

**NORTHEAST FLORIDA COMMUNITY
ACTION AGENCY, INC.
RETIREMENT PLAN AND TRUST
FINANCIAL STATEMENT
AND SUPPLEMENTAL SCHEDULE
For the Year Ended September 30, 2021**

NORTHEAST FLORIDA COMMUNITY ACTION AGENCY, INC.
RETIREMENT PLAN AND TRUST
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For the Year Ended September 30, 2021

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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 ("ERISA") have been omitted because the conditions under which they are required are not present.



INDEPENDENT AUDITOR'S REPORT

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

Opinion

We have audited the accompanying financial statements of C, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), which comprise the statements of net assets available for benefits as of September 30, 2021 and 2020, and the related statement of changes in net assets available for benefits for the year ended September 30, 2021, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of Trustees of Northeast Florida Community Action Agency, Inc.'s Employee Benefit Plan as of September 30, 2021 and 2020, and the changes in its net assets available for benefits for the year ended September 30, 2021, in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Northeast Florida Community Action Agency, Inc. Retirement Plan and Trust and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

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

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

Management is also responsible for maintaining a current plan instrument, including all plan amendments, administering the plan, and determining that the plan's transactions that are presented and disclosed in the financial statements are in conformity with the plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit

procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Trustees of Northeast Florida Community Action Agency, Inc.'s internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about ABC Company Employee Benefit Plan's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Supplemental Schedules Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedules of assets held at end of year as of September 30, 2021 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of 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 audits 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 generally accepted auditing standards.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, including their form and content, are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion, the information in the accompanying schedules is fairly stated, in all material respects, in relation to the financial statements as a whole, and the form and content are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

L.F. Harris & Associates

L.F. Harris & Associates, CPA, PA
Orlando, Florida
June 30, 2022



L.F. Harris & Associates, CPA, P.A.
Certified Public Accountants

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

	September 30,	<u>2021</u>	<u>2020</u>
Assets			
Investments, at fair value			
Cash and cash equivalents		\$ 5,769	\$ 65,546
Fixed income securities		754,617	695,257
Equity securities		<u>1,670,206</u>	<u>1,200,966</u>
Total investments, at fair value		<u>2,430,592</u>	<u>1,961,769</u>
Receivables			
Employer contributions receivable		78,343	163,701
Other receivables		<u>15,831</u>	<u>11,820</u>
Total receivables		<u>94,174</u>	<u>175,521</u>
Total Assets		2,524,766	2,137,290
Liabilities			
Other liabilities		-	-
Net Assets Available for Benefits		<u>\$ 2,524,766</u>	<u>\$ 2,137,290</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, 2021

Additions to Net Assets Attributed to:

Investment income	
Net appropriation of fair value of investments	\$ 367,883
Interest	45,999
Dividends	12,398
Total investment income	<u>426,280</u>

Employer contributions	<u>75,815</u>
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Total (deletions) additions	<u>502,095</u>
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Deductions from Net Assets Attributed to:

Benefits paid directly to participants	89,163
Administrative fees	25,413
Foreign taxes	43
Total deductions	<u>114,619</u>

Net appreciation	387,476
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Net Assets Available for Benefits

Beginning of year	<u>2,137,290</u>
End of Year	<u>\$ 2,524,766</u>

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, 2021

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, 2021

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, 2021, expenses of \$25,456 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 annually. 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 the allocation of employer contributions or forfeitures. Contributions of \$75,815 were recorded for the year ended September 30, 2021.

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, in that case, 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 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, 2021

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, 2021, and 2020, 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, 2021

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 been 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, 2021

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, 2021

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, 2021</i>				
Cash and cash equivalents	\$ 5,769	\$ 5,769	\$ -	\$ -
Corporate bonds	551,637	551,637	-	-
Bond funds	202,980	202,980	-	-
Real estate investment trust	57,563	57,563	-	-
Common stock	1,612,643	1,612,643	-	-
	<u>\$ 2,430,592</u>	<u>\$ 2,430,592</u>	<u>\$ -</u>	<u>\$ -</u>
<i>September 30, 2020</i>				
Cash and cash equivalents	\$ 65,546	\$ 65,546	\$ -	\$ -
Corporate bonds	695,257	695,257	-	-
Common stock	1,200,966	1,200,966	-	-
	<u>\$ 1,961,769</u>	<u>\$ 1,961,769</u>	<u>\$ -</u>	<u>\$ -</u>

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, Real estate investment trust equities & U.S. Treasuries - The fair value of corporate bonds, Real estate investment trust equities 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, 2021

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.

Registered investment companies (mutual funds) – Valued at the daily closing price as reported by the fund. In addition, these funds must publish their daily net asset value (NAV) and transact at that price. The funds held by the Plan are deemed to be actively traded. Mutual funds held by the Plan are open-end mutual funds registered with the U.S. Securities and Exchange Commission 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. There were no transfers between levels for the year ended September 30, 2021.

NOTE 4 - EMPLOYER CONTRIBUTIONS RECEIVABLE

The \$78,343 and \$163,701 employer contributions receivable represent the employer contributions approved by the Plan sponsor for the years ended September 30, 2021, September 30, 2020, and 2019, respectively. Contributions of \$ 78,750, \$82,536, and \$78,373 were deposited with the Plan trustee on November 13, 2020, May 20, 2021, May 15, 2022, 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, 2021 and 2020. Additionally, as disclosed in Note 1, the Plan pays certain administration fees to its Investment Advisor, Intrepid Capital Management, Inc. "Intrepid", and also invested in a Bond Fund managed by Intrepid. Therefore, these transactions qualify as party-in-interest transactions, which are exempt from the prohibited transaction rules.

NORTHEAST FLORIDA COMMUNITY ACTION AGENCY, INC.
RETIREMENT PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
FOR THE YEAR ENDED SEPTEMBER 30, 2021

NOTE 7 - INCOME TAXES

The Plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of September 30, 2021, 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 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 2017.

NOTE 8 - SUBSEQUENT EVENTS

Subsequent events have been evaluated through June 30, 2022, 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, 2021

(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
*	Charles Schwab Institutional	Cash	\$ 5,769	\$ 5,769
	FOOT LOCKER, INC	Corporate Bonds (8.500% DUE 01/15/22)	53,545.00	48,720.00
	CHOICE HOTELS INC	Corporate Bonds (5.75% DUE 07/01/22)	47,523.68	47,649.05
	EQM MIDSTREAM PA	Corporate Bonds (4.75% DUE 07/15/23)	26,350.00	28,215.00
	CALERIES, INC	Corporate Bonds (6.25% DUE 08/15/23)	12,283.64	11,985.00
	ICAHN ENTERPRISES	Corporate Bonds (6.75% DUE 02/01/24)	26,207.00	26,455.00
	TRULIEVE CANNAB	Corporate Bonds (9.75% DUE 06/18/24)	79,445.00	80,560.00
	DONNELLEY FINL	Corporate Bonds (8.25% "CALLED" 10/15/21)	93,581.25	90,891.25
	AYR WELLNESS INC	Corporate Bonds (12.5% DUE 12/10/24)	60,864.00	60,480.00
	MEREDITH CORP	Corporate Bonds (6.875% DUE 02/01/26)	15,804.11	18,607.50
	CINCINNATI BELL	Corporate Bonds (6.3% DUE 12/01/28)	41,762.50	46,305.00
	TEEKAY CORP	Corporate Bonds (5.00% DUE 01/15/23)	26,837.50	32,365.21
	CTO REALTY GROW	Corporate Bonds (3.875% DUE 04/15/25)	50,143.75	59,404.40
	ACCENTURE PLC	Common Stock (301 Units)	64,860.77	96,295.92
	ACUITY BRANDS INC	Common Stock (229 Units)	25,415.75	39,701.73
	ALPHABET INC.	Common Stock (44 Units)	66,216.76	117,634.88
	BECLE SAB DE CV	Common Stock (19,919 Units)	36,195.05	43,022.05
	BERKSHIRE HATHAWAY	Common Stock (352 Units)	50,104.56	96,074.88
	COPART INC	Common Stock (627 Units)	59,584.05	86,977.44

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, 2021

(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
	CVS HEALTH CORP	Common Stock (666 Units)	41,999.44	56,516.76
	DOLLAR GENERAL CORP	Common Stock (321 Units)	53,343.29	68,096.94
	DROPBOX INC	Common Stock (2,217 Units)	56,729.93	64,780.74
	ELECTRONIC ARTS INC	Common Stock (418 Units)	47,564.32	59,460.50
	FABRINET	Common Stock (341 Units)	24,585.09	34,955.91
	FRP HOLDINGS INC	Common Stock (1,208 Units)	61,345.99	67,551.36
	IAA INC	Common Stock (646 Units)	24,682.45	35,252.22
	IAC/INTERACTIVECORP NEW	Common Stock (429 Units)	34,280.41	55,894.41
	JEFFERIES FINL	Common Stock (1,647 Units)	36,425.46	61,153.11
	MATCH GROUP INC NEW	Common Stock (284 Units)	22,124.19	44,585.16
	SKECHERS U S A INC	Common Stock (2,530 Units)	69,027.68	106,563.60
	TAKE TWO INTERACTV	Common Stock (428 Units)	52,216.33	65,941.96
	TJX COMPANIES INC	Common Stock (1,263 Units)	69,888.85	83,332.74
	TRULIEVE CANNABIS CORP F	Common Stock (2,247 Units)	42,471.00	60,466.77
	TURNING PT BRANDS	Common Stock (1,010 Units)	53,497.99	48,227.50
	TWITTER	Common Stock (1,235 Units)	49,272.07	74,581.65
	VIMEO INC	Common Stock (696 Units)	15,708.82	20,441.52
	VISA INC	Common Stock (214 Units)	35,006.09	47,668.50
	W N S HOLDINGS LIMITED F	Common Stock (947 Units)	62,741.98	77,464.60

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, 2021

(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
*	INTREPID INCOME INSTITUTE	Bond Fund (20,754.6020 Units)	203,031.10	202,980.01
	POTLATCH CORP REIT	REIT (1,116 Units)	42,039.52	57,563.28
			<u>\$ 1,940,474.94</u>	<u>\$ 2,430,592.12</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, 2021

(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
	HSBC FIN CORP	Corporate Bonds (6.676% DUE 01/15/21)	44,575.70	44,000.00
	DELTA AIR LINES	Corporate Bonds (3.4% DUE 04/19/21)	47,520.00	48,000.00
	WESCO DISTRIBUT	Corporate Bonds (5.375% 12/15/21)	15,018.75	15,000.00
	COACH INC	Corporate Bonds (3% DUE 07/15/22)	45,428.45	46,312.30
	INGLES MARKETS	Corporate Bonds (5.75% DUE 06/15/23)	17,233.75	17,000.00
	CALERIES INC	Corporate Bonds (6.25% DUE 08/15/23)	9,100.00	10,000.00
	VISTA OUTDOOR	Corporate Bonds (5.875% DUE 10/01/23)	47,117.50	47,690.31
	CENTRAL GARDEN	Corporate Bonds (6.125% DUE 11/15/23)	16,320.00	16,244.96
	MEREDITH CORP	Corporate Bonds (6.875% DUE 02/01/26)	3,330.00	4,137.52
	BOYD GAMING CORP	Corporate Bonds (6.375% DUE 04/01/26)	19,783.75	19,605.72
	TUTOR PERINI CO	Corporate Bonds (2.875% DUE 06/15/21)	51,574.64	52,000.00
	ALPINE INCOME PROPERTY	Common Stock (1,053 Units)	16,374.15	19,231.89
	AMERISOURCEBERGEN CO	Common Stock (222 Units)	21,516.24	23,213.93
	ARTHUR J GALLAGHER&C	Common Stock (219 Units)	23,122.02	26,854.08
	BOOKING HOLDINGS INC	Common Stock (14 Units)	23,949.52	32,370.78
	CTO REALTY GROWTH INC	Common Stock (687 Units)	24,519.60	30,874.68
	ICON PLC	Common Stock (121 Units)	23,121.89	24,428.46
	MADISON SQUARE GARDEN CO CL A	Common Stock (209 Units)	31,450.32	36,863.20
	MASTERCARD INC	Common Stock (143 Units)	49,041.74	52,636.74
			<u>\$ 530,098.02</u>	<u>\$ 566,464.57</u>