

**MONROE COUNTY  
HUMAN SERVICES ADVISORY BOARD  
Application for Funding  
Fiscal Year 2011  
October 1, 2010 – September 30, 2011**

Agency Name	Keys Area Interdenominational Resources
Physical Address	3010 Overseas Highway
Mailing Address	same
City, State, Zip	Marathon, FL 33050
Phone	305-743-4582
Fax	same
Email	mhroberts@comcast.net
Who should we contact with questions about this application?	Marjorie Roberts, Director

Amount received for prior fiscal year ending 09/30/09	\$4,000.00
Amount received for current fiscal year ending 09/30/10	\$10,000.00
Amount requested for upcoming fiscal year ending 09/30/11	\$25,000.00

*4/20/10  
Revisions Nov 09 - Nov 10*

**CERTIFICATION**

To the best of our knowledge and belief, the information contained in this application and attachments is true and correct. Monroe County is hereby authorized to verify all information contained herein, and we understand that any inaccuracies, omissions, or any other information found to be false may result in rejection of this application. This certifies that this request for funding is consistent with our organization's Articles of Incorporation and Bylaws and has been approved by a majority of the Board of Directors.

We affirm that the Agency will use Monroe County funds for the purposes as submitted in this Application for Funding. Any change will require written approval from the Monroe County Board of County Commissioners.

We understand that the agency must substantially meet the eligibility criteria to be considered for Monroe County funding and that any applicable attachments not included disqualify the agency's application.

We further understand that meeting the Eligibility Criteria in no way ensures that the agency will be recommended for funding by the Human Services Advisory Board. These recommendations are determined by service needs of the community, availability of funds, etc. HSAB funding recommendations must be approved by the Monroe County Board of County Commissioners.

Typed Name of Executive Director: Marjorie Roberts

Signature Marjorie Roberts

Date: 4/20/10

Typed Name of Board President/Chairman: Debra Andrew Maconaughey

Signature Debra Andrew Maconaughey

Date: 4/20/10

Detailed instructions for each question appear in the separate instruction document.

1. Insert your agency's board-approved mission statement below.

KAIR is a not for profit organization that provides diverse and flexible services to the community based on individual needs. These services are provided through collaboration and cooperation with the faith-based community.

2. List the services your agency provides.

**FOOD** – KAIR is a certified food pantry providing close to 10,000 pounds of food/month and provided 575 families with Thanksgiving and Christmas food baskets.

**KIDKAIR** – Varied and individually tailored goods and services dedicated to the unmet needs of children. Examples of this are dental care, eyeglasses, shoes and clothing, furniture (beds), housing assistance for teenage mothers finishing high school. Referrals come from the schools, daycares and Children's Medical Services.

**MEDICAL/DENTAL** – KAIR works with the primary care clinics Community Health, Inc. and Rural Health Network to provide the labs, specialized testing and co-pays for medical and dental services.

**LEGAL DOCUMENTATION** – Work documents such as birth certificates, state IDs, etc. have become increasingly difficult to obtain yet critical to become employed.

**RENT AND UTILITIES** – When evidence indicates that future payments can be maintained, KAIR will assist with rent and utilities.

**TRANSPORTATION** – Car repairs, gas vouchers and bus tokens are provided for documented work or medical necessity.

**FURNITURE AND HOUSEHOLD GOODS** – Donated appliances, furniture and household goods are distributed at no cost to residents who need them.

**RELOCATION** – For those residents who can no longer be financially independent in the Keys and have confirmed available resources elsewhere in the country, KAIR will relocate through the purchase of bus or plane tickets or gas vouchers. Referrals often come from the Sheriff's Dept.

**BOAT SANITATION** – KAIR provides toilets, hoses and assistance to install them to residents who use their boat as affordable housing.

**CASE MANAGEMENT** – provides follow-up after assistance is given. Assistance is also given to access Social Security, state benefits, prescription assistance, workmen's comp., etc. etc.

3. What services will be funded by this request?

Primary focus will be on food, KIDKAIR services and basic housing needs. Although KAIR has traditionally been a Middle Keys provider, the increase in last year's grant meant that people in need living in the Upper and Lower Keys were not turned away and were able to be served.

4. Will County HSAB funds be used as match for a grant?

Not specifically although the Episcopal Diocese of Southeast Florida has requested that their grant of \$9500 be matched.

5. If you answered "yes" to number four, please specify the:

- a. grant award title, granting agency, and purpose:
- b. grant amount:
- c. match percentage requirement and amount:

6. Do you plan to allocate any part of this HSAB grant, if awarded, as a sub-grant to another organization? *If yes, please list the recipient(s), the purpose(s), and amount(s). Please make sure these are included on Attachment D, under "Grants to Other Organizations."*

NO

7. Does your organization allocate sub-grants to other organizations using other sources (non County) of funding? *If yes, please list the recipient(s), the purpose(s), and amount(s). Please make sure these are included on Attachment E, under "Grants to Other Organizations."*

NO

8. Will you or have you applied for other sources of County funding? If yes, please list source(s) and amount(s). *Also be sure to reflect this information on Attachment F.*

Yes, Sheriff's Asset Forfeiture Fund - \$7300.

9. What needs or problems in this community does your agency address?

**Applications to KAIR have remained very high this year averaging 30 per day!** KAIR provides diverse and flexible assistance, from gas vouchers to medical payments; from car repairs to groceries; from beds and eyeglasses for their children to help with the rent; from driver's licenses to keeping the water on; KAIR is the helping hand that many residents need in order to raise their families in a stable environment. When there an identifiable need that threatens the family, KAIR works outside of the box to provide creative assistance and solutions and collaborates with other agencies and services to satisfy the need.

10. What statistical data support the needs listed in number nine?

Referral sources such as schools and other agencies have testified that KAIR was able to provide many services that are not found anywhere else in the Keys. In **the first quarter of 2010**, 321 families representing **802 unduplicated individuals were assisted** through KAIR. **In the first quarter of 2010, \$70,000 in direct assistance** was provided to local residents.

11. What are the causes (not the symptoms) of these problems?

a. The Keys are a tourist destination and the poor national economy has distressed the local tourism industry. US citizens do not currently have the same ability to travel, vacation and own a second home as they did when the economy was healthier. Other Caribbean countries' governments have provided a higher level of support for tourism which makes it more affordable to go to the Bahamas than to go to the Keys.

b. There is a large segment of the Keys population that speak only Spanish and whose skills are limited. They often work low-paying and unstable jobs in the fishing or housekeeping industries. Many have tenuous legal status.

c. There is a deeply distressed fishing industry that probably needs to make enormous changes but local fishermen are unable to adjust as needed and do not have the outside leadership to make these changes.

d. There is a large transient population often in their 50's who have little education or job experience and often bring with them severe drug and alcohol addictions, mental and physical health problems and no extended family support.

12. What does your agency do to address these causes?

KAIR provides education grants to county residents seeking their GED. KAIR relocates Keys residents in crisis back to extended family. KAIR will provide immigration training services to other local agencies. KAIR acts as an informal job network to Middle Keys residents since the nearest labor office is in Key West.

13. Describe your target population as specifically as possible.

Residents of Monroe County who are experiencing a need that interferes with their ability to meet their basic needs and who upon receiving assistance with that need can regain or maintain stability in the community. This includes low-income seniors, individuals and families, the disabled, those living in shelters or temporary quarters, and transient or homeless individuals.

14. How are clients referred to your agency?

We get referrals from everywhere – hospitals, clinics, churches, schools, the law enforcement community, other agencies, landlords, employers, Chamber of Commerce, drug and alcohol programs, Wesley House, government agencies and word of mouth from others that we have helped. Also, referrals come from Salvation Army, Domestic Abuse Shelter, the mental health treatment programs, Children's Medical Services, hospice, etc.

15. What steps are taken to be sure that prospective clients are eligible and that the neediest clients are given priority?

People come to KAIR from everywhere. They tell their story, fill out an application and assist with documenting and confirming the need. Options are explored and alternatives discussed. A plan is decided and follow-up takes place. A plan to ease future need is always discussed. **Basic needs such as food and clothing are always provided as well as the most critical medical needs.**

16. Describe any networking arrangements that are in place with other agencies.

KAIR collaborates with Independence Cay and provides assistance with relocation and obtaining legal documents. Coldwell Banker Charitable Trust Foundation and Salvation Army are often partners in providing adequate assistance to a family. The schools participate with KAIR to develop

a plan of action when a child and his family are referred for services. KAIR collaborates with Rural Health Network and Community Health, Inc. in order to provide services from beginning to end.

KAIR has strong collaborative relationships with every other agency in the Middle Keys as well as many in the Upper and Lower Keys.

17. List all sites and hours of operation.

KAIR is centrally located in Marathon and is easy to reach as it is directly on Route #1. We are located in the education wing of the Methodist Church at 3010 Overseas Highway and **for \$125/month, they provide space, all utilities and trash removal. KAIR also has FREE warehouse space at L&L Storage, 2188 Overseas Highway courtesy of Peter Rosasco.**

Guaranteed hours of operation are 9am-12:30pm each day but is also open when the office is staffed which is most afternoons. KAIR gets calls from its community partners after hours and on weekends and does emergency openings frequently.

18. What financial challenges do you expect in the next two years, and how do you plan to respond to them?

KAIR continues to get referrals from agencies and organizations in the Upper and Lower Keys when a need is not able to be met in that area. They turn to KAIR in desperation and every attempt is made to meet that need. This creates financial challenges due to how spread out the geography is as well as the increased financial need from the additional people served. Additional grants have been written as well as fundraisers throughout the year are conducted. New fundraisers are continuously being developed.

19. What organizational challenges do you expect in the next two years, and how do you plan to respond to them?

Independence Cay is the organization serving the homeless in the Middle Keys. Often, the people they serve also need the services provided by KAIR. KAIR and Independence Cay recognize how they must work together to maximize donations and assistance and have increasingly been sharing board members, volunteers, services and goods. Optimally, both would merge or at least be co-located with clearly identified and unduplicated services. Currently, this goal of co-location has been stymied because of the inadequacy of the Independence Cay building and because of the generosity of the Methodist Church which makes KAIR's overhead very, very low. A challenge for both KAIR and Independence Cay is to overcome this obstacle in order to provide seamless, comprehensive services in the most effective, efficient way.

KAIR could provide additional benefits by providing staffed services in the Upper and Lower Keys. This is a staff and transportation challenge.

20. How are clients represented in the operation of your agency?

KAIR has had overwhelming offers of help from the people it serves. Every day, there are offers to pull weeds, pack food, deliver newsletters, sort household goods, etc. etc. We treasure the ability to allow people to give back and to develop the relationship with the people we serve.

21. Is your agency monitored by an outside entity? If so, by whom and how often?

Internally, the finance committee reports to the greater Board and to an outside accounting firm. The Feeding South Florida Food Bank and the USDA representative for South Florida monitor the food pantry and do on-site inspections and monitoring.

22. 4200 hours of program service were contributed by 215 volunteers in the last year.

23. Will any services funded by the County be performed under subcontract by another agency? If so, what services, and who will perform them?

NO.

24. What measurable outcomes do you plan to accomplish in the next funding year?

Provide groceries to 3000 unduplicated residents.  
 Provide 100,000 pounds of food to Keys residents.  
 Continue to expand availability of KAIR services to the Upper and Lower Keys by providing all boat sanitation and relocation requests that originate in the Upper and Lower Keys.  
 Increase KIDKAIR direct services to \$25,000/year.  
 Initiate fundraising in the Upper and Lower Keys with one fundraiser held in each area.  
 Provide immigration issues training to all interested Keys agencies.  
 Expand the KAIR Board to include one member from the Upper Keys.  
 Expand the KAIR Board to include a resident who has received multiple services from KAIR.  
 With Independence Cay, explore ways to merge or co-locate services. Complete at least one grant proposal to achieve this.  
 Coordinate with the six other food pantries in Monroe County to develop an additional alternative to the Feeding South Florida Food Bank in order to lower food costs.  
 Coordinate with the Burton Memorial Food Pantry in Tavernier to expand staffed services to the Upper Keys twice a month.

25. How will you measure these outcomes?

All applicants are documented and tracked. All food is measured and weighed. KIDKAIR services are tracked and only the direct goods and services are measured. The KAIR Board is open to all and meetings are well-documented.

26. Provide information about units of service below.

Service	Unit (hour, session, day, etc.)	Cost per unit (current year)
Medical, food, housing, transportation, legal, household goods, children's services		


27. In 300 words or less, address any topics not covered above (optional).

KAIR has proven itself worthy of being known as referral of **"FIRST" resort**. It provides tailored, individually determined services that are effective and include complete follow-up. **With its strong volunteer Board, its large corps of talented and committed volunteers and its strong network with other agencies, it has a proven track record** of helping local residents get through tough times with dignity and with the support they need.

**Required Attachments**

*Required attachments were distributed to you as a separate document. Be sure to include these with your application. Please note: the required attachments A through F are only available in Microsoft Excel format. We require that you use this format, since it will automatically expand rows, generate totals and percentages, and align figures for easier reading.*

## ATTACHMENT CHECKLIST

LABEL AND ATTACH THE FOLLOWING IN THE ORDER SHOWN, AFTER THIS PAGE IF NOT APPLICABLE, PLEASE SO INDICATE AND EXPLAIN	ATTACHED?		COMMENTS
	YES	NO	You must explain any "NO" answers
A. Board Information Form	X		
B. Agency Compensation Detail	X		
C. Profile of Clients and Services	X		
D – F. Financial Information	X		
G. Copy of Audited Financial Statement from most recent fiscal year if organization's expenses are \$150,000 or greater.	X		
H. Copy of IRS Form 990 from most recent fiscal year	X		
I. Copy of current fee schedule		X	N/A
J. Copy of IRS Letter of Determination indicating 501 C 3 status	X		
K. Copy of Current Monroe County and City Occupational Licenses		X	N/A
L. Copy of Florida Dept. of Children And Families License or Certification		X	N/A
M. Copy of any other Federal or State Licenses		X	N/A
N. Copy of Florida Dept. of Health Licenses/Permits		X	N/A
O. Copy of front page of Agency's EEO Policy/Plan	X		
P. Copy of Summary Report of most current Evaluation/Monitoring *		X	Food Bank/USDA do not provide written summaries
Q. Data showing need for your program (optional, see question 7)		X	
R. Other (specify) TWO PAGE LIMIT	X		

\* must include summary of deficiencies and suggested corrective action; may include your responses and actions taken.







## KAIR

KAIR Board Meeting  
November 19, 2009, 12pm  
St. Columba Church

The meeting was called to order by President Debra Maconaughey with an opening prayer. Those in attendance were Peggy Benson, CJ Geotis, Jane Packard, Pink Gidseg, Peter Chapman, Liz Prieto, Charlotte Quinn and Rexann Hussey. Director Marj Roberts was also present.

**Secretary Report:** Minutes were sent via email for review prior to the board meeting. Jane Packard moved to approve the minutes as written with a second form Peggy Benson. Motion carried.

**Finance Committee Report:** Jane Packard reported our current balance is \$42,522.17 which \$25,000.00 is in CD's. Report was filed and available for review at the KAIR office. CJ Geotis moved to accept the Financials and Pink Gidseg second. Vote taken and motion passed.

The Yard Sale, Radio-a-Thon and John Bartus Sale were all very successful for KAIR. The Radio bought in about 2,000 pounds of food and \$6,100.00 and John Bartus Sale \$950.00. The Yard Sale found us an out reach program at Trailerama. They can use clothing and we can disperse at the office location.

**Grant Committee:** No report

**Director's Report:** Marj Roberts reported on the Thanksgiving Baskets it appears the total will be around 250 giving out this year. Plans to distribute on the 21<sup>st</sup> are all set and volunteers secured.

City Party is also on the 21<sup>st</sup>. Terry Lynn and Jane Packard will set up; KAIR is selling water, power aide and soda. Cozy Cups are also being sold. Race applications will also be available.

Marj will be having double knee replacement on December 16<sup>th</sup>. Plans for coverage of the office while she is absent have not been finalized.

KAIR office will be switching rooms starting Mon day the November 30<sup>th</sup>. Tuesday the 1<sup>st</sup> will be moving day.

KAIR staff training will be held on Tuesday December 8<sup>th</sup> and Thursday 10<sup>th</sup> at 9:00 AM KAIR office. Those assisting at the office needs to attend one of these trainings.

The Christmas Basket give away will be December 19<sup>th</sup> and Debra Maconaughey will handle the in Marj's absence. Marj will have everything set up before her surgery.

Marj reported that Daffy Doug's may provide the Hams for the Christmas Baskets. He is also considering a Radio-a-thon for food donations on the 12<sup>th</sup> of December.

Marj is also working with Stanley Switlik to provide Transportation Vouchers, Sneaker Vouchers and Education Vouchers for those in need. The project will be called KID KAIR. Sneakers will be HAPPY FEET.

**SBR Committee:** Jane Packard reported the Race is going GREAT!

**Old Business** None to report

**New Business** Jane Packard suggested we all try to attend the Toys for Keyz Kidz with Stan Haines on December 7<sup>th</sup>. Stan has been so wonderful to KAIR it will be our way of assisting him. Sparky's Landing between 7-8:30. Bring an unwrapped toy.

It has been discovered that several Switlik children will not be able to receive toys due to paper work issues. It was suggested that we unite the Churches of Marathon in this effort. Charlotte Quinn will handle for St Columba and Peggy Benson for the Methodist Church. Other churches will be contacted.

Elections were held. It was motioned by Charlotte Quinn that Debra Maconaughey continue as chair and Peggy Benson continue as Vice-Chair. This was seconded by Jane Packard. Vote was unanimous in favor. Debra Maconaughey motioned that Charlotte continue as Secretary. This was seconded by Pink Gidseg. Vote was unanimous in favor. Jane motioned that the board search for a new treasurer. Donna Hoffman, CPA, expressed an interest but hasn't committed. Terry Lynn Kelly seconded. Motion passed. Currently, the finance committee consisting of Pete Chapman, Jane Packard and Peggy Benson are overseeing the treasurer function. The above terms will be for one year.

Meeting adjourned

Next Meeting December 17<sup>th</sup>

Respectfully Submitted  
Charlotte Quinn, Board Secretary









INTERNAL REVENUE SERVICE  
P. O. BOX 2508  
CINCINNATI, OH 45201

DEPARTMENT OF THE TREASURY

Date: MAY 19 2003

Employer Identification Number:  
65-0926262

DLN:  
17053088893013

KEYS AREA INTERDENOMINATIONAL  
RESOURCES  
C/O K A I R INC  
3010 OVERSEAS HWY  
MARATHON, FL 33050

Contact Person: JAMES H BLAIR ID# 31324  
Contact Telephone Number:  
(877) 829-5500

Our Letter Dated:  
June 2000

Addendum Applies:  
No

Dear Applicant:

This modifies our letter of the above date in which we stated that you would be treated as an organization that is not a private foundation until the expiration of your advance ruling period.

Your exempt status under section 501(a) of the Internal Revenue Code as an organization described in section 501(c)(3) is still in effect. Based on the information you submitted, we have determined that you are not a private foundation within the meaning of section 509(a) of the Code because you are an organization of the type described in section 509(a)(1) and 170(b)(1)(A)(vi).

Grantors and contributors may rely on this determination unless the Internal Revenue Service publishes notice to the contrary. However, if you lose your section 509(a)(1) status, a grantor or contributor may not rely on this determination if he or she was in part responsible for, or was aware of, the act or failure to act, or the substantial or material change on the part of the organization that resulted in your loss of such status, or if he or she acquired knowledge that the Internal Revenue Service had given notice that you would no longer be classified as a section 509(a)(1) organization.

You are required to make your annual information return, Form 990 or Form 990-EZ, available for public inspection for three years after the later of the due date of the return or the date the return is filed. You are also required to make available for public inspection your exemption application, any supporting documents, and your exemption letter. Copies of these documents are also required to be provided to any individual upon written or in person request without charge other than reasonable fees for copying and postage. You may fulfill this requirement by placing these documents on the Internet. Penalties may be imposed for failure to comply with these requirements. Additional information is available in Publication 557, Tax-Exempt Status for Your Organization, or you may call our toll free number shown above.

If we have indicated in the heading of this letter that an addendum applies, the addendum enclosed is an integral part of this letter.

Letter 1050 (DO/CG)

KEYS AREA INTERDENOMINATIONAL

Because this letter could help resolve any questions about your private foundation status, please keep it in your permanent records.

If you have any questions, please contact the person whose name and telephone number are shown above.

Sincerely yours,



Lois G. Lerner  
Director, Exempt Organizations  
Rulings and Agreements

**KAIR – Keys Area Interdenominational Resources** is an equal opportunity employer and will not discriminate or make decisions based on gender, race, age, sexual orientation, religious preference, ethnicity or political beliefs. KAIR also provides services to those in need and does not discriminate or make decisions based on gender, race, age, sexual orientation, religious preference, ethnicity or political beliefs.

KEYS AREA INTERDENOMINATIONAL  
RESOURCES, INC.

Financial Statements with  
Independent Auditors' Report Thereon  
For the Year Ended December 31, 2008

2009 provided in supp. materials; see attached)

**SMITH, ORTIZ, GOMEZ AND BUZZI, P.A.**  
CERTIFIED PUBLIC ACCOUNTANTS  
132 MINORCA AVENUE  
CORAL GABLES, FLORIDA 33134  
TEL. (305) 441-1012  
FAX (305) 442-1138

JULIO M. BUZZI, C.P.A.  
ANTONIO E. GOMEZ, C.P.A.  
FERNANDO L. ORTIZ, C.P.A.  
JOSE E. SMITH, C.P.A.  
RODOLFO L. ORTIZ, CONSULTANT

MEMBERS:  
AMERICAN INSTITUTE OF  
CERTIFIED PUBLIC ACCOUNTANTS  
FLORIDA INSTITUTE OF  
CERTIFIED PUBLIC ACCOUNTANTS

INDEPENDENT AUDITORS' REPORT

To the Board of Directors of  
Keys Area Interdenominational Resources, Inc.

We have audited the accompanying statement of financial position of Keys Area Interdenominational Resources, Inc., (the "Company") (a non-profit organization) as of December 31, 2008, and the related statement of activities and cash flow for the year then ended. These financial statements are the responsibility of the Company's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with auditing standards generally accepted in the United States of America, Government Auditing Standards, issued by the Comptroller General of the United States, and the provisions of Office of Management and Budget Circular A-133, "Audits of States, Local Governments and Nonprofit Organizations". Those standards and OMB Circular A-133 require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Keys Area Interdenominational Resources, Inc. as of December 31, 2008, and the results of its operations and its cash flows for the year then ended in conformity with generally accepted accounting principles.

In accordance with Government Auditing Standards, we have also issued a report dated September 22, 2009 on our consideration of Keys Area Interdenominational Resources, Inc.'s internal control over financial reporting and our tests of its compliance with certain provisions of laws, regulations contracts and grants.

*Smith, Ditz, Boring Ryan PA*

September 22, 2009

KEYS AREA INTERDENOMINATIONAL RESOURCES, INC.

Statement of Financial Position

December 31, 2008

Assets

Current assets	
Cash	\$ 41,203
Contracts and other receivables	-
Other assets	-
Total current assets	<u>41,203</u>
Assets restricted to investment in furniture and equipment	-
Accumulated depreciation	-
Net assets restricted to investment in furniture and equipment	<u>-</u>
Total assets	\$ <u>41,203</u>

Liabilities and Net Assets

Current liabilities	
Accounts payable and accrued expenses	\$ 770
Total current liabilities	<u>770</u>
Net assets	
Unrestricted	40,433
Restricted to investment in furniture and equipment	-
Total net assets	<u>40,433</u>
Total liabilities and net assets	\$ <u>41,203</u>

See accompanying notes to financial statements.

KEYS AREA INTERDENOMINATIONAL RESOURCES, INC.

Statement of Activities

For the Year Ended December 31, 2008

Public support and revenue	
Grant revenue	\$ 45,041
Fundraising income	38,298
Contributions	65,233
Other	5,959
	<u>154,531</u>
In-kind contributions	
Food pantry	111,840
Goods/services	94,143
Donated facilities	16,000
	<u>221,983</u>
Total revenue	<u>221,983</u>
Total public support and revenue	<u>376,514</u>
Expenses	
Salaries and related costs	49,517
Other rent	2,125
Program services	46,980
Insurance	4,698
Office supplies	5,881
Professional fees	600
Donated facilities	16,000
Food pantry	130,399
In-kind good/services	94,143
Fundraising expenses	2,785
Office expense	3,547
	<u>356,675</u>
Increase in net assets	19,839
Net assets, beginning of year	<u>20,594</u>
Net assets, end of year	\$ <u>40,433</u>

See accompanying notes to financial statements.

KEYS AREA INTERDENOMINATIONAL RESOURCES, INC.

Statement of Cash Flows

For the Year Ended December 31, 2008

Cash flows from operating activities:	
Change in net assets	\$ 19,839
Adjustments to reconcile change in net assets to net cash provided by operating activities:	
Depreciation	-
Decrease in contracts, other receivables and other assets, net	-
Increase in accounts payable	<u>770</u>
Net cash provided by operating activities	<u>20,609</u>
Cash flows used by investing activities:	
Acquisition of equipment	<u>-</u>
Cash flows from financing activities:	<u>-</u>
Net increase in cash and cash equivalents	20,609
Cash and cash equivalents, at beginning of year	<u>20,594</u>
Cash and cash equivalents, at end of year	\$ <u><u>41,203</u></u>
Interest paid during the year	\$ <u><u>-</u></u>

See accompanying notes to financial statements.

KEYS AREA INTERDENOMINATIONAL RESOURCES, INC.

Notes to Financial Statements

For the Year Ended December 31, 2008

1. Summary of Significant Accounting Policies

a) Organization

Keys Area Interdenominational Resources, Inc. ("the Company") is a nonprofit organization developed as a Certified Food Pantry and emergency services provider. Diverse and flexible services are provided through collaboration and cooperation with local and faith based communities based on individual needs.

b) Basis of Presentation

The Company's financial statements have been prepared on the accrual basis of accounting and in conformity with the standards promulgated by the American Institute of Certified Public Accountants. Net assets and revenues, expenses, gains, and losses are classified based on the existence or absence of donor-imposed restrictions. Accordingly, net assets of the Company and changes therein are classified and reported as follows:

- Temporarily restricted net assets - Net assets subject to donor-imposed stipulations that may or will be met, whether by actions of the Company and/or the passage of time. When a restriction expires, temporarily restricted net assets are reclassified to unrestricted net assets and reported in the statement of activities as net assets released from restrictions.
- Permanently restricted net assets - Net assets subject to donor-imposed stipulations that they be maintained permanently by the Company. Generally, the donors of these assets permit the Company to use all or part of the income earned on any related investments for general or specific purposes.

The primary sources of revenue for the Company consist of grants from governmental agencies which, absent a specific restriction by the grantor, are considered to be available for unrestricted use, and contributions from the community. All grant funds received as of the statement of financial position date which are considered to be applicable to future periods are reflected as deferred revenue on the Statement of Financial Position.

The costs of providing the various programs and other activities have been detailed in the accompanying Statement of Activities.

Salaries and other expenses which are associated with specific program are charged directly to that program. Salaries and other expenses which benefit more than one program are allocated to the various programs based on the relative costs incurred. Administrative and other support expenses are allocated to the various programs based on each program's salary expense.

KEYS AREA INTERDENOMINATIONAL RESOURCES, INC.

Notes to Financial Statements

For the Year Ended December 31, 2008

1. Summary of Significant Accounting Policies - (Cont.)

c) Assets Restricted to Investment in Furniture and Equipment

Assets restricted to Investment in Furniture and Equipment are stated at cost and include expenditures for improvements and betterment which substantially increase the useful lives of the assets.

Donated furniture and equipment with values in excess of \$1,000 represent "in-kind" donations to the Company from private organizations and are recognized as support when received.

Depreciation is computed on the straight-line method over the estimated useful life of the assets, which is principally five (5) years. Maintenance and repairs are charged to operation as incurred.

d) Contributions

Contributions are considered unrestricted unless otherwise stated by donor. Restricted donations are initially recorded as temporarily restricted net assets. When a donor restriction expires or purpose of restriction is accomplished. Temporarily restricted net assets are reclassified to unrestricted net assets and reported in the statement of activities as net assets released from restrictions.

e) Restricted Revenues Received, Related Program Expense and Deferred Support

Contract revenues presented in the statement of activities are stated at amounts equivalent to the program expenses incurred. Related program expenses incurred in excess of contract revenue received on cost reimbursement contracts are reflected as receivables from governments, to the extent realizable, on the statement of financial position. Contract receipts in excess of related program expenses are deferred and recognized as revenue in the period in which the matching program expenses is incurred.

KEYS AREA INTERDENOMINATIONAL RESOURCES, INC.

Notes to Financial Statements

For the Year Ended December 31, 2008

1. Summary of Significant Accounting Policies - (Cont.)

e) Restricted Revenues Received, Related Program Expense  
and Deferred Support - (Cont.)

The Company records revenue when earned. All expenses are recorded on the accrual basis and are charged against operations when incurred. Donated materials are recorded at fair value on the date of donation as unrestricted support. Donated services have not been reflected in the financial statements. The impact of those services upon the financial statements is unknown as there is no objective basis available to measure the value of such services. However, because recognition of donated services as revenue would also involve recognition of corresponding expenses, there would be no effect on the net assets.

f) Income Taxes

The Company was organized as a non-profit organization and has received exemption under the provisions of Section 501(c)(3) of the Internal Revenue Code. Accordingly, no provision for income taxes is provided for in the accompanying financial statements.

g) Allocation of Common Expenses

Certain common expenses which benefit more than one program are allocated based on estimates of time of employees involved and on percentages of assets utilized, and to the extent permitted in the funding source contracts.

h) Cash and Cash Equivalents

For purposes of the statement of cash flows, the Company considers all cash and other highly liquid investments with initial maturities of three months or less to be cash equivalents.

i) Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates.

KEYS AREA INTERDENOMINATIONAL RESOURCES, INC.

Notes to Financial Statements

For the Year Ended December 31, 2008

1. Summary of Significant Accounting Policies - (Cont.)

j) Long-Lived Assets

The Company reviews the carrying value of its long lived assets for possible impairment whenever events or changes in circumstances indicate that the carrying amount of the assets may not be recoverable. No adjustment has been provided for in the financial statements.

2. Summary of Funding, Accounts Receivable and Deferred Support.

The Company is funded through grants and contracts from various funding sources. The following summarizes major grant activity for the year ended December 31, 2008.

	<u>Award</u>	<u>Support</u>
City of Marathon	\$ 31,900	31,900
Board of County Commissioners - Monroe County, Florida	4,730	4,730
Monroe County Sheriff Grant	6,500	6,500
Emergency Food and Shelter Grant	1,911	1,911

Grant and contract fees for the year ending December 31, 2008 amounted to \$45,041. At December 31, 2008 grant receivables amounted to \$-0-.

3. Facilities Cost

The Company's premises are donated to them and are located in Marathon, Florida. The value of the donated rent expense for the year amounts to \$16,000.

4. Commitments and Contingencies

The costs and unexpended funds reflected in the accompanying financial statements relating to government funded programs are subject to audit by the respective governmental agencies (funding sources). The possible disallowance by the related governmental agencies of any item charged to the program or request for the return of any unexpended funds cannot be determined at this time. No provision, for any liability that may result, has been made in the financial statements.

**SMITH, ORTIZ, GOMEZ AND BUZZI, P.A.**  
CERTIFIED PUBLIC ACCOUNTANTS  
132 MINORCA AVENUE  
CORAL GABLES, FLORIDA 33134  
TEL. (305) 441-1012  
FAX (305) 442-1138

JULIO M. BUZZI, C.P.A.  
ANTONIO E. GOMEZ, C.P.A.  
FERNANDO L. ORTIZ, C.P.A.  
JOSE E. SMITH, C.P.A.  
RODOLFO L. ORTIZ, CONSULTANT

MEMBERS:  
AMERICAN INSTITUTE OF  
CERTIFIED PUBLIC ACCOUNTANTS  
FLORIDA INSTITUTE OF  
CERTIFIED PUBLIC ACCOUNTANTS

INDEPENDENT AUDITORS' REPORT ON COMPLIANCE AND ON INTERNAL CONTROL  
OVER FINANCIAL REPORTING BASED ON AN AUDIT OF  
FINANCIAL STATEMENTS PERFORMED IN ACCORDANCE  
WITH GOVERNMENT AUDITING STANDARDS

To the Board of Directors of  
Keys Area Interdenominational Resources, Inc.:

We have audited the financial statements of Keys Area Interdenominational Resources, Inc. (the "Company") as of and for the year ended December 31, 2008 and have issued our report thereon dated September 22, 2009. We conducted our audit in accordance with auditing standards generally accepted in the United States of America and Government Auditing Standards, issued by the Comptroller General of the United States.

Compliance

As part of obtaining reasonable assurance about whether the Company's financial statements are free of material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts and grants, noncompliance with which could have a direct and material effect on the determination of financial statement amounts. However, providing an opinion on compliance with those provisions was not an objective of our audit and, accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance that are required to be reported under Government Auditing Standards.

Internal Control Over Financial Reporting

In planning and performing our audit, we considered the Company's internal control over financial reporting in order to determine our auditing procedures for the purpose of expressing our opinion on the financial statements and not to provide assurance on the internal control over financial reporting. Our consideration of the internal control over financial reporting would not necessarily disclose all matters in the internal control over financial reporting that might be material weaknesses. A material weakness is a

condition in which the design or operation of one or more of the internal control components does not reduce to a relatively low level the risk that misstatements in amounts that would be material in relation to the financial statements being audited may occur and not be detected within a timely period by employees in the normal course of performing their assigned functions. We noted no matters involving the internal control over financial reporting and its operation that we consider to be reportable conditions as defined above.

This report is intended for the information of the Company's Board of Directors, management, and officials of applicable federal and state agencies. However, if this report is a matter of public record, its distribution is not limited.

*Smith, Aitz, Sig. Bm PA*

September 22, 2009

**SMITH, ORTIZ, GOMEZ AND BUZZI, P.A.**  
CERTIFIED PUBLIC ACCOUNTANTS  
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CORAL GABLES, FLORIDA 33134  
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MEMBERS:  
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FLORIDA INSTITUTE OF  
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INDEPENDENT AUDITORS' REPORT ON COMPLIANCE WITH  
REQUIREMENTS APPLICABLE TO EACH MAJOR PROGRAM AND INTERNAL  
CONTROL OVER COMPLIANCE IN ACCORDANCE  
WITH OMB CIRCULAR A-133

To the Board of Directors of  
Keys Area Interdenominational Resources, Inc.:

Compliance

We have audited the compliance of Keys Area Interdenominational Resources, Inc. (the "Company") with the types of compliance requirements described in the U.S. Office of Management and Budget (OMB) Circular A-133 Compliance Supplement that are applicable to each of its major federal programs for the year ended December 31, 2008. The Organization's major federal programs are identified in the accompanying schedule of federal and State financial assistance. Compliance with the requirements of laws, regulations, contracts and grants applicable to each of its major federal programs is the responsibility of the Company's management. Our responsibility is to express an opinion on the Company's compliance based on our audit.

We conducted our audit of compliance in accordance with auditing standards generally accepted in the United States of America; the standards applicable to financial audits contained in Government Auditing Standards, issued by the Comptroller General of the United States; and OMB Circular A-133 Audits of States, Local Governments, and Non-Profit Organizations. Those standards and OMB Circular A-133 require that we plan and perform the audit to obtain reasonable assurance about whether noncompliance with the types of compliance requirements referred to above that could have a direct and material effect on a major federal program occurred. An audit includes examining, on a test basis, evidence about the Company's compliance with those requirements and performing such other procedures as we considered necessary in the circumstances. We believe that our audit provides a reasonable basis for our opinion. Our audit does not provide a legal determination on Keys Area Interdenominational Resources, Inc.'s compliance with those requirements.

In our opinion, the Company complied, in all material respects, with the requirements referred to above that are applicable to each of its major federal programs for the year ended December 31, 2008.

#### Internal Control Over Compliance

The management of the Company is responsible for establishing and maintaining effective internal control over compliance with requirements of laws, regulations, contracts and grants applicable to federal programs. In planning and performing our audit, we considered the Company's internal control over compliance with requirements that could have a direct and material effect on a major federal program in order to determine our auditing procedures for the purpose of expressing our opinion on compliance and to test and report on internal control over compliance in accordance with OMB Circular A-133.

Our consideration of the internal control over compliance would not necessarily disclose all matters in the internal control that might be material weaknesses. A material weakness is a condition in which the design or operation of one or more of the internal control components does not reduce to a relatively low level the risk that noncompliance with applicable requirements of laws, regulations, contracts and grants that would be material in relation to a major federal program being audited may occur and not be detected within a timely period by employees in the normal course of performing their assigned functions. We noted no matters involving the internal control over compliance and its operation that we consider to be material weaknesses.

This report is intended for the information of the Company's Board of Directors, management, and officials of applicable federal and state agencies. However, if this is a matter of public record, its distribution is not limited.

*Annex, Acty, Ping - Bym PA*

September 22, 2009

## Forms 990 / 990-EZ Return Summary

For calendar year 2008, or tax year beginning

, and ending

**KEYS AREA INTERDENOMINATIONAL  
RESOURCES, INC.**

65-0926262

Net Asset / Fund Balance at Beginning of Year		<u>20,594</u>
<b>Revenue</b>		
Contributions	<u>352,200</u>	
Program service revenue	<u>          </u>	
Investment income	<u>          </u>	
Capital gain / loss	<u>          </u>	
Special events:		
Gross revenue	<u>24,325</u>	
Direct expenses	<u>2,795</u>	
Net income	<u>21,530</u>	
Other income	<u>          </u>	
<b>Total revenue</b>		<u>373,730</u>
<b>Expenses</b>		
Program services	<u>          </u>	
Management and general	<u>          </u>	
Fundraising	<u>          </u>	
Payments to affiliates	<u>          </u>	
<b>Total expenses</b>		<u>353,455</u>
<b>Excess / (deficit)</b>		<u>20,275</u>
Other changes		<u>          </u>
<b>Net Asset / Fund Balance at End of Year</b>		<u><u>40,869</u></u>

### Reconciliation of Revenue

Total revenue per financial statements	<u>                  </u>
Less:	
Unrealized gains	<u>                  </u>
Donated services	<u>                  </u>
Recoveries	<u>                  </u>
Other	<u>                  </u>
Plus:	
Investment expenses	<u>                  </u>
Other	<u>                  </u>
<b>Total revenue per return</b>	<u><u>                  </u></u>

### Reconciliation of Expenses

Total expenses per financial statements	<u>                  </u>
Less:	
Donated services	<u>                  </u>
Prior year adjustments	<u>                  </u>
Losses	<u>                  </u>
Other	<u>                  </u>
Plus:	
Investment expenses	<u>                  </u>
Other	<u>                  </u>
<b>Total expenses per return</b>	<u><u>                  </u></u>

	Beginning	Ending	Differences
Assets	<u>20,594</u>	<u>40,869</u>	
Liabilities	<u>          </u>	<u>          </u>	
<b>Net assets</b>	<u><u>20,594</u></u>	<u><u>40,869</u></u>	<u>20,275</u>

### Miscellaneous Information

Amended return \_\_\_\_\_  
 Return / extended due date 8/17/09  
 Failure to file penalty \_\_\_\_\_

Form **990-EZ**

**Short Form  
Return of Organization Exempt From Income Tax**  
Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code  
(except black lung benefit trust or private foundation)

OMB No. 1545-1150

**2008**

**Open to Public  
Inspection**

Department of the Treasury  
Internal Revenue Service

▶ Sponsoring organizations of donor advised funds and controlling organizations as defined in section 512(b)(13) must file Form 990. All other organizations with gross receipts less than \$1,000,000 and total assets less than \$2,500,000 at the end of the year may use this form.  
▶ The organization may have to use a copy of this return to satisfy state reporting requirements.

**A For the 2008 calendar year, or tax year beginning** \_\_\_\_\_, **and ending** \_\_\_\_\_

<b>B</b> Check if applicable: <input type="checkbox"/> Address change <input type="checkbox"/> Name change <input type="checkbox"/> Initial return <input type="checkbox"/> Termination <input type="checkbox"/> Amended return <input type="checkbox"/> Application pending	Please use IRS label or print or type. See Specific Instructions.	<b>C Name of organization</b> <b>KEYS AREA INTERDENOMINATIONAL RESOURCES, INC.</b>	<b>D Employer identification number</b> <b>65-0926262</b>
		Number and street (or P.O. box, if mail is not delivered to street address) Room/suite <b>3010 OVERSEAS HWY.</b>	<b>E Telephone number</b> <b>305-743-4582</b>
		City or town, state or country, and ZIP + 4 <b>MARATHON FL 33050</b>	<b>F Group Exemption Number</b> ▶

**Section 501(c)(3) organizations and 4947(a)(1) nonexempt charitable trusts must attach a completed Schedule A (Form 990 or 990-EZ).**

**G Accounting method:**  Cash  Accrual  
 Other (specify) ▶

**I Website:** ▶ N/A

**J Organization type** (check only one)—  501(c) ( 3 ) ◀ (insert no.)  4947(a)(1) or  527

**H** Check  if the organization is not required to attach Schedule B (Form 990, 990-EZ, or 990-PF)

**K** Check  if the organization is not a section 509(a)(3) supporting organization and its gross receipts are normally not more than \$25,000. A return is not required, but if the organization chooses to file a return, be sure to file a complete return.

**L Add lines 5b, 6b, and 7b, to line 9 to determine gross receipts; if \$1,000,000 or more, file Form 990 instead of Form 990-EZ** ▶ \$ **376,525**

**Part I Revenue, Expenses, and Changes in Net Assets or Fund Balances** (See the instructions for Part I.)

		Revenue	
1	Contributions, gifts, grants, and similar amounts received	1	352,200
2	Program service revenue including government fees and contracts	2	
3	Membership dues and assessments	3	
4	Investment income	4	
5a	Gross amount from sale of assets other than inventory	5a	
b	Less: cost or other basis and sales expenses	5b	
c	Gain or (loss) from sale of assets other than inventory (Subtract line 5b from line 5a) (attach sch.)	5c	
6	Special events and activities (complete applicable parts of Schedule G). If any amount is from gaming, check here <input type="checkbox"/>		
a	Gross revenue (not including \$ _____ of contributions reported on line 1)	6a	24,325
b	Less: direct expenses other than fundraising expenses	6b	2,795
c	Net income or (loss) from special events and activities (Subtract line 6b from line 6a)	6c	21,530
7a	Gross sales of inventory, less returns and allowances	7a	
b	Less: cost of goods sold	7b	
c	Gross profit or (loss) from sales of inventory (Subtract line 7b from line 7a)	7c	
8	Other revenue (describe _____)	8	
9	<b>Total revenue.</b> Add lines 1, 2, 3, 4, 5c, 6c, 7c, and 8	9	373,730
		Expenses	
10	Grants and similar amounts paid (attach schedule)	10	
11	Benefits paid to or for members	11	
12	Salaries, other compensation, and employee benefits	12	49,522
13	Professional fees and other payments to independent contractors	13	600
14	Occupancy, rent, utilities, and maintenance	14	19,863
15	Printing, publications, postage, and shipping	15	
16	Other expenses (describe ▶ <u>See Statement 1</u> )	16	283,470
17	<b>Total expenses.</b> Add lines 10 through 16	17	353,455
		Net Assets	
18	Excess or (deficit) for the year (Subtract line 17 from line 9)	18	20,275
19	Net assets or fund balances at beginning of year (from line 27, column (A)) (must agree with end-of-year figure reported on prior year's return)	19	20,594
20	Other changes in net assets or fund balances (attach explanation)	20	
21	<b>Net assets or fund balances at end of year.</b> Combine lines 18 through 20	21	40,869

**Part II Balance Sheets.** If Total assets on line 25, column (B) are \$2,500,000 or more, file Form 990 instead of Form 990-EZ.

(See the instructions for Part II.)

		(A) Beginning of year	(B) End of year
22	Cash, savings, and investments	20,594	40,869
23	Land and buildings		
24	Other assets (describe ▶ _____)		
25	<b>Total assets</b>	20,594	40,869
26	<b>Total liabilities</b> (describe ▶ _____)	0	0
27	<b>Net assets or fund balances</b> (line 27 of column (B) must agree with line 21)	20,594	40,869



**Part V Other Information** (Note the statement requirements in the instructions for Part VI.)

		Yes	No
33	Did the organization engage in any activity not previously reported to the IRS? If "Yes," attach a detailed description of each activity		<input checked="" type="checkbox"/>
34	Were any changes made to the organizing or governing documents but not reported to the IRS? If "Yes," attach a conformed copy of the changes		<input checked="" type="checkbox"/>
35	If the organization had income from business activities, such as those reported on lines 2, 6a, and 7a (among others), but not reported on Form 990-T, attach a statement explaining your reason for not reporting the income on Form 990-T.		
a	Did the organization have unrelated business gross income of \$1,000 or more or section 6033(e) notice, reporting, and proxy tax requirements?		<input checked="" type="checkbox"/>
b	If "Yes," has it filed a tax return on Form 990-T for this year?		
36	Was there a liquidation, dissolution, termination, or substantial contraction during the year? If "Yes," complete applicable parts of Schedule N		<input checked="" type="checkbox"/>
37a	Enter amount of political expenditures, direct or indirect, as described in the instr. <span style="float:right">▶ 37a</span>		
b	Did the organization file Form 1120-POL for this year?		<input checked="" type="checkbox"/>
38a	Did the organization borrow from, or make any loans to, any officer, director, trustee, or key employee or were any such loans made in a prior year and still unpaid at the start of the period covered by this return?		<input checked="" type="checkbox"/>
b	If "Yes," complete Schedule L, Part II and enter the total amount involved <span style="float:right">38b</span>		
39	Section 501(c)(7) organizations. Enter:		
a	Initiation fees and capital contributions included on line 9 <span style="float:right">39a</span>		
b	Gross receipts, included on line 9, for public use of club facilities <span style="float:right">39b</span>		
40a	Section 501(c)(3) organizations. Enter amount of tax imposed on the organization during the year under: section 4911 <span style="float:right">▶</span> _____; section 4912 <span style="float:right">▶</span> _____; section 4955 <span style="float:right">▶</span> _____		
b	Section 501(c)(3) and (4) organizations. Did the organization engage in any section 4958 excess benefit transaction during the year or did it become aware of an excess benefit transaction from a prior year? If "Yes," complete Schedule L, Part I		<input checked="" type="checkbox"/>
c	Enter amount of tax imposed on organization managers or disqualified persons during the year under sections 4912, 4955, and 4958 <span style="float:right">▶</span> _____		
d	Enter amount of tax on line 40c reimbursed by the organization <span style="float:right">▶</span> _____		
e	All organizations. At any time during the tax year, was the organization a party to a prohibited tax shelter transaction? If "Yes," complete Form 8886-T		<input checked="" type="checkbox"/>
41	List the states with which a copy of this return is filed. <span style="float:right">▶</span> <u>None</u>		
42a	The books are in care of <span style="float:right">▶</span> <u>MARJORIE ROBERTS</u> Telephone no. <span style="float:right">▶</span> <u>305-743-4582</u> <u>3010 OVERSEAS HWY</u> Located at <span style="float:right">▶</span> <u>MARATHON, FL</u> ZIP + 4 <span style="float:right">▶</span> <u>33050</u>		
b	At any time during the calendar year, did the organization have an interest in or a signature or other authority over a financial account in a foreign country (such as a bank account, securities account, or other financial account)? If "Yes," enter the name of the foreign country: <span style="float:right">▶</span> _____ See the instructions for exceptions and filing requirements for Form TD F 90-22.1, Report of Foreign Bank and Financial Accounts.		<input checked="" type="checkbox"/>
c	At any time during the calendar year, did the organization maintain an office outside of the U.S.? If "Yes," enter the name of the foreign country: <span style="float:right">▶</span> _____		<input checked="" type="checkbox"/>
43	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-EZ in lieu of Form 1041—Check here <span style="float:right">▶</span> <input type="checkbox"/> and enter the amount of tax-exempt interest received or accrued during the tax year <span style="float:right">▶</span> <u>43</u>		
44	Did the organization maintain any donor advised funds? If "Yes," Form 990 must be completed instead of Form 990-EZ		<input checked="" type="checkbox"/>
45	Is any related organization a controlled entity of the organization within the meaning of section 512(b)(13)? If "Yes," Form 990 must be completed instead of Form 990-EZ		<input checked="" type="checkbox"/>

**Part VI Section 501(c)(3) organizations only.** All section 501(c)(3) organizations must answer questions 46-49 and complete the tables for lines 50 and 51.

	Yes	No
46 Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? If "Yes," complete Schedule C, Part I		<input checked="" type="checkbox"/>
47 Did the organization engage in lobbying activities? If "Yes," complete Schedule C, Part II		<input checked="" type="checkbox"/>
48 Is the organization operating a school as described in section 170(b)(1)(A)(ii)? If "Yes," complete Schedule E		<input checked="" type="checkbox"/>
49a Did the organization make any transfers to an exempt non-charitable related organization?		<input checked="" type="checkbox"/>
b If "Yes," was the related organization(s) a section 527 organization?		

50 Complete this table for the five highest compensated employees (other than officers, directors, trustees and key employees) who each received more than \$100,000 of compensation from the organization. If there is none, enter "None."

(a) Name and address of each employee paid more than \$100,000	(b) Title and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans & deferred compensation	(e) Expense account and other allowances
None				

Total number of other employees paid over \$100,000 ▶

51 Complete this table for the five highest compensated independent contractors who each received more than \$100,000 of compensation from the organization. If there is none, enter "None."

(a) Name and address of each independent contractor paid more than \$100,000	(b) Type of service	(c) Compensation
None		

Total number of other independent contractors each receiving over \$100,000 ▶

**Sign Here** Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.

Signature of officer: **MARJORIE ROBERTS** Date: **EXEC. OFFICER**  
 Type or print name and title.

**Paid Preparer's Use Only**

Preparer's signature: **COPY** Date: **6/29/09** Check if self-employed:  Preparer's Identifying Number (See instr.): **262-62-5812**

Firm's name (or yours if self-employed), address, and ZIP + 4: **Bishop, Rosaseo & Co. PO Box 50-0907 Marathon, FL 33050-0907** EIN: **65-0884712** Phone no.: **305-745-4077**

May the IRS discuss this return with the preparer shown above? See instructions ▶  Yes  No



**Part II Support Schedule for Organizations Described in Sections 170(b)(1)(A)(iv) and 170(b)(1)(A)(vi)**  
 (Complete only if you checked the box on line 5, 7, or 8 of Part I.)

**Section A. Public Support**

Calendar year (or fiscal year beginning in) ▶	(a) 2004	(b) 2005	(c) 2006	(d) 2007	(e) 2008	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")	32,531	86,007	11,650	172,528	307,159	609,875
2 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
3 The value of services or facilities furnished by a governmental unit to the organization without charge						
4 <b>Total.</b> Add lines 1-3	32,531	86,007	11,650	172,528	307,159	609,875
5 The portion of total contributions by each person (other than a governmental unit or publicly supported organization) included on line 1 that exceeds 2% of the amount shown on line 11, column (f)						
6 <b>Public support.</b> Subtract line 5 from line 4						609,875

**Section B. Total Support**

Calendar year (or fiscal year beginning in) ▶	(a) 2004	(b) 2005	(c) 2006	(d) 2007	(e) 2008	(f) Total
7 Amounts from line 4	32,531	86,007	11,650	172,528	307,159	609,875
8 Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources						
9 Net income from unrelated business activities, whether or not the business is regularly carried on						
10 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part IV.)						
11 <b>Total support.</b> Add lines 7 through 10						609,875
12 Gross receipts from related activities, etc. (see instructions)					12	4,016
13 <b>First five years.</b> If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and <b>stop here</b> ▶ <input type="checkbox"/>						

**Section C. Computation of Public Support Percentage**

14 Public support percentage for 2008 (line 6, column (f) divided by line 11, column (f))	14	100.0000 %
15 Public support percentage from 2007 Schedule A, Part IV-A, line 26f	15	100.0000 %
16a <b>33 1/3 % support test—2008.</b> If the organization did not check the box on line 13, and line 14 is 33 1/3 % or more, check this box and <b>stop here.</b> The organization qualifies as a publicly supported organization ▶ <input checked="" type="checkbox"/>		
b <b>33 1/3 % support test—2007.</b> If the organization did not check a box on line 13 or 16a, and line 15 is 33 1/3 % or more, check this box and <b>stop here.</b> The organization qualifies as a publicly supported organization ▶ <input type="checkbox"/>		
17a <b>10%-facts-and-circumstances test—2008.</b> If the organization did not check a box on line 13, 16a, or 16b, and line 14 is 10% or more, and if the organization meets the "facts-and-circumstances" test, check this box and <b>stop here.</b> Explain in Part IV how the organization meets the "facts-and-circumstances" test. The organization qualifies as a publicly supported organization ▶ <input type="checkbox"/>		
b <b>10%-facts-and-circumstances test—2007.</b> If the organization did not check a box on line 13, 16a, 16b, or 17a, and line 15 is 10% or more, and if the organization meets the "facts-and-circumstances" test, check this box and <b>stop here.</b> Explain in Part IV how the organization meets the "facts-and-circumstances" test. The organization qualifies as a publicly supported organization ▶ <input type="checkbox"/>		
18 <b>Private foundation.</b> If the organization did not check a box on line 13, 16a, 16b, 17a, or 17b, check this box and see instructions ▶ <input type="checkbox"/>		

**Part III Support Schedule for Organizations Described in Section 509(a)(2)**  
(Complete only if you checked the box on line 9 of Part I.)

**Section A. Public Support**

Calendar year (or fiscal year beginning in) ►	(a) 2004	(b) 2005	(c) 2006	(d) 2007	(e) 2008	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")						
2 Gross receipts from admissions, merchandise sold or services performed, or facilities furnished in any activity that is related to the organization's tax-exempt purpose						
3 Gross receipts from activities that are not an unrelated trade or business under section 513						
4 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
5 The value of services or facilities furnished by a governmental unit to the organization without charge						
6 <b>Total.</b> Add lines 1-5						
7a Amounts included on lines 1, 2, and 3 received from disqualified persons						
b Amounts included on lines 2 and 3 received from other than disqualified persons that exceed the greater of 1% of the total of lines 9, 10c, 11, and 12 for the year or \$5,000						
c Add lines 7a and 7b						
8 <b>Public support</b> (Subtract line 7c from line 6.)						

**Section B. Total Support**

Calendar year (or fiscal year beginning in) ►	(a) 2004	(b) 2005	(c) 2006	(d) 2007	(e) 2008	(f) Total
9 Amounts from line 6						
10a Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources						
b Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975						
c Add lines 10a and 10b						
11 Net income from unrelated business activities not included in line 10b, whether or not the business is regularly carried on						
12 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part IV.)						
13 <b>Total support.</b> (Add lines 9, 10c, 11, and 12.)						

14 **First five years.** If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and **stop here**

**Section C. Computation of Public Support Percentage**

15 Public support percentage for 2008 (line 8, column (f) divided by line 13, column (f))	15	%
16 Public support percentage from 2007 Schedule A, Part IV-A, line 27g	16	%

**Section D. Computation of Investment Income Percentage**

17 Investment income percentage for 2008 (line 10c, column (f) divided by line 13, column (f))	17	%
18 Investment income percentage from 2007 Schedule A, Part IV-A, line 27h	18	%

19a **33 1/3 % support tests—2008.** If the organization did not check the box on line 14, and line 15 is more than 33 1/3 %, and line 17 is not more than 33 1/3 %, check this box and **stop here**. The organization qualifies as a publicly supported organization

b **33 1/3 % support tests—2007.** If the organization did not check a box on line 14 or line 19a, and line 16 is more than 33 1/3 %, and line 18 is not more than 33 1/3 %, check this box and **stop here**. The organization qualifies as a publicly supported organization

20 **Private foundation.** If the organization did not check a box on line 14, 19a or 19b, check this box and see instructions



**Schedule B**  
(Form 990, 990-EZ,  
or 990-PF)  
Department of the Treasury  
Internal Revenue Service

**Schedule of Contributors**

▶ Attach to Form 990, 990-EZ, and 990-PF.

OMB No. 1545-0047

**2008**

Name of the organization

**KEYS AREA INTERDENOMINATIONAL  
RESOURCES, INC.**

Employer identification number

**65-0926262**

Organization type (check one):

Filers of:

Section:

Form 990 or 990-EZ

501(c)( **3** ) (enter number) organization

4947(a)(1) nonexempt charitable trust **not** treated as a private foundation

527 political organization

Form 990-PF

501(c)(3) exempt private foundation

4947(a)(1) nonexempt charitable trust treated as a private foundation

501(c)(3) taxable private foundation

Check if your organization is covered by the **General Rule** or a **Special Rule**. (Note. Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions.)

**General Rule**

For organizations filing Form 990, 990-EZ, or 990-PF that received, during the year, \$5,000 or more (in money or property) from any one contributor. Complete Parts I and II.

**Special Rules**

For a section 501(c)(3) organization filing Form 990, or Form 990-EZ, that met the 33 1/3% support test of the regulations under sections 509(a)(1)/170(b)(1)(A)(vi), and received from any one contributor, during the year, a contribution of the greater of (1) \$5,000 or (2) 2% of the amount on Form 990, Part VIII, line 1h or 2% of the amount on Form 990-EZ, line 1. Complete Parts I and II.

For a section 501(c)(7), (8), or (10) organization filing Form 990, or Form 990-EZ, that received from any one contributor, during the year, aggregate contributions or bequests of more than \$1,000 for use exclusively for religious, charitable, scientific, literary, or educational purposes, or the prevention of cruelty to children or animals. Complete Parts I, II, and III.

For a section 501(c)(7), (8), or (10) organization filing Form 990, or Form 990-EZ, that received from any one contributor, during the year, some contributions for use exclusively for religious, charitable, etc., purposes, but these contributions did not aggregate to more than \$1,000. (If this box is checked, enter here the total contributions that were received during the year for an exclusively religious, charitable, etc., purpose. Do not complete any of the parts unless the **General Rule** applies to this organization because it received nonexclusively religious, charitable, etc., contributions of \$5,000 or more during the year.) ▶ \$ .....

**Caution.** Organizations that are not covered by the General Rule and/or the Special Rules do not file Schedule B (Form 990, 990-EZ, or 990-PF), but they **must** answer "No" on Part IV, line 2 of their Form 990, or check the box in the heading of their Form 990-EZ, or on line 2 of their Form 990-PF, to certify that they do not meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF).

For Privacy Act and Paperwork Reduction Act Notice, see the Instructions for Form 990. These instructions will be issued separately.

Schedule B (Form 990, 990-EZ, or 990-PF) (2008)

Name of organization

**KEYS AREA INTERDENOMINATIONAL**

Employer identification number

**65-0926262**

**Part I Contributors** (see instructions)

(a) No.	(b) Name, address, and ZIP + 4	(c) Aggregate contributions	(d) Type of contribution
1	JANE PACKARD 3010 OVERSEAS HWY MARATHON FL 33050	\$ 15,000	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution.)
		\$ .....	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution.)
		\$ .....	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution.)
		\$ .....	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution.)
		\$ .....	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution.)
		\$ .....	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution.)



**Federal Statements****Statement 1 - Form 990-EZ, Part I, Line 16 - Other Expenses**

<u>Description</u>	<u>Amount</u>
Expenses	\$
Mileage/ins	217
Dues and memberships	1,007
Insurance	4,698
Meeting expense	49
Office and postage	3,984
Print and copy costs	942
Emergency services	47,099
Food pantry	130,399
Donation recycle	94,143
Miscellaneous	932
Total	<u>\$ 283,470</u>

**Federal Statements**

**Statement 2 - Form 990-EZ, Part III - Organization's Primary Exempt Purpose**

Description

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AN ORGANIZATION OF AREA CHURCHES JOINING TOGETHER TO  
IMPROVE THE COMMUNITY

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**Statement 3 - Form 990-EZ, Part III, Line 31 - Statement of Program Service  
Accomplishments**

Description

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ASSISTED IN FINDING PEOPLE AFFORDABLE HOUSING

# Federal Statements

## Schedule A, Part II, Line 5 - Excess Gifts

<u>Donor Name</u>	<u>Total</u>	<u>Excess</u>
	\$ <u>609,875</u>	\$ <u>          </u>
Total	\$ <u>609,875</u>	\$ <u>          0</u>

G

**KEYS AREA INTERDENOMINATIONAL  
RESOURCES, INC.**

**Financial Statements with  
Independent Auditors' Report Thereon**

**For the Year Ended December 31, 2009**

*(provided w/ supplemental memos)*

**SMITH, ORTIZ, GOMEZ AND BUZZI, P.A.**  
**CERTIFIED PUBLIC ACCOUNTANTS**  
132 MINORCA AVENUE  
CORAL GABLES, FLORIDA 33134  
TEL. (305) 441-1012  
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MEMBERS:  
AMERICAN INSTITUTE OF  
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FLORIDA INSTITUTE OF  
CERTIFIED PUBLIC ACCOUNTANTS

INDEPENDENT AUDITORS' REPORT

To the Board of Directors of  
Keys Area Interdenominational Resources, Inc.

We have audited the accompanying statement of financial position of Keys Area Interdenominational Resources, Inc., (the "Company") (a non-profit organization) as of December 31, 2009, and the related statement of activities and cash flow for the year then ended. These financial statements are the responsibility of the Company's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with auditing standards generally accepted in the United States of America, Government Auditing Standards, issued by the Comptroller General of the United States, and the provisions of Office of Management and Budget Circular A-133, "Audits of States, Local Governments and Nonprofit Organizations". Those standards and OMB Circular A-133 require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Keys Area Interdenominational Resources, Inc. as of December 31, 2009, and the results of its operations and its cash flows for the year then ended in conformity with generally accepted accounting principles.

In accordance with Government Auditing Standards, we have also issued a report dated June 16, 2010 on our consideration of Keys Area Interdenominational Resources, Inc.'s internal control over financial reporting and our tests of its compliance with certain provisions of laws, regulations contracts and grants.

*Assunta, City, Proj. BmPA*

June 16, 2010

KEYS AREA INTERDENOMINATIONAL RESOURCES, INC.

Statement of Financial Position

December 31, 2009

Assets

Current assets		
Cash	\$	38,466
Contracts and other receivables		-
Other assets		-
Total current assets		<u>38,466</u>
Assets restricted to investment in furniture and equipment		-
Accumulated depreciation		<u>-</u>
Net assets restricted to investment in furniture and equipment		<u>-</u>
Total assets	\$	<u>38,466</u>

Liabilities and Net Assets

Current liabilities		
Accounts payable and accrued expenses	\$	<u>769</u>
Total current liabilities		<u>769</u>
Net assets		
Unrestricted		37,697
Restricted to investment in furniture and equipment		<u>-</u>
Total net assets		<u>37,697</u>
Total liabilities and net assets	\$	<u>38,466</u>

See accompanying notes to financial statements.

KEYS AREA INTERDENOMINATIONAL RESOURCES, INC.

Statement of Activities

For the Year Ended December 31, 2009

Public support and revenue	
Grant revenue	\$ 30,356
Fundraising income	63,635
Contributions	70,278
Other	<u>6,203</u>
	<u>170,472</u>
In-kind contributions	
Food pantry	164,845
Goods/services	11,513
Donated facilities	<u>18,000</u>
Total revenue	<u>194,358</u>
Total public support and revenue	<u>364,830</u>
Expenses	
Salaries and related costs	53,208
Other rent	1,500
Program services	73,362
Insurance	4,804
Office supplies	6,324
Professional fees	600
Donated facilities	18,000
Food pantry	186,334
In-kind good/services	11,788
Fundraising expenses	6,576
Office expense	<u>5,070</u>
	<u>367,566</u>
Decrease in net assets	(2,736)
Net assets, beginning of year	<u>40,433</u>
Net assets, end of year	\$ <u>37,697</u>

See accompanying notes to financial statements.

KEYS AREA INTERDENOMINATIONAL RESOURCES, INC.

Statement of Cash Flows

For the Year Ended December 31, 2009

Cash flows from operating activities:	
Change in net assets	\$ (2,736)
Adjustments to reconcile change in net assets to net cash provided by operating activities:	
Depreciation	-
Decrease in contracts, other receivables and other assets, net	-
Increase in accounts payable	<u>(1)</u>
Net cash used by operating activities	<u>(2,737)</u>
Cash flows used by investing activities:	
Acquisition of equipment	<u>-</u>
Cash flows from financing activities:	
Net used in cash and cash equivalents	<u>(2,737)</u>
Cash and cash equivalents, at beginning of year	<u>41,203</u>
Cash and cash equivalents, at end of year	<u>\$ 38,466</u>
Interest paid during the year	<u>\$ -</u>

See accompanying notes to financial statements.

KEYS AREA INTERDENOMINATIONAL RESOURCES, INC.

Notes to Financial Statements

For the Year Ended December 31, 2009

1. Summary of Significant Accounting Policies

a) Organization

Keys Area Interdenominational Resources, Inc. ("the Company") is a nonprofit organization developed as a Certified Food Pantry and emergency services provider. Diverse and flexible services are provided through collaboration and cooperation with local and faith based communities based on individual needs.

b) Basis of Presentation

The Company's financial statements have been prepared on the accrual basis of accounting and in conformity with the standards promulgated by the American Institute of Certified Public Accountants. Net assets and revenues, expenses, gains, and losses are classified based on the existence or absence of donor-imposed restrictions. Accordingly, net assets of the Company and changes therein are classified and reported as follows:

- Temporarily restricted net assets - Net assets subject to donor-imposed stipulations that may or will be met, whether by actions of the Company and/or the passage of time. When a restriction expires, temporarily restricted net assets are reclassified to unrestricted net assets and reported in the statement of activities as net assets released from restrictions.
- Permanently restricted net assets - Net assets subject to donor-imposed stipulations that they be maintained permanently by the Company. Generally, the donors of these assets permit the Company to use all or part of the income earned on any related investments for general or specific purposes.

The primary sources of revenue for the Company consist of grants from governmental agencies which, absent a specific restriction by the grantor, are considered to be available for unrestricted use, and contributions from the community. All grant funds received as of the statement of financial position date which are considered to be applicable to future periods are reflected as deferred revenue on the Statement of Financial Position.

The costs of providing the various programs and other activities have been detailed in the accompanying Statement of Activities.

Salaries and other expenses which are associated with specific program are charged directly to that program. Salaries and other expenses which benefit more than one program are allocated to the various programs based on the relative costs incurred. Administrative and other support expenses are allocated to the various programs based on each program's salary expense.

KEYS AREA INTERDENOMINATIONAL RESOURCES, INC.

Notes to Financial Statements

For the Year Ended December 31, 2009

1. Summary of Significant Accounting Policies - (Cont.)

c) Assets Restricted to Investment in Furniture and Equipment

Assets restricted to Investment in Furniture and Equipment are stated at cost and include expenditures for improvements and betterment which substantially increase the useful lives of the assets.

Donated furniture and equipment with values in excess of \$1,000 represent "in-kind" donations to the Company from private organizations and are recognized as support when received.

Depreciation is computed on the straight-line method over the estimated useful life of the assets, which is principally five (5) years. Maintenance and repairs are charged to operation as incurred.

d) Contributions

Contributions are considered unrestricted unless otherwise stated by donor. Restricted donations are initially recorded as temporarily restricted net assets. When a donor restriction expires or purpose of restriction is accomplished. Temporarily restricted net assets are reclassified to unrestricted net assets and reported in the statement of activities as net assets released from restrictions.

e) Restricted Revenues Received, Related Program Expense and Deferred Support

Contract revenues presented in the statement of activities are stated at amounts equivalent to the program expenses incurred. Related program expenses incurred in excess of contract revenue received on cost reimbursement contracts are reflected as receivables from governments, to the extent realizable, on the statement of financial position. Contract receipts in excess of related program expenses are deferred and recognized as revenue in the period in which the matching program expenses is incurred.

KEYS AREA INTERDENOMINATIONAL RESOURCES, INC.

Notes to Financial Statements

For the Year Ended December 31, 2009

1. Summary of Significant Accounting Policies - (Cont.)

e) Restricted Revenues Received, Related Program Expense and Deferred Support - (Cont.)

The Company records revenue when earned. All expenses are recorded on the accrual basis and are charged against operations when incurred. Donated materials are recorded at fair value on the date of donation as unrestricted support. Donated services have not been reflected in the financial statements. The impact of those services upon the financial statements is unknown as there is no objective basis available to measure the value of such services. However, because recognition of donated services as revenue would also involve recognition of corresponding expenses, there would be no effect on the net assets.

f) Income Taxes

The Company was organized as a non-profit organization and has received exemption under the provisions of Section 501(c)(3) of the Internal Revenue Code. Accordingly, no provision for income taxes is provided for in the accompanying financial statements.

g) Allocation of Common Expenses

Certain common expenses which benefit more than one program are allocated based on estimates of time of employees involved and on percentages of assets utilized, and to the extent permitted in the funding source contracts.

h) Cash and Cash Equivalents

For purposes of the statement of cash flows, the Company considers all cash and other highly liquid investments with initial maturities of three months or less to be cash equivalents.

i) Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates.

KEYS AREA INTERDENOMINATIONAL RESOURCES, INC.

Notes to Financial Statements

For the Year Ended December 31, 2009

1. Summary of Significant Accounting Policies - (Cont.)

j) Long-Lived Assets

The Company reviews the carrying value of its long lived assets for possible impairment whenever events or changes in circumstances indicate that the carrying amount of the assets may not be recoverable. No adjustment has been provided for in the financial statements.

2. Summary of Funding, Accounts Receivable and Deferred Support.

The Company is funded through grants and contracts from various funding sources. The following summarizes major grant activity for the year ended December 31, 2009.

	<u>Award</u>	<u>Support</u>
City of Marathon	\$ 14,400	14,400
Board of County Commissioners - Monroe County, Florida	4,000	4,000
Monroe County Sheriff Grant	5,385	5,385
Emergency Food and Shelter Grant	6,571	6,571

Grant and contract fees for the year ending December 31, 2009 amounted to \$30,356. At December 31, 2009 grant receivables amounted to \$-0-.

3. Facilities Cost

The Company's premises are donated to them and are located in Marathon, Florida. The value of the donated rent expense for the year amounts to \$18,000.

4. Commitments and Contingencies

The costs and unexpended funds reflected in the accompanying financial statements relating to government funded programs are subject to audit by the respective governmental agencies (funding sources). The possible disallowance by the related governmental agencies of any item charged to the program or request for the return of any unexpended funds cannot be determined at this time. No provision, for any liability that may result, has been made in the financial statements.

**SMITH, ORTIZ, GOMEZ AND BUZZI, P.A.**  
**CERTIFIED PUBLIC ACCOUNTANTS**  
132 MINORCA AVENUE  
CORAL GABLES, FLORIDA 33134  
TEL. (305) 441-1012  
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MEMBERS:  
AMERICAN INSTITUTE OF  
CERTIFIED PUBLIC ACCOUNTANTS  
FLORIDA INSTITUTE OF  
CERTIFIED PUBLIC ACCOUNTANTS

INDEPENDENT AUDITORS' REPORT ON COMPLIANCE AND ON INTERNAL CONTROL  
OVER FINANCIAL REPORTING BASED ON AN AUDIT OF  
FINANCIAL STATEMENTS PERFORMED IN ACCORDANCE  
WITH GOVERNMENT AUDITING STANDARDS

To the Board of Directors of  
Keys Area Interdenominational Resources, Inc.:

We have audited the financial statements of Keys Area Interdenominational Resources, Inc. (the "Company") as of and for the year ended December 31, 2009 and have issued our report thereon dated June 16, 2010. We conducted our audit in accordance with auditing standards generally accepted in the United States of America and Government Auditing Standards, issued by the Comptroller General of the United States.

Compliance

As part of obtaining reasonable assurance about whether the Company's financial statements are free of material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts and grants, noncompliance with which could have a direct and material effect on the determination of financial statement amounts. However, providing an opinion on compliance with those provisions was not an objective of our audit and, accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance that are required to be reported under Government Auditing Standards.

Internal Control Over Financial Reporting

In planning and performing our audit, we considered the Company's internal control over financial reporting in order to determine our auditing procedures for the purpose of expressing our opinion on the financial statements and not to provide assurance on the internal control over financial reporting. Our consideration of the internal control over financial reporting would not necessarily disclose all matters in the internal control over financial reporting that might be material weaknesses. A material weakness is a

condition in which the design or operation of one or more of the internal control components does not reduce to a relatively low level the risk that misstatements in amounts that would be material in relation to the financial statements being audited may occur and not be detected within a timely period by employees in the normal course of performing their assigned functions. We noted no matters involving the internal control over financial reporting and its operation that we consider to be reportable conditions as defined above.

This report is intended for the information of the Company's Board of Directors, management, and officials of applicable federal and state agencies. However, if this report is a matter of public record, its distribution is not limited.

*Anneth, City, Paig - Bpr PA*

June 16, 2010

**SMITH, ORTIZ, GOMEZ AND BUZZI, P.A.**  
**CERTIFIED PUBLIC ACCOUNTANTS**  
132 MINORCA AVENUE  
CORAL GABLES, FLORIDA 33134  
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MEMBERS:  
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INDEPENDENT AUDITORS' REPORT ON COMPLIANCE WITH  
REQUIREMENTS APPLICABLE TO EACH MAJOR PROGRAM AND INTERNAL  
CONTROL OVER COMPLIANCE IN ACCORDANCE  
WITH OMB CIRCULAR A-133

To the Board of Directors of  
Keys Area Interdenominational Resources, Inc.:

Compliance

We have audited the compliance of Keys Area Interdenominational Resources, Inc. (the "Company") with the types of compliance requirements described in the U.S. Office of Management and Budget (OMB) Circular A-133 Compliance Supplement that are applicable to each of its major federal programs for the year ended December 31, 2009. The Organization's major federal programs are identified in the accompanying schedule of federal and State financial assistance. Compliance with the requirements of laws, regulations, contracts and grants applicable to each of its major federal programs is the responsibility of the Company's management. Our responsibility is to express an opinion on the Company's compliance based on our audit.

We conducted our audit of compliance in accordance with auditing standards generally accepted in the United States of America; the standards applicable to financial audits contained in Government Auditing Standards, issued by the Comptroller General of the United States; and OMB Circular A-133 Audits of States, Local Governments, and Non-Profit Organizations. Those standards and OMB Circular A-133 require that we plan and perform the audit to obtain reasonable assurance about whether noncompliance with the types of compliance requirements referred to above that could have a direct and material effect on a major federal program occurred. An audit includes examining, on a test basis, evidence about the Company's compliance with those requirements and performing such other procedures as we considered necessary in the circumstances. We believe that our audit provides a reasonable basis for our opinion. Our audit does not provide a legal determination on Keys Area Interdenominational Resources, Inc.'s compliance with those requirements.

In our opinion, the Company complied, in all material respects, with the requirements referred to above that are applicable to each of its major federal programs for the year ended December 31, 2009.

Internal Control Over Compliance

The management of the Company is responsible for establishing and maintaining effective internal control over compliance with requirements of laws, regulations, contracts and grants applicable to federal programs. In planning and performing our audit, we considered the Company's internal control over compliance with requirements that could have a direct and material effect on a major federal program in order to determine our auditing procedures for the purpose of expressing our opinion on compliance and to test and report on internal control over compliance in accordance with OMB Circular A-133.

Our consideration of the internal control over compliance would not necessarily disclose all matters in the internal control that might be material weaknesses. A material weakness is a condition in which the design or operation of one or more of the internal control components does not reduce to a relatively low level the risk that noncompliance with applicable requirements of laws, regulations, contracts and grants that would be material in relation to a major federal program being audited may occur and not be detected within a timely period by employees in the normal course of performing their assigned functions. We noted no matters involving the internal control over compliance and its operation that we consider to be material weaknesses.

This report is intended for the information of the Company's Board of Directors, management, and officials of applicable federal and state agencies. However, if this is a matter of public record, its distribution is not limited.

*Annex, City. Proj. Bm PA*

June 16, 2010

**Application for Extension of Time To File an Exempt Organization Return**

▶ File a separate application for each return.

- If you are filing for an Automatic 3-Month Extension, complete only Part I and check this box
  - If you are filing for an Additional (Not Automatic) 3-Month Extension, complete only Part II (on page 2 of this form).
- Do not complete Part II unless you have already been granted an automatic 3-month extension on a previously filed Form 8868.

**Part I Automatic 3-Month Extension of Time. Only submit original (no copies needed).**

A corporation required to file Form 990-T and requesting an automatic 6-month extension—check this box and complete Part I only

All other corporations (including 1120-C filers), partnerships, REMICs, and trusts must use Form 7004 to request an extension of time to file income tax returns.

**Electronic Filing (e-file).** Generally, you can electronically file Form 8868 if you want a 3-month automatic extension of time to file one of the returns noted below (6 months for a corporation required to file Form 990-T). However, you cannot file Form 8868 electronically if (1) you want the additional (not automatic) 3-month extension or (2) you file Forms 990-BL, 6069, or 8870, group returns, or a composite or consolidated Form 990-T. Instead, you must submit the fully completed and signed page 2 (Part II) of Form 8868. For more details on the electronic filing of this form, visit [www.irs.gov/efile](http://www.irs.gov/efile) and click on e-file for Charities & Nonprofits.

Type or print  File by the due date for filing your return. See instructions.	Name of Exempt Organization <b>KEYS AREA INTERDENOMINATIONAL RESOURCES, INC.</b>	Employer identification number <b>65-0926262</b>
	Number, street, and room or suite no. If a P.O. box, see instructions. <b>3010 OVERSEAS HIGHWAY</b>	
	City, town or post office, state, and ZIP code. For a foreign address, see instructions. <b>MARATHON FL 33050</b>	

Check type of return to be filed (file a separate application for each return):

- |   |   |                                    |
|---|---|------------------------------------|
| <input type="checkbox"/> Form 990               | <input type="checkbox"/> Form 990-T (corporation)                 | <input type="checkbox"/> Form 4720 |
| <input type="checkbox"/> Form 990-BL            | <input type="checkbox"/> Form 990-T (sec. 401(a) or 408(a) trust) | <input type="checkbox"/> Form 5227 |
| <input checked="" type="checkbox"/> Form 990-EZ | <input type="checkbox"/> Form 990-T (trust other than above)      | <input type="checkbox"/> Form 6069 |
| <input type="checkbox"/> Form 990-PF            | <input type="checkbox"/> Form 1041-A                              | <input type="checkbox"/> Form 8870 |

- The books are in the care of ▶
- Telephone No. ▶ FAX No. ▶
- If the organization does not have an office or place of business in the United States, check this box
- If this is for a Group Return, enter the organization's four digit Group Exemption Number (GEN) \_\_\_\_\_ . If this is for the whole group, check this box  . If it is for part of the group, check this box  and attach a list with the names and EINs of all members the extension will cover.

1 I request an automatic 3-month (6 months for a corporation required to file Form 990-T) extension of time until **08/15/10** to file the exempt organization return for the organization named above. The extension is for the organization's return for:  
 ▶  calendar year **2009** or  
 ▶  tax year beginning \_\_\_\_\_ and ending \_\_\_\_\_

2 If this tax year is for less than 12 months, check reason:  Initial return  Final return  Change in accounting period

3a If this application is for Form 990-BL, 990-PF, 990-T, 4720, or 6069, enter the tentative tax, less any nonrefundable credits. See instructions.	3a	\$
b If this application is for Form 990-PF or 990-T, enter any refundable credits and estimated tax payments made. Include any prior year overpayment allowed as a credit.	3b	\$
c <b>Balance Due.</b> Subtract line 3b from line 3a. Include your payment with this form, or, if required, deposit with FTD coupon or, if required, by using EFTPS (Electronic Federal Tax Payment System). See instructions.	3c	\$

**Caution.** If you are going to make an electronic fund withdrawal with this Form 8868, see Form 8453-EO and Form 8879-EO for payment instructions.

For Privacy Act and Paperwork Reduction Act Notice, see Instructions.

Form **990-EZ**

# Short Form Return of Organization Exempt From Income Tax

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code  
(except black lung benefit trust or private foundation)

▶ Sponsoring organizations of donor advised funds and controlling organizations as defined in section 512(b)(13) must file Form 990. All other organizations with gross receipts less than \$500,000 and total assets less than \$1,250,000 at the end of the year may use this form.  
▶ The organization may have to use a copy of this return to satisfy state reporting requirements.

2009

Open to Public Inspection

Department of the Treasury  
Internal Revenue Service

<b>A</b> For the 2009 calendar year, or tax year beginning _____, and ending _____		<b>D</b> Employer identification number <b>65-0926262</b>
<b>B</b> Check if applicable: <input type="checkbox"/> Address change <input type="checkbox"/> Name change <input type="checkbox"/> Initial return <input type="checkbox"/> Termination <input type="checkbox"/> Amended return <input type="checkbox"/> Application pending	Please use IRS label or print or type. See Specific Instructions.	<b>C</b> Name of organization <b>KEYS AREA INTERDENOMINATIONAL RESOURCES, INC.</b>
		Number and street (or P.O. box, if mail is not delivered to street address) Room/suite <b>3010 OVERSEAS HIGHWAY</b>
		City or town, state or country, and ZIP + 4 <b>MARATHON FL 33050</b>
● Section 501(c)(3) organizations and 4947(a)(1) nonexempt charitable trusts must attach a completed Schedule A (Form 990 or 990-EZ).		<b>E</b> Telephone number <b>305-743-4582</b>
		<b>F</b> Group Exemption Number ▶
		<b>G</b> Accounting method: <input type="checkbox"/> Cash <input checked="" type="checkbox"/> Accrual Other (specify) ▶
		<b>H</b> Check <input checked="" type="checkbox"/> if the organization is not required to attach Schedule B (Form 990, 990-EZ, or 990-PF).

**I** Website: ▶ **N/A**

**J** Tax-exempt status (check only one) —  501(c) ( **3** ) ◀ (insert no.)  4947(a)(1) or  527

**K** Check  if the organization is not a section 509(a)(3) supporting organization and its gross receipts are normally not more than \$25,000. Form 990-EZ or Form 990 return is not required, but if the organization chooses to file a return, be sure to file a complete return. ▶ \$ **364,830**

**L** Add lines 5b, 6b, and 7b, to line 9 to determine gross receipts; if \$500,000 or more, file Form 990 instead of Form 990-EZ. ▶

Part I Revenue, Expenses, and Changes in Net Assets or Fund Balances (See the instructions for Part I.)			
Revenue	1 Contributions, gifts, grants, and similar amounts received		301,195
	2 Program service revenue including government fees and contracts		
	3 Membership dues and assessments		
	4 Investment income		24,687
	5a Gross amount from sale of assets other than inventory	5a	
	b Less: cost or other basis and sales expenses	5b	
	5c		
	6 Special events and activities (complete applicable parts of Schedule G). If any amount is from gaming, check here <input type="checkbox"/>		
	a Gross revenue (not including \$ _____ of contributions reported on line 1)	6a	20,879
	b Less: direct expenses other than fundraising expenses	6b	
c Net income or (loss) from special events and activities (Subtract line 6b from line 6a)	6c	20,879	
7a Gross sales of inventory, less returns and allowances	7a		
b Less: cost of goods sold	7b		
c Gross profit or (loss) from sales of inventory (Subtract line 7b from line 7a)	7c		
8 Other revenue (describe ▶ <b>See Statement 1</b> ▶)		18,069	
9 <b>Total revenue.</b> Add lines 1, 2, 3, 4, 5c, 6c, 7c, and 8		364,830	
Expenses	10 Grants and similar amounts paid (attach schedule)		
	11 Benefits paid to or for members		53,208
	12 Salaries, other compensation, and employee benefits		60
	13 Professional fees and other payments to independent contractors		18,000
	14 Occupancy, rent, utilities, and maintenance		
	15 Printing, publications, postage, and shipping		
	16 Other expenses (describe ▶ <b>See Statement 2</b> ▶)		295,75
	17 <b>Total expenses.</b> Add lines 10 through 16		-2,73
Net Assets	18 Excess or (deficit) for the year (Subtract line 17 from line 9)		40,86
	19 Net assets or fund balances at beginning of year (from line 27, column (A)) (must agree with end-of-year figure reported on prior year's return)		-43
	20 Other changes in net assets or fund balances (attach explanation) <b>See Statement 3</b> ▶		37,69
	21 Net assets or fund balances at end of year. Combine lines 18 through 20		

**Part II Balance Sheets.** If Total assets on line 25, column (B) are \$1,250,000 or more, file Form 990 instead of Form 990-EZ.

(See the instructions for Part II.)

		(A) Beginning of year		(B) End of year
22 Cash, savings, and investments		40,869	22	38,46
23 Land and buildings			23	
24 Other assets (describe ▶ _____)			24	
25 <b>Total assets</b>		40,869	25	38,46
26 <b>Total liabilities</b> (describe ▶ <b>See Statement 4</b> ▶)		0	26	76
27 <b>Net assets or fund balances</b> (line 27 of column (B) must agree with line 21)		40,869	27	37,69



Schedule A (Form 990 or 990-EZ) 2009 **KEYS AREA INTERDENOMINATIONAL** 65-0926262 Page 2  
**Part II Support Schedule for Organizations Described in Sections 170(b)(1)(A)(iv) and 170(b)(1)(A)(vi)**  
 (Complete only if you checked the box on line 5, 7, or 8 of Part I.)

**Section A. Public Support**

Calendar year (or fiscal year beginning in) ▶	(a) 2005	(b) 2006	(c) 2007	(d) 2008	(e) 2009	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")	86,007	11,650	172,528	307,159	301,195	878,539
2 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
3 The value of services or facilities furnished by a governmental unit to the organization without charge						
4 <b>Total.</b> Add lines 1 through 3	86,007	11,650	172,528	307,159	301,195	878,539
5 The portion of total contributions by each person (other than a governmental unit or publicly supported organization) included on line 1 that exceeds 2% of the amount shown on line 11, column (f)						
6 <b>Public support.</b> Subtract line 5 from line 4						878,539

**Section B. Total Support**

Calendar year (or fiscal year beginning in) ▶	(a) 2005	(b) 2006	(c) 2007	(d) 2008	(e) 2009	(f) Total
7 Amounts from line 4	86,007	11,650	172,528	307,159	301,195	878,539
8 Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources						
9 Net income from unrelated business activities, whether or not the business is regularly carried on					0	
10 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part IV.)						
11 <b>Total support.</b> Add lines 7 through 10						878,539
12 Gross receipts from related activities, etc. (see instructions)						878,539
13 <b>First five years.</b> If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and <b>stop here</b>					12	63,635

**Section C. Computation of Public Support Percentage**

14 Public support percentage for 2009 (line 6, column (f) divided by line 11, column (f))	14	100.00 %
15 Public support percentage from 2008 Schedule A, Part II, line 14	15	100.00 %
16a <b>33 1/3 % support test—2009.</b> If the organization did not check the box on line 13, and line 14 is 33 1/3 % or more, check this box and <b>stop here.</b> The organization qualifies as a publicly supported organization		<input checked="" type="checkbox"/>
b <b>33 1/3 % support test—2008.</b> If the organization did not check a box on line 13 or 16a, and line 15 is 33 1/3 % or more, check this box and <b>stop here.</b> The organization qualifies as a publicly supported organization		<input type="checkbox"/>
17a <b>10%-facts-and-circumstances test—2009.</b> If the organization did not check a box on line 13, 16a, or 16b, and line 14 is 10% or more, and if the organization meets the "facts-and-circumstances" test, check this box and <b>stop here.</b> Explain in Part IV how the organization meets the "facts-and-circumstances" test. The organization qualifies as a publicly supported organization		<input type="checkbox"/>
b <b>10%-facts-and-circumstances test—2008.</b> If the organization did not check a box on line 13, 16a, 16b, or 17a, and line 15 is 10% or more, and if the organization meets the "facts-and-circumstances" test, check this box and <b>stop here.</b> Explain in Part IV how the organization meets the "facts-and-circumstances" test. The organization qualifies as a publicly supported organization		<input type="checkbox"/>
18 <b>Private foundation.</b> If the organization did not check a box on line 13, 16a, 16b, 17a, or 17b, check this box and see instructions		<input type="checkbox"/>

**Part III Support Schedule for Organizations Described in Section 509(a)(2)**  
(Complete only if you checked the box on line 9 of Part I.)

**Section A. Public Support**

Calendar year (or fiscal year beginning in) ▶	(a) 2005	(b) 2006	(c) 2007	(d) 2008	(e) 2009	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")						
2 Gross receipts from admissions, merchandise sold or services performed, or facilities furnished in any activity that is related to the organization's tax-exempt purpose						
3 Gross receipts from activities that are not an unrelated trade or business under section 513						
4 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
5 The value of services or facilities furnished by a governmental unit to the organization without charge						
6 Total. Add lines 1 through 5						
7a Amounts included on lines 1, 2, and 3 received from disqualified persons						
b Amounts included on lines 2 and 3 received from other than disqualified persons that exceed the greater of \$5,000 or 1% of the amount on line 13 for the year						
c Add lines 7a and 7b						
8 Public support (Subtract line 7c from line 6.)						

**Section B. Total Support**

Calendar year (or fiscal year beginning in) ▶	(a) 2005	(b) 2006	(c) 2007	(d) 2008	(e) 2009	(f) Total
9 Amounts from line 6						
10a Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources						
b Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975						
c Add lines 10a and 10b						
11 Net income from unrelated business activities not included in line 10b, whether or not the business is regularly carried on						
12 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part IV.)						
13 Total support. (Add lines 9, 10c, 11, and 12.)						

14 **First five years.** If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and **stop here**

**Section C. Computation of Public Support Percentage**

15 Public support percentage for 2009 (line 8, column (f) divided by line 13, column (f))	15	%
16 Public support percentage from 2008 Schedule A, Part III, line 15	16	%

**Section D. Computation of Investment Income Percentage**

17 Investment income percentage for 2009 (line 10c, column (f) divided by line 13, column (f))	17	%
18 Investment income percentage from 2008 Schedule A, Part III, line 17	18	%

19a **33 1/3 % support tests—2009.** If the organization did not check the box on line 14, and line 15 is more than 33 1/3 %, and line 17 is not more than 33 1/3 %, check this box and **stop here**. The organization qualifies as a publicly supported organization

b **33 1/3 % support tests—2008.** If the organization did not check a box on line 14 or line 19a, and line 16 is more than 33 1/3 %, and line 18 is not more than 33 1/3 %, check this box and **stop here**. The organization qualifies as a publicly supported organization

20 **Private foundation.** If the organization did not check a box on line 14, 19a, or 19b, check this box and see instructions

Form 990-EZ (2009) **KEYS AREA INTERDENOMINATIONAL** 65-0926262

**Part VI Section 501(c)(3) organizations and section 4947(a)(1) nonexempt charitable trusts only.** All section 501(c)(3) organizations and section 4947(a)(1) nonexempt charitable trusts must answer questions 46-49b and complete the tables for lines 50 and 51.

- 46 Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? If "Yes," complete Schedule C, Part I
- 47 Did the organization engage in lobbying activities? If "Yes," complete Schedule C, Part II
- 48 Is the organization operating a school as described in section 170(b)(1)(A)(ii)? If "Yes," complete Schedule E
- 49a Did the organization make any transfers to an exempt non-charitable related organization?
- b If "Yes," was the related organization a section 527 organization?

	Yes	No
46		X
47		X
48		X
49a		X
49b		

50 Complete this table for the organization's five highest compensated employees (other than officers, directors, trustees and key employees) who each received more than \$100,000 of compensation from the organization. If there is none, enter "None."

(a) Name and address of each employee paid more than \$100,000	(b) Title and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans & deferred compensation	(e) Expense account and other allowances
None				

f Total number of other employees paid over \$100,000

51 Complete this table for the organization's five highest compensated independent contractors who each received more than \$100,000 of compensation from the organization. If there is none, enter "None."

(a) Name and address of each independent contractor paid more than \$100,000	(b) Type of service	(c) Compensation
None		

d Total number of other independent contractors each receiving over \$100,000

**Sign Here**  
 Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.  
 Signature of officer: *Marjorie Roberts*  
 Date: 7/6/10  
 Type or print name and title: **MARJORIE ROBERTS EX. DIRECTOR**

**Paid Preparer's Use Only**  
 Preparer's signature: *[Signature]*  
 Date: 06/22/10  
 Check if self-employed:   
 Preparer's Identifying Number (See instr.): P00853282  
 Firm's name (or yours if self-employed): **Smith, Ortiz, Gomez and Buzzi, PA**  
 EIN: 65-0232836  
 address, and ZIP + 4: **132 Minorca Avenue Coral Gables, FL 33134**  
 Phone no: 305-441-1012

May the IRS discuss this return with the preparer shown above? See instructions  Yes  No





**Part II Fundraising Events.** Complete if the organization answered "Yes" to Form 990, Part IV, line 18, or reported more than \$15,000 on Form 990-EZ, line 6a. List events with gross receipts greater than \$5,000.

Revenue		(a) Event #1	(b) Event #2	(c) Other events	(d) Total events
		<u>SUMMER APPEAL</u> (event type)	<u>HAPPY HOLIDAY F</u> (event type)	<u>None</u> (total number)	(add col. (a) through col. (c))
1	Gross receipts	11,280	9,599		20,879
2	Less: Charitable contributions				
3	Gross revenue (line 1 minus line 2)	11,280	9,599		20,879
Direct Expenses	4	Cash prizes			
	5	Noncash prizes			
	6	Rent/facility costs			
	7	Food and beverages			
	8	Entertainment			
	9	Other direct expenses			
10	Direct expense summary. Add lines 4 through 9 in column (d)				
11	Net income summary. Combine line 3, column (d), and line 10				20,879

**Part III Gaming.** Complete if the organization answered "Yes" to Form 990, Part IV, line 19, or reported more than \$15,000 on Form 990-EZ, line 6a.

Revenue		(a) Bingo	(b) Pull tabs/instant bingo/progressive bingo	(c) Other gaming	(d) Total gaming (Add col. (a) through col. (c))
		1	Gross revenue		
Direct Expenses	2	Cash prizes			
	3	Noncash prizes			
	4	Rent/facility costs			
	5	Other direct expenses			
	6	Volunteer labor	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No %	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No %	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No %
7	Direct expense summary. Add lines 2 through 5 in column (d)				
8	Net gaming income summary. Combine line 1, column d, and line 7				

9	Enter the state(s) in which the organization operates gaming activities:	Yes	No
a	Is the organization licensed to operate gaming activities in each of these states?		X
b	If "No," Explain:		
10a	Were any of the organization's gaming licenses revoked, suspended or terminated during the tax year?		X
b	If "Yes," Explain:		
11	Does the organization operate gaming activities with nonmembers?		X
12	Is the organization a grantor, beneficiary or trustee of a trust or a member of a partnership or other entity formed to administer charitable gaming?		X

		Yes	No
<b>13</b>	Indicate the percentage of gaming activity operated in:		
<b>a</b>	The organization's facility		
<b>b</b>	An outside facility		
<b>14</b>	Provide the name and address of the person who prepares the organization's gaming/special events books and records:		
	Name ▶ <b>MARJORIE ROBERTS</b>		
	3010 OVERSEAS HWY		
	Address ▶ <b>MARATHON</b>		
	FL 33050		
<b>15a</b>	Does the organization have a contract with a third party from whom the organization receives gaming revenue?		
<b>b</b>	If "Yes," enter the amount of gaming revenue received by the organization ▶ \$ and the amount of gaming revenue retained by the third party ▶ \$	<b>15a</b>	<b>X</b>
<b>c</b>	If "Yes," enter name and address of the third party:		
	Name ▶		
	Address ▶		
<b>16</b>	Gaming manager information:		
	Name ▶		
	Gaming manager compensation ▶ \$		
	Description of services provided ▶		
	<input type="checkbox"/> Director/officer <input type="checkbox"/> Employee <input type="checkbox"/> Independent contractor		
<b>17</b>	Mandatory distributions:		
<b>a</b>	Is the organization required under state law to make charitable distributions from the gaming proceeds to retain the state gaming license?	<b>17a</b>	<b>X</b>
<b>b</b>	Enter the amount of distributions required under state law distributed to other exempt organizations or spent in the organization's own exempt activities during the tax year ▶ \$		

65-0926262

**Federal Statements**

FYE: 12/31/2009

**Statement 1 - Form 990-EZ, Part I, Line 8 - Other Revenue**

Description	Amount
OTHER	\$ 18,069
Total	\$ 18,069

**Statement 2 - Form 990-EZ, Part I, Line 16 - Other Expenses**

Description	Amount
Expenses	\$
Office	5,070
Insurance	4,804
OTHER RENT	1,500
PROGRAM SERVICES	73,362
OFFICE SUPPLIES	6,324
FOOD PANTRY	186,334
IN KIND SERVICES	11,788
FUNDRAISING	6,576
Total	\$ 295,758

**Statement 3 - Form 990-EZ, Part I, Line 20 - Other Changes in Net Assets or Fund Balances**

Description	Amount
AUDITED FIN'L STATEEMENT ADJUSTMENT	\$ -436
Total	\$ -436

**Statement 4 - Form 990-EZ, Part II, Line 26 - Total Liabilities**

Description	Beginning of Year	End of Year
Accounts Payable and Accrued Expenses	\$	\$ 769
		769

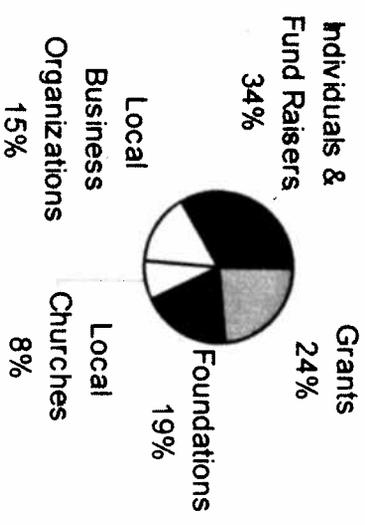
# Federal Statements

**Statement 5 - Form 990-EZ, Part III, Line 31 - Statement of Program Service Accomplishments**

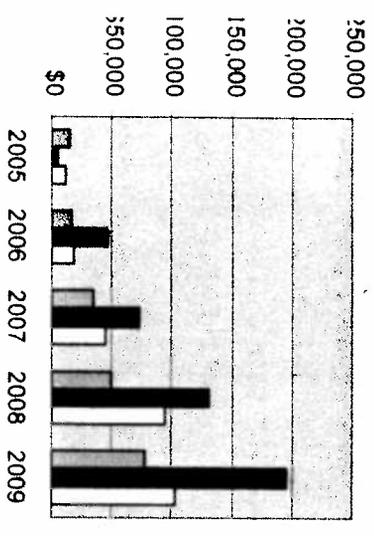
Description

ASSISTANCE IN FINDING INDIVIDUALS AND FAMILIES AFFORDABLE HOUSING

**KAIR DOLLARS** come from many sources, but the local community is its greatest resource. Neighbors caring for neighbors.



**WHERE YOUR KAIR DOLLAR GOES**  
 Every year KAIR finds the need growing and 2009 is projected to be the largest ever.



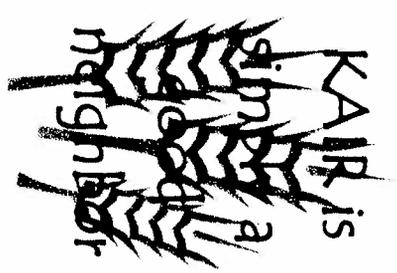
Crisis Services ■ Food □ Redistributed Donated Goods

**KAIR**

3010 Overseas Highway  
 Marathon, FL 33050  
 305-743-4582  
[WWW.KAIRonline.net](http://WWW.KAIRonline.net)  
 Marjorie Roberts, Director  
 501(c)3 Organization

**KAIR Board of Directors**

- |                               |                    |
|-------------------------------|--------------------|
| Rev. Debra Maconaughey, Chair | Jane C. Packard    |
| Rev. Peggy Benson             | Pastor Nick Vaughn |
| Charlotte Quinn               | Terry Lynn Kelly   |
| Peter Chapman                 | Liz Prieto         |
| Franklin Greenman             | Pink Gidseg        |
| C.J. Geotis                   | Herb Bennett       |
|                               | Rexann Hussey      |



**KAIR**  
 Keys Area  
 Interdenominational  
 Resources



**1999—2009**  
 Celebrating 10 Years  
 of KAIRing!

## MISSION

KAIR seeks to serve those individuals and families in Marathon and the Florida Keys who have found themselves in crisis. Working in partnership with other agencies and organizations, every effort is made to return people to self-supporting, productive lives.

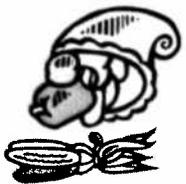
## HISTORY

KAIR was incorporated in 1999 as a non-profit agency through a collaboration of local churches. This faith-based organization is now funded through public and private grants, donations, and fund raisers. Through the years KAIR has played an increasingly important role in providing emergency services. The food pantry is the only USDA certified food pantry between MM30 and MM92; KAIR distributes 7,000 pounds of food per month.

## HOW IT WORKS

Those seeking assistance meet with a trained case worker who does a needs assessment and develops a plan for increased self-sufficiency. Follow-up is provided on an individual basis.

## SERVICES OF KAIR



**Food Pantry**—The Food Pantry obtains their food through individual donations, and local food drives. Through its USDA certification KAIR is able to purchase food from the regional food bank at a very reduced cost. The food pantry assists individuals, families and senior citizens with meeting basic food needs. Bag lunches for the homeless and transients are also offered.



**Medical Assistance**—Help is provided for the purchase of medications, medical tests, and medical treatment for needy residents. KAIR collaborates with the local medical community to provide needed services.



**Housing Assistance**—Security deposits or grants toward rent are provided to families and individuals on an emergency basis.



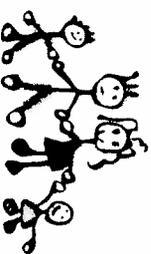
**Transportation Services**—This includes gasoline or bus tickets for local travel to work or medical appointments; car repair, if necessary, to maintain employment; relocation assistance for those who cannot provide for themselves in the Keys.



**In-Kind Goods**—This service includes distribution of donated household goods. Items vary according to need; bedding, clothing, baby items, cars, appliances and furniture are some of the items distributed to those in need.



**Legal Documentation**—Assistance with legal documents is available in order to assist people to begin work, obtain social security, receive food stamps and access other potential resources.



**kidKAIR**—Kids often have special needs and this program provides funds and supplies to meet individual situations of children and their families.



**Residential Boat Refitting**—KAIR provides supplies and installation of fittings that meet regulations for boat sanitation systems. This allows residents to remain in their "homes."

**HOW YOU CAN HELP**—Volunteer your time; pack food, sort donations, assist in the office and help with fund raisers. Give a donation; monetary gifts and in-kind donations are always welcome. Tell Others about KAIR.