Common Stock (1,775 Units)	20,049.00	23,022.00
	SKETCHERS U S A INC	Common Stock (1,670 Units)	41,407.00	62,375.00
	SP PLUS CORP	Common Stock (1,280 Units)	43,102.00	47,360.00
	SYKES ENTERPRISES	Common Stock (1,255 Units)	30,172.00	38,453.00
	TAKE TWO INTERACTV	Common Stock (380 Units)	40,873.00	47,629.00
	TERADATA CORP	Common Stock (1,170 Units)	38,232.00	36,270.00
	VISTRA ENERGY CORP	Common Stock (2,955 Units)	71,871.00	78,987.00
	WYNDHAM WORLDWIDE CO	Common Stock (990 Units)	40,038.00	45,560.00
	POTLATCH CORP REIT	REIT (1,210 Units)	43,254.00	49,711.00
			<u>\$ 1,989,805.00</u>	<u>\$ 2,048,153.00</u>

* A party -in-interest as defined by ERISA

Northeast Florida Action Agency, Inc.
Retirement Plan and Trust Plan Number 001
EIN 59-1090517
Schedule H, Line 4i -Schedule of Assets (Acquired and Disposed of Within Year)
September 30, 2019

(a)	(b) Identity of issue, Borrower Lessor or Similar Party	(c) Description of investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost of Acquisitions	(e) Proceeds of Dispositions
	TWITTER INC	Corporate Bonds (.025% CONV BOND 09/15/19)	32,061.00	33,000.00
	GENERAL MOTORS COR	Corporate Bonds (VAR 20 08/07/20)	31,047.00	31,009.00
	UNIT CORPORATION	Corporate Bonds (6.625% 05/15/21)	6,985.00	5,134.00
	DYNEGY, INC.	Corporate Bonds (7.375% 11/01/22)	41,266.00	40,438.00
	AMDOCS LIMITED	Common Stock (310 Units)	17,486.00	18,262.00
	AMERISOURCEBERGEN CO	Common Stock (425 Units)	14,586.00	14,484.00
	BERENTEN-GRUPPE A	Common Stock (4,595 Units)	33,264.00	30,515.00
	BERKSHIRE HATHAWAY B NEW CLASS B	Common Stock (48 Units)	8,335.00	8,430.00
	BIG LOTS INC	Common Stock (525 Units)	21,585.00	14,939.00
	CABOT OIL & GAS CORP	Common Stock (515 Units)	12,184.00	9,986.00
	CHEESECAKE FACTORY	Common Stock (825 Units)	35,906.00	37,979.00
	DOLLAR TREE INC	Common Stock (285 Units)	25,699.00	26,314.00
	G.U.D. HOLDINGS LT	Common Stock (2,440 Units)	13,051.00	10,737.00
	GATTACA PLC	Common Stock (28,888 Units)	18,421.00	17,722.00
	HALLMARK FINL SVCS	Common Stock (1,267 Units)	42,145.00	46,908.00
	NET 1 UEPS TECHS	Common Stock (6,920 Units)	9,695.00	5,856.00
	OAKTREE CAPITAL GROUP	Common Stock (1,240 Units)	27,151.00	31,360.00
	PARTY CITY HOLDCO INC	Common Stock (2,650 Units)	31,137.00	16,987.00
	ROYAL MAIL PLC	Common Stock (9,235 Units)	10,793.00	10,144.00
	STALLERGENES GREER	Common Stock (815 Units)	28,487.00	33,418.00
	TARGA RESOURCES 9% PFD SER A	Common Stock (835 Units)	22,215.00	22,763.00
	WYNDHAM WORLDWIDE CO	Common Stock (245 Units)	9,302.00	10,203.00
			<u>\$ 492,801.00</u>	<u>\$ 476,588.00</u>

* A party -in-interest as defined by ERISA