

**THE SMALL-SCALE SUSTAINABLE INFRASTRUCTURE
DEVELOPMENT FUND, INC.**

**Financial Statements
June 30, 2020
(With Comparative Totals for 2019)**

**THE SMALL-SCALE SUSTAINABLE INFRASTRUCTURE
DEVELOPMENT FUND, INC.**

**FINANCIAL STATEMENTS
JUNE 30, 2020**

Table of Contents

	<u>PAGE</u>
Independent Auditors' Report	1
Statements of Financial Position	2
Statements of Activities	3
Statements of Functional Expenses	4
Statements of Cash Flows	5
Notes to Financial Statements	6-11

To the Board of Trustees of
The Small-Scale Sustainable Infrastructure
Development Fund, Inc.
Cambridge, Massachusetts

Independent Auditors' Report

We have audited the accompanying financial statements of Small-Scale Sustainable Infrastructure Development Fund, Inc. (S3IDF) (a nonprofit organization), which comprise the statement of financial positions as of June 30, 2020, and the related statements of activities, functional expenses, and cash flows for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditors' Responsibility

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

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

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

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Small-Scale Sustainable Infrastructure Development Fund, Inc. (S3IDF) as of June 30, 2020, and the changes in its net assets and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.


GONZALEZ & ASSOCIATES, P.C.
Certified Public Accountants

Stoughton, Massachusetts
June 23, 2022

**THE SMALL-SCALE SUSTAINABLE INFRASTRUCTURE
DEVELOPMENT FUND, INC.**

STATEMENT OF FINANCIAL POSITION
JUNE 30, 2020
(WITH COMPARATIVE TOTALS FOR 2019)

ASSETS

	<u>2020</u>	<u>2019</u>
<u>Current Assets</u>		
Cash	\$ 37,025	\$ 220,017
Investments	149,803	127,187
Prepaid expenses	200	730
Total current assets	<u>187,028</u>	<u>347,934</u>
<u>Fixed Assets</u>		
Office equipment	13,397	5,891
Less: accumulated depreciation	<u>(6,658)</u>	<u>(4,849)</u>
Total property and equipment	<u>6,739</u>	<u>1,042</u>
<u>Other Assets</u>		
Trademark	8,376	8,376
Investment in SELCO	110,000	110,000
Total other assets	<u>118,376</u>	<u>118,376</u>
<u>Total Assets</u>	<u><u>\$ 312,143</u></u>	<u><u>\$ 467,352</u></u>

LIABILITIES AND NET ASSETS

<u>Current Liabilities</u>		
Accounts payable	\$ 25,458	\$ 23,849
Payroll liabilities	8,348	14,188
Payroll protection loan	67,200	
Total current liabilities	<u>101,006</u>	<u>38,037</u>
<u>Net Assets</u>		
Without donor restrictions	211,137	429,315
Total net assets	<u>211,137</u>	<u>429,315</u>
<u>Total Liabilities and Net Assets</u>	<u><u>\$ 312,143</u></u>	<u><u>\$ 467,352</u></u>

See accompanying notes and Independent Auditors' Report.

**THE SMALL-SCALE SUSTAINABLE INFRASTRUCTURE
DEVELOPMENT FUND, INC.**

STATEMENT OF ACTIVITIES
FOR THE YEAR ENDED JUNE 30, 2020
(WITH COMPARATIVE TOTALS FOR 2019)

	2020	2019
<u>Support and Revenue</u>		
Grants and contributions	\$ 294,387	\$ 289,792
Contracts	18,400	126,400
Interest and dividend income	2,995	7,353
In-kind salaries and consultants	136,475	145,383
Asset recovery	57,000	83,250
Unrealized (loss) on investments	(31,522)	(25,314)
<u>Total Support and Revenue</u>	477,735	626,864
<u>Expenses</u>		
Program services		
Projects	479,745	318,509
Dissemination	89,502	324,245
Total program services	569,247	642,754
General and administrative	85,763	166,348
Fundraising	40,903	54,467
Total expenses	695,913	863,569
<u>Change in Net Assets</u>	(218,178)	(236,705)
<u>Net Assets - Beginning of Year</u>	429,315	666,020
<u>Net Assets - End of Year</u>	\$ 211,137	\$ 429,315

See accompanying notes and Independent Auditors' Report.

**THE SMALL-SCALE SUSTAINABLE INFRASTRUCTURE
DEVELOPMENT FUND, INC.**

STATEMENT OF FUNCTIONAL EXPENSES
FOR THE YEAR ENDED JUNE 30, 2020
(WITH COMPARATIVE TOTALS FOR 2019)

	2020						2019
	Projects	Dissemination	Total Program Services	General and Administrative	Fundraising	Total	Total
Staff							
Senior and other staff (pro-bono)	\$ 85,975	\$ 33,000	\$ 118,975	\$ 9,250	\$ 8,250	\$ 136,475	\$ 145,383
Salaries	162,043	28,377	190,420	48,876	21,207	260,503	378,455
Payroll Taxes	15,397	2,696	18,093	4,644	2,015	24,752	35,586
Benefits	18,632	3,263	21,895	5,620	2,439	29,954	66,636
Total staff expenses	282,047	67,336	349,383	68,390	33,911	451,684	626,060
Conferences/workshops	233	232	465	24	1,497	1,986	4,616
Consultants/sub-contractors	37,369	865	38,234	1,855		40,089	14,181
Depreciation	1,131	286	1,417	260	132	1,809	208
Memberships, reference materials	3,885	349	4,234	319	164	4,717	2,119
Miscellaneous	60		60	3,542		3,602	8,804
Office expenses	10,176	15,987	26,163	2,506	1,199	29,868	18,744
Office space	12,118	3,057	15,175	2,786	1,429	19,390	19,657
Payroll processing fees				1,776		1,776	1,882
Professional fees				3,683		3,683	9,500
Transfers to India	124,990		124,990			124,990	131,998
Travel	7,736	1,390	9,126	622	2,571	12,319	25,800
Total	<u>\$ 479,745</u>	<u>\$ 89,502</u>	<u>\$ 569,247</u>	<u>\$ 85,763</u>	<u>\$ 40,903</u>	<u>\$ 695,913</u>	<u>\$ 863,569</u>

See accompanying notes and Independent Auditors' Report.

**THE SMALL-SCALE SUSTAINABLE INFRASTRUCTURE
DEVELOPMENT FUND, INC.**

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED JUNE 30, 2020
(WITH COMPARATIVE TOTALS FOR 2019)

	2020	2019
<u>Cash Flows From Operating Activities</u>		
Change in net assets	\$ (218,178)	\$ (236,705)
Adjustments to reconcile change in net assets to cash provided (used) by operating activities:		
Depreciation	1,809	208
Unrealized loss on investments	31,522	25,314
Donated Stock	(57,455)	(151,367)
(Increase) decrease in:		
Accounts receivable		50,704
Prepaid expenses	530	(371)
Increase (decrease) in:		
Accrued expenses	1,609	9,828
Payroll liabilities	(5,840)	(19,688)
<u>Net Cash (Used) by Operating Activities</u>	<u>(246,003)</u>	<u>(322,077)</u>
<u>Cash Flows From Investing Activities</u>		
Purchase of fixed assets	(6,373)	(1,250)
Sale of investments	2,184	
Purchase of investments		(1,134)
<u>Net Cash (Used) by Investing Activities</u>	<u>(4,189)</u>	<u>(2,384)</u>
<u>Cash Flows From Financing Activities</u>		
Proceeds from Paycheck Protection Program	67,200	0
<u>Net Cash Provided by Financing Activities</u>	<u>67,200</u>	<u>0</u>
<u>(Decrease) in Cash and Cash Equivalents</u>	<u>(182,992)</u>	<u>(324,461)</u>
<u>Cash and Cash Equivalents - Beginning of Year</u>	<u>220,017</u>	<u>544,478</u>
<u>Cash and Cash Equivalents - End of Year</u>	<u>\$ 37,025</u>	<u>\$ 220,017</u>

See accompanying notes and Independent Auditors' Report.

**THE SMALL-SCALE SUSTAINABLE INFRASTRUCTURE
DEVELOPMENT FUND, INC.**

NOTES TO FINANCIAL STATEMENTS
JUNE 30, 2020

Note 1. Organization

The Small-Scale Sustainable Infrastructure Development Fund, Inc. (S3IDF) was organized in the Commonwealth of Massachusetts as a nonprofit corporation on September 7, 2001. The stated purpose of the Organization is to facilitate, through financing and technical and business assistance, small-scale pro-poor sustainable energy, water, and sanitation infrastructure to be owned and operated by small local businesses and community organizations. Such investments are needed for poverty alleviation and overall economic advancement in the developing world. S3IDF works with non-government private, community, and nonprofit organizations in developing countries and links them with programs supporting infrastructure services such as energy, water supply, sanitation, transportation, telecommunications, and other investments related to the use of these services.

S3IDF also disseminates its approach, called the Social Merchant Bank Approach, to improve the effectiveness of projects and programs implemented by international and local development entities.

Note 2. Summary of Significant Accounting Policies

a. Standards of Accounting and Reporting

The Organization follows the standards of accounting and financial reporting as described in the American Institute of Certified Public Accountants' Audit and Accounting Guide for "Not-for-Profit Organizations".

b. Basis of presentation

The financial statements of Small-Scale Sustainable Infrastructure Development Fund, Inc. (S3IDF) have been prepared in accordance with U.S. generally accepted accounting principles ("US GAAP"), which require Small-Scale Sustainable Infrastructure Development Fund, Inc. (S3IDF) to report information regarding its financial position and activities according to the following net asset classifications:

Net assets without donor restrictions

Net assets that are not subject to donor-imposed restrictions and may be expended for any purpose in performing the primary objectives of the organization. These net assets may be used at the discretion of Small-Scale Sustainable Infrastructure Development Fund, Inc. (S3IDF)'s management and the board of directors.

Net assets with donor restrictions

Net assets subject to stipulations imposed by donors, and grantors. Some donor restrictions are temporary in nature; those restrictions will be met by actions of Small-Scale Sustainable Infrastructure Development Fund, Inc. (S3IDF) or by the passage of time. Other donor restrictions are perpetual in nature, whereby the donor has stipulated the funds be maintained in perpetuity.

Donor restricted contributions are reported as increases in net assets with donor restrictions. When a restriction expires, net assets are reclassified from net assets with donor restrictions to net assets without donor restrictions in the statements of activities.

**THE SMALL-SCALE SUSTAINABLE INFRASTRUCTURE
DEVELOPMENT FUND, INC.**

NOTES TO FINANCIAL STATEMENTS
JUNE 30, 2020

(Continued)

Note 2. Summary of Significant Accounting Policies (Continued)

- c. Functional Expenses
The financial statements report certain categories of expenses that are attributed to more than one program or supporting function. Therefore, expenses require allocation on a reasonable basis that is consistently applied. The expenses that are allocated include salaries and wages, payroll taxes, benefits, depreciation, office expenses, and office space, which are allocated on the basis of estimates of time and effort.
- d. Cash and Cash Equivalents
For purposes of the statement of cash flows, The Small-Scale Sustainable Infrastructure Development Fund, Inc. considers all highly liquid investments with an initial maturity of three months or less to be cash equivalents.
- e. Use of Estimates
The presentation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosures of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.
- f. Contributions
Contributions received are recorded as net assets without donor restrictions or net assets with donor restrictions, depending on the existence and/or nature of any donor-imposed restrictions. Donor restricted contributions are reported as an increase in net assets with donor restrictions, depending on the nature of restriction. When a restriction expires (that is, when a stipulated time restriction ends or purpose restriction is accomplished), net assets with donor restrictions are reclassified to net assets without donor restrictions and reported in the statements of activities as net assets released from restrictions.
- g. Donated Services
Donated services are recognized as contributions if the services (a) create or enhance non-financial assets or (b) require specialized skills are performed by people with those skills and would otherwise be purchased. The Organization received donated services of \$136,475 and \$145,383 in 2020 and 2019, respectively, which were recorded as in-kind contributions and in-kind salary expenses for donated time provided by the Executive Director and staff members.
- h. Property and Equipment
These assets are recorded at cost, when purchased or if donated, at their estimated fair market value at date of donation. All acquisitions of property and equipment in excess of \$1,000 and all expenditures for repairs and betterments that materially prolong the useful lives of assets are capitalized.

**THE SMALL-SCALE SUSTAINABLE INFRASTRUCTURE
DEVELOPMENT FUND, INC.**

NOTES TO FINANCIAL STATEMENTS
JUNE 30, 2020

(Continued)

Note 2. Summary of Significant Accounting Policies (Continued)

i. Depreciation

Provisions for depreciation are made in the accounts using the straight-line method over the estimated useful life of the asset. Equipment is being depreciated over three years.

j. Fair Value

The Organization follows the Financial Accounting Standards Board's (FASB) Accounting Standards Codification (ASC) Topic 820 "Fair Value Measurements and Disclosures", for assets and liabilities that are measured at fair value on a recurring basis, and to determine fair value disclosures. The standard defines fair value and it establishes a three-tier fair value hierarchy, which prioritizes the inputs used in measuring fair value. The standard applies to certain other existing pronouncements that require or permit fair value measurements. It does not establish or change any existing requirements for fair value accounting.

Valuation techniques used to measure fair value must maximize the use of observable inputs and minimize the use of unobservable inputs. The fair value accounting standard established a three-tier fair value hierarchy, which prioritizes the inputs used in measuring fair value. The three tiers are defined as:

- Level 1 – Observable inputs such as quoted prices in active markets.
- Level 2 – Inputs other than Level 1 inputs that are observable, whether directly or indirectly, such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable markets.
- Level 3 – Unobservable inputs in which little or no market data exists, therefore requiring an entity to develop its own assumptions and are significant to the fair measurement.

The Organization's investments are valued based on Level 1 inputs within the fair value hierarchy. In addition, the Organization's Investment in SELCO consist of investments in a corporation and are valued as Level 3 investments. The Organization reports the investment using the market value measurement.

k. New Accounting Pronouncement

On August 18, 2016, FASB issued ASU 2016-14, Not-for-Profit Entities (Topic 958) – *Presentation of Financial Statements of Not-for-Profit Entities*. The update addresses the complexity and understandability of net asset classification, deficiencies in information about liquidity and availability of resources, and the lack of consistency in the type of information provided about expenses and investment return. Small-Scale Sustainable Infrastructure Development Fund, Inc. (S3IDF) has adjusted the presentation of these statements accordingly. The ASU has been applied retrospectively to all periods presented.

**THE SMALL-SCALE SUSTAINABLE INFRASTRUCTURE
DEVELOPMENT FUND, INC.**

**NOTES TO FINANCIAL STATEMENTS
JUNE 30, 2020**

(Continued)

Note 2. Summary of Significant Accounting Policies (Continued)

I. Summarized Comparative Financial Statements

The financial statements include certain prior-year summarized comparative information in total but not by net asset class. Such information does not include sufficient detail to constitute presentation in conformity with generally accepted accounting principles. Accordingly, such information should be read in conjunction with the Organization's financial statements for the year ended 2019 from which the summarized information was derived.

Note 3. Tax Status

S3IDF, Inc. is exempt from federal and state income tax under Section 501(c)(3) of the Internal Revenue Code and accordingly, no provision for income taxes is included in the financial statements. In addition, the Organization qualifies for the charitable contribution deduction under Section 170(b)(1)(a) and has been classified as an organization that is not a private foundation under Section 509(a)(1).

Note 4. Availability and Liquidity

The following represents Small-Scale Sustainable Infrastructure Development Fund, Inc. (S3IDF)'s financial assets at June 30, 2020 and 2019:

Financial assets at year end:	<u>2020</u>	<u>2019</u>
Cash and cash equivalents	\$ 37,025	\$ 220,017
Investments	149,803	127,187
Total financial assets	<u>186,828</u>	<u>347,204</u>
Financial assets available to meet general expenditures over the next twelve months	<u>\$ 186,828</u>	<u>\$ 347,204</u>

Small-Scale Sustainable Infrastructure Development Fund, Inc. (S3IDF)'s goal is generally to maintain financial assets to meet 90 days of operating expenses (approximately \$173,978). As part of its liquidity plan, excess cash is invested in short-term investments.

In addition to financial assets available to meet general expenditures over the next 12 months, the Organization operates with a balanced budget and anticipates collecting sufficient support and revenue to cover general expenditures not covered by donor-restricted resources.

Note 5. Investments

Small-Scale Sustainable Infrastructure Development Fund, Inc. (S3IDF) maintains an investment account. Though the market value of investments is subject to fluctuations on a year-to-year basis, management believes the investment policy is prudent for the long-term welfare of the Organization. Equities held at the brokerage are insured up to \$500,000 by the SIPC. Investments are carried at quoted market values as summarized below:

**THE SMALL-SCALE SUSTAINABLE INFRASTRUCTURE
DEVELOPMENT FUND, INC.**

NOTES TO FINANCIAL STATEMENTS
JUNE 30, 2020

(Continued)

Note 5. Investments (Continued)

	2020		2019	
	Cost	FMV	Cost	FMV
Equities	\$ 181,324	\$ 149,803	\$ 151,387	\$ 127,187
Total	\$ 181,324	\$ 149,803	\$ 151,387	\$ 127,187

The following schedule summarizes the investment return and its classification in the statement of activities for the year:

	2020
Interest and dividends	\$ 2,995
Net unrealized (losses)	(31,522)
Net investment income	\$ (28,527)

The organization purchased 13.54% of the total shares of SELCO Solar Pvt. Ltd. (a social enterprise), a corporation, in fiscal year 2016. The total cost of the shares was \$110,000. The purchase cost of the SELCO shares were paid from restricted donations from the president of the Board of Directors.

Note 6. Lease Commitments

The Organization currently leases office space, owned by the President of the Board of Directors. Monthly payments of \$1,500 are required through December 31, 2021.

Rent expense totaled \$18,000 for the years ended June 30, 2020 and 2019.

Future minimum lease payments are due as follows:

Fiscal year 2021	\$ 9,000
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Note 7. Significant Support

The Organization received donations in the amount of \$274,464 in 2020 and \$266,367 in 2019 from one funder, which represented 57% and 43% of the Organization's total support and revenue for the years ended June 30, 2020 and 2019.

Note 8. Related Party Transactions

The President of the Board of Directors is an in-kind employee of the Organization as detailed in Note 2g. His donated time was valued at \$130,350 for the year ended June 30, 2020 and \$145,883 during the year ended June 30, 2019. In addition, the Organization rents office space owned by this board member as detailed in Note 6.

The Treasurer of the Board of Directors is also an in-kind employee as detailed in Note 2g. His donated time was valued at \$6,125 during the year ended June 30, 2020 and \$1,500 during the year ended June 30, 2019.

**THE SMALL-SCALE SUSTAINABLE INFRASTRUCTURE
DEVELOPMENT FUND, INC.**

NOTES TO FINANCIAL STATEMENTS
JUNE 30, 2020

(Continued)

Note 9. Asset Recovery

The Organization has now received \$340,250 in asset recoveries from the Madoff Victim Fund in connection with the Bernard L. Madoff Investment Securities LLC (BLMIS) fraud scheme. The Organization reported a loss of \$500,000 in 2008 when the BLMIS fraud scheme occurred. Any additional recovery, if any, is uncertain.

Note 10. Subsequent Events

Subsequent events were evaluated through June 23, 2022, which is the date the financial statements were available to be issued.

June 23, 2022

To the Board of Directors of
Small-Scale Sustainable Infrastructure
Development Fund, Inc. (S3IDF)
Cambridge, MA

We have audited the financial statements of The Small-Scale Sustainable Infrastructure Development Fund, Inc. (S3IDF) for the year ended June 30, 2020, and have issued our report thereon dated June 23, 2022. Professional standards require that we provide you with information about our responsibilities under generally accepted auditing standards as well as certain information related to the planned scope and timing of our audit. We have communicated such information in our letter to you dated June 23, 2022. Professional standards also require that we communicate to you the following information related to our audit.

Significant Audit Findings

Qualitative Aspects of Accounting Practices

Management is responsible for the selection and use of appropriate accounting policies. The significant accounting policies used by The Small-Scale Sustainable Infrastructure Development Fund, Inc. (S3IDF) are described in Note 2 to the financial statements. As described in Note 2k, the Organization changed accounting policies related to the presentation of financial statements by adopting FASB Accounting Standards Update (ASU) No. 2016-14, *Presentation of Financial Statements of Not-For-Profit Entities*, in 2019. Accordingly, the accounting change has been retrospectively applied to prior periods presented as if the policy had always been used. We noted no transactions entered into by the Organization during the year for which there is a lack of authoritative guidance or consensus. All significant transactions have been recognized in the financial statements in the proper period.

Accounting estimates are an integral part of the financial statements prepared by management and are based on management's knowledge and experience about past and current events and assumptions about future events. Certain accounting estimates are particularly sensitive because of their significance to the financial statements and because of the possibility that future events affecting them may differ significantly from those expected. The most sensitive estimate affecting the financial statements was the allocation of salaries and related expenses.

Management's estimate of the allocation of salaries and related expenses is based on job assignments and time studies. We evaluated the key factors and assumptions used to develop the allocation in determining that it is reasonable in relation to the financial statements taken as a whole.

Difficulties Encountered in Performing the Audit

We encountered no significant difficulties in dealing with management in performing and completing our audit.

Corrected and Uncorrected Misstatements

Professional standards require us to accumulate all known and likely misstatements identified during the audit, other than those that are trivial, and communicate them to the appropriate level of management. Management has corrected all such misstatements. In addition, none of the misstatements detected as a result of audit procedures and corrected by management were material, either individually or in the aggregate, to the financial statements taken as a whole.

Disagreements with Management

For purposes of this letter, professional standards define a disagreement with management as a financial accounting, reporting, or auditing matter, whether or not resolved to our satisfaction, that could be significant to the financial statements or the auditor's report. We are pleased to report that no such disagreements arose during the course of our audit.

Management Representations

We have requested certain representations from management that are included in the management representation letter dated June 23, 2022.

Management Consultations with Other Independent Accountants

In some cases, management may decide to consult with other accountants about auditing and accounting matters, similar to obtaining a "second opinion" on certain situations. If a consultation involves application of an accounting principle to the Organization's financial statements or a determination of the type of auditor's opinion that may be expressed on those statements, our professional standards require the consulting accountant to check with us to determine that the consultant has all the relevant facts. To our knowledge, there were no such consultations with other accountants.

Other Audit Findings or Issues

We generally discuss a variety of matters, including the application of accounting principles and auditing standards, with management each year prior to retention as the Organization's auditors. However, these discussions occurred in the normal course of our professional relationship and our responses were not a condition to our retention.

This information is intended solely for the use of the board of directors and management of Small-Scale Sustainable Infrastructure Development Fund, Inc. (S3IDF) and is not intended to be and should not be used by anyone other than these specified parties.

Very truly yours,

A handwritten signature in blue ink that reads "Gonzalez & Associates PC". The signature is stylized and fluid.

GONZALEZ & ASSOCIATES, P.C.
Certified Public Accountants

STOUGHTON, MA