

URBAN COLLEGE OF BOSTON

FINANCIAL STATEMENTS

AUGUST 31, 2014

URBAN COLLEGE OF BOSTON

Financial Statements

August 31, 2014 and 2013

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INDEPENDENT AUDITORS' REPORT

To the Board of Directors of
Urban College of Boston
Boston, Massachusetts

Report on the Financial Statements

We have audited the accompanying financial statements of Urban College of Boston (the "College"), which comprise the statement of financial position as of August 31, 2014, the related statements of activities and changes in net assets and cash flows for the year 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 the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of 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 of material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the 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 Urban College of Boston as of August 31, 2014, and the changes in its net assets and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Other Matter

The financial statements of Urban College of Boston as of August 31, 2013 were audited by other auditors, whose report dated April 2, 2014 expressed an unmodified opinion on those statements.

Report on Internal Control

In accordance with *Government Auditing Standards*, we have also issued our report dated November 24, 2014, on our consideration of Urban College of Boston's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, grant agreements, and other matters. The purpose of that report is to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* and should be considered in assessing the results of our audit.

O'Connor and Drew, P.C.

**Certified Public Accountants
Braintree, Massachusetts**

November 24, 2014

URBAN COLLEGE OF BOSTON

Statements of Financial Position

August 31, 2014 and 2013

URBAN COLLEGE OF BOSTON

Statements of Financial Position

August 31,

Assets

	<u>2014</u>	<u>2013</u>
Assets:		
Cash and equivalents	\$ 437,789	\$ 271,275
Accounts receivable, net	461,138	408,694
Contributions receivable	5,000	100,000
Prepaid expenses	<u>-</u>	<u>18,693</u>
Total Assets	<u>\$ 903,927</u>	<u>\$ 798,662</u>

Liabilities and Net Assets

Liabilities:		
Accounts payable	\$ 30,190	\$ 28,986
Deferred revenue	-	70,271
Deferred tuition	40,060	51,786
Accrued expenses	<u>100,839</u>	<u>141,212</u>
Total Liabilities	<u>171,089</u>	<u>292,255</u>
Net Assets:		
Unrestricted	698,838	393,997
Temporarily restricted	<u>34,000</u>	<u>112,410</u>
Total Net Assets	<u>732,838</u>	<u>506,407</u>
Total Liabilities and Net Assets	<u>\$ 903,927</u>	<u>\$ 798,662</u>

The accompanying notes are an integral part of the financial statements.

URBAN COLLEGE OF BOSTON

Statements of Activities and Changes in Net Assets

For the Year Ended August 31, 2014

	<u>Unrestricted</u>	<u>Temporarily Restricted</u>	<u>Total</u>
Operating Activities:			
Revenues and Other Support:			
Tuition and fees	\$ 2,432,303	\$ -	\$ 2,432,303
Less: scholarships and grants	<u>(365,842)</u>	<u>-</u>	<u>(365,842)</u>
Net tuition and fees	2,066,461	-	2,066,461
Federal, state and local grants	225,655	-	225,655
Contributions	361,591	34,000	395,591
Net assets released from restrictions	<u>112,410</u>	<u>(112,410)</u>	<u>-</u>
Total Operating Activities	<u>2,766,117</u>	<u>(78,410)</u>	<u>2,687,707</u>
Operating Expenses:			
Instructional	1,304,476	-	1,304,476
Academic support	615,319	-	615,319
Institutional support	<u>541,481</u>	<u>-</u>	<u>541,481</u>
Total Operating Expenses	<u>2,461,276</u>	<u>-</u>	<u>2,461,276</u>
Changes in Net Assets from Operating Activities	304,841	(78,410)	226,431
Net Assets, Beginning of Year	<u>393,997</u>	<u>112,410</u>	<u>506,407</u>
Net Assets, End of Year	<u>\$ 698,838</u>	<u>\$ 34,000</u>	<u>\$ 732,838</u>

The accompanying notes are an integral part of the financial statements.

URBAN COLLEGE OF BOSTON

Statements of Activities and Changes in Net Assets

For the Year Ended August 31, 2013

	<u>Unrestricted</u>	<u>Temporarily Restricted</u>	<u>Total</u>
Operating Activities:			
Revenues and Other Support:			
Tuition and fees	\$ 2,112,083	\$ -	\$ 2,112,083
Less: scholarships and grants	<u>(385,299)</u>	<u>-</u>	<u>(385,299)</u>
Net tuition and fees	1,726,784	-	1,726,784
Federal, state and local grants	331,300	-	331,300
Contributions	236,971	119,790	356,761
Other revenues	19,256	-	19,256
Net assets released from restrictions	<u>26,398</u>	<u>(26,398)</u>	<u>-</u>
Total Operating Activities	<u>2,340,709</u>	<u>93,392</u>	<u>2,434,101</u>
Operating Expenses:			
Instructional	1,106,416	-	1,106,416
Academic support	556,061	-	556,061
Institutional support	<u>477,109</u>	<u>-</u>	<u>477,109</u>
Total Operating Expenses	<u>2,139,586</u>	<u>-</u>	<u>2,139,586</u>
Changes in Net Assets from Operating Activities	201,123	93,392	294,515
Non-Operating Activity:			
Forgiveness of debt	672,169	-	672,169
Net Asset Reclassification	<u>131,058</u>	<u>(131,058)</u>	<u>-</u>
Changes in Net Assets	1,004,350	(37,666)	966,684
Net Assets, Beginning of Year	<u>(610,353)</u>	<u>150,076</u>	<u>(460,277)</u>
Net Assets, End of Year	<u>\$ 393,997</u>	<u>\$ 112,410</u>	<u>\$ 506,407</u>

The accompanying notes are an integral part of the financial statements.

URBAN COLLEGE OF BOSTON

Statements of Cash Flows

For the Years Ended August 31,

	<u>2014</u>	<u>2013</u>
Cash Flows from Operating Activities:		
Increase in net assets	<u>\$ 226,431</u>	<u>\$ 966,684</u>
Adjustments to reconcile increase in net assets to net cash provided by operating activities:		
Forgiveness of debt	-	(672,169)
Bad debt expense	72,174	174,906
Change in operating assets and liabilities:		
Accounts receivable	(124,618)	(210,872)
Contributions receivable	95,000	(8,347)
Prepaid expenses	18,693	(18,137)
Accounts payable	1,204	17,396
Deferred revenue	(70,271)	16,471
Deferred tuition	(11,726)	(29,729)
Accrued expenses	<u>(40,373)</u>	<u>(51,323)</u>
Net adjustments	<u>(59,917)</u>	<u>(781,804)</u>
Net Cash Provided by Operating Activities	166,514	184,880
Cash and Equivalents, Beginning of Year	<u>271,275</u>	<u>86,395</u>
Cash and Equivalents, End of Year	<u>\$ 437,789</u>	<u>\$ 271,275</u>

The accompanying notes are an integral part of the financial statements.

URBAN COLLEGE OF BOSTON

Notes to the Financial Statements

August 31, 2014 and 2013

Note 1 - **Organization**

Urban College of Boston (the "College"), incorporated on November 30, 1997, is a two-year institution whose mission is to identify, encourage and support persons whose access to higher education opportunities has been limited by poverty and other barriers. It offers an Associate of Arts in Early Childhood Education degree, Associate of Arts in Human Services Administration degree, and Associate of Arts in General Studies degree. The College is located in Boston, Massachusetts.

Note 2 - **Summary of Significant Accounting Policies**

Method of Accounting

The accompanying financial statements have been prepared utilizing the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America.

Financial Statement Presentation

Assets, revenues, expenses, gains and losses are classified based on the existence or absence of donor-imposed restrictions. Accordingly, net assets of the College and changes therein are classified and reported as follows:

Unrestricted Net Assets – Include all resources that are not subject to donor-imposed restrictions.

Temporarily Restricted Net Assets – Carry specific, donor-imposed, restrictions on the expenditure or other use of donated assets. Temporary restrictions may expire either because of the passage of time or because the College has taken certain actions that fulfill the restrictions. When a donor-imposed restriction expires, that is, when a stipulated time restriction ends or the purpose restriction is accomplished, temporarily restricted net assets are reclassified to unrestricted net assets and reported in the statements of activities and changes in net assets as net assets released from restrictions.

Permanently Restricted Net Assets – Subject to donor-imposed restrictions that stipulate the resources be maintained permanently, but may permit the College to use or expend part or all of the economic benefits derived from the donated assets. Net assets and revenues are classified based on the existence or absence of donor-imposed restrictions.

URBAN COLLEGE OF BOSTON

Notes to the Financial Statements - Continued

August 31, 2014 and 2013

Note 2 - Summary of Significant Accounting Policies - Continued

Management Estimates

The preparation 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 disclosure of contingent assets and liabilities, at the date of the financial statement and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from these estimates.

Cash and Equivalents

Cash and equivalents include all highly liquid debt instruments with maturities of three months or less, and banks deposits and money market funds.

Accounts Receivable

The adequacy of the allowance for doubtful accounts is reviewed on an ongoing basis by the College's management and adjusted as required. In determining the amount required in the allowance, management has taken into account a variety of factors including past experience and history with students.

Financial Instruments

Financial instruments that potentially subject the College to concentrations of credit risk consist of cash and equivalents, accounts, notes and loans receivable, and investments. The College maintains its cash and equivalents in bank deposit accounts, the balances of which, at times, exceed the federally insured limits. Investments are maintained at brokerage institutions. Exposure to credit risk is reduced by placing such deposits in high quality financial institutions and insured brokerage houses.

The carrying amounts of certain financial instruments, including cash and equivalents, and accounts, notes and loans receivable, approximate fair value because of the relatively short maturity of these instruments. The carrying amounts of investments are reported at fair market value.

URBAN COLLEGE OF BOSTON

Notes to the Financial Statements - Continued

August 31, 2014 and 2013

Note 2 - Summary of Significant Accounting Policies - Continued

Property and Equipment

Furniture and equipment are stated at cost or, if received as a gift, at fair market value at the date of the gift. Maintenance and repairs are charged to operations as incurred, while betterments and additions are capitalized. Provisions for depreciation are based on the following ranges of expected useful lives using the straight-line method:

Computer equipment	3 - 4 years
Furniture	10 years
Other equipment	5 years

Deferred Revenues

Deferred revenues represent unearned income related to academic courses and programs that transcend the fiscal year end. Student deposits are required payments by students who will be attending the College in the next academic year and are recognized ratably as revenues upon the students' matriculation.

Contributions

Contributions, including unconditional promises to give, are recognized as revenues in the period received. Promises to give that are scheduled to be received after the balance sheet date are shown as increases in temporarily restricted net assets and are reclassified to unrestricted net assets when the purpose or time restrictions are met. Promises to give subject to donor-imposed stipulations that the corpus must be maintained permanently are recognized as increases in permanently restricted net assets. Conditional promises to give are not recognized until they become unconditional, that is, when the conditions on which they depend are substantially met. Contributions of assets other than cash are recorded at their estimated fair value. Donor restricted contributions whose restrictions are met in the same reporting period have been reported as unrestricted support in the statements of activities and changes in net assets.

Contract-Related Fees

In accordance with certain grant program agreements, the College receives reimbursement from program participants for goods and services provided under the grants. Such reimbursement is stipulated in the grant agreements.

URBAN COLLEGE OF BOSTON

Notes to the Financial Statements - Continued

August 31, 2014 and 2013

Note 2 - **Summary of Significant Accounting Policies - Continued**

Income Taxes

Generally accepted accounting principles, as practiced in the United States of America, require an entity to assess the probability that a tax position has a “more likely than not” sustainability after review by tax authorities. If a tax position is deemed not to meet this threshold, any unrecognized tax benefits and costs are estimated and recognized. Interest and penalties, if any, related to assessments by tax authorities will be classified as a component of interest expense and other expenses, respectively, in the statements of activities and changes in nets assets. A tax position may be considered as taken any time a taxpayer chooses amongst alternatives that affect the amount of their tax obligations and include for example: tax exempt status; status of a pass-through entity (S Corporations); decisions made in the process of conforming with tax laws; decisions not to file in certain jurisdictions; allocation of income between jurisdictions; and the characterization of income or expenses. Tax returns are routinely open for review by the tax authorities for three years from their due date. In certain circumstances the statute of limitations may remain open indefinitely.

The College has been notified by the Internal Revenue Service that it meets the qualifications to be classified as a tax exempt entity under section 501(c)(3) of the Internal Revenue Code. Since the continuance of this status is based upon continuing qualification, the College has identified this as a tax position. However, it has determined that this tax position meets “more likely than not” sustainability and does not result in an uncertainty requiring recognition.

Note 3 - **Accounts Receivable**

Student accounts receivable are net of an allowance for uncollectible accounts of \$62,078 and \$212,576, at August 31, 2014 and 2013, respectively.

Note 4 - **Contributions Receivable**

Contributions receivable consist of unconditional promises expected to be collected in one year, amounting to \$5,000 and \$100,000 for the years ended August 31, 2014 and 2013, respectively.

URBAN COLLEGE OF BOSTON

Notes to the Financial Statements - Continued

August 31, 2014 and 2013

Note 5 - **Property and Equipment**

The College's property, plant and equipment consist of the following at August 31,:

	<u>2014</u>	<u>2013</u>
Computer equipment	\$ 85,769	\$ 85,769
Furniture	41,517	41,517
Other equipment	<u>4,636</u>	<u>4,636</u>
	131,922	131,922
Accumulated depreciation	<u>(131,922)</u>	<u>(131,922)</u>
Property and equipment, net	\$ <u> -</u>	\$ <u> -</u>

Note 6 - **Forgiveness of Debt**

On April 25, 2013, Action for Boston Community Development, Inc. ("ABCD") and the College executed an agreement to forgive all debt owed by the College to ABCD. The debt forgiven, totaling \$672,169, is recognized as non-operating income on the College's Statements of Activities and Changes in Net Assets for the year ended August 31, 2013.

Note 7 - **Temporarily Restricted Net Assets**

Temporarily restricted net assets consist of the following at August 31:

	<u>2014</u>	<u>2013</u>
Purpose restrictions:		
Scholarships	\$ -	\$ 12,410
Instruction and academic support	29,000	-
Time restrictions:		
Contributions receivable	<u>5,000</u>	<u>100,000</u>
Total	\$ <u>34,000</u>	\$ <u>112,410</u>

URBAN COLLEGE OF BOSTON

Notes to the Financial Statements - Continued

August 31, 2014 and 2013

Note 7 - **Temporarily Restricted Net Assets – Continued**

In fiscal year 2013, the College determined that \$131,058 of net assets classified as temporarily restricted had been used for their intended purpose in the prior years, and therefore, should have been released in prior fiscal years. During the year end August 31, 2013, the College reclassified these amounts accordingly.

Note 8 - **Net Assets Released from Restrictions**

Net assets released from temporary donor restrictions by incurring expenses satisfying the restricted purposes or by the passage of time were as follows for the years ended August 31:

	<u>2014</u>	<u>2013</u>
Purpose restrictions:		
Scholarships	\$ 12,410	\$ 26,398
Time restrictions:		
Contributions receivable	<u>100,000</u>	-
Total	<u>\$ 112,410</u>	<u>\$ 26,398</u>

Note 9 - **Lease Agreements**

The College leases facilities at 178 Tremont Street and 19 Temple Place, both in Boston, from ABCD expiring August 31, 2015. The College also rents space under tenant-at-will agreements. For the years ended August 31, 2014 and 2013, total rental expense was \$179,302 and \$144,976, respectively. Subsequent to August 31, 2014, minimum future lease payments under such leases amount to \$172,771 for the year ended August 31, 2015.

Note 10 - **Pension Plan**

The College has a defined contribution money purchase plan (the "Plan"), which provides benefits for its employees through membership in the Association of Community Service Agencies, Inc. Group Pension Plan. Eligible employees contribute a minimum of 5% of their annual compensation to the College's tax-sheltered annuity plan, and the College contributes 9% of eligible employee compensation to the Plan. For the years ended August 31, 2014 and 2013, the College's contributions and administrative expenses under the Plan amounted to \$41,531 and \$34,523, respectively.

URBAN COLLEGE OF BOSTON

Notes to the Financial Statements - Continued

August 31, 2014 and 2013

Note 11 - Regulatory Matters

The College is subject to regulatory oversight by the New England Association of Schools and Colleges (NEASC), which provides the College with its academic accreditation and the United States Department of Education (DOE) that provides student financial assistance to the College in accordance with the Higher Education Act (HEA) of 1965, as amended, in Title IV programs.

NEASC

By letter dated October 3, 2012, NEASC's Commission of Institutions of Higher Education (the "Commission") formally placed the College on probation for a period of two years for failing to meet certain of the Commission's Standards of Accreditation (the "Standards"). Since then, the College has been subjected to increased monitoring by the Commission and has been required to submit several "show cause" letters to address the Commission's concerns. At the end of the probationary period, on November 20, 2014, the Commission determined that the College met the Commission's Standards of Accreditation and removed the College from probation.

Department of Education

The College is required to demonstrate financial responsibility as defined in the United States Department of Education ("DOE") Regulations as a condition of eligibility to participate in the various Federal financial assistance programs. Financial responsibility, as defined in DOE regulations, 34 C.F.R. 668.172, is maintaining a "composite score standard" of at least 1.5. The regulations also established a composite score zone (the "zone") between 1.0 and 1.4, demonstrating an institution as financially weak, but viable. Regulations allow institutions falling within this zone up to three consecutive years to improve their financial condition without requiring surety. If an institution falls below 1.0, the DOE will require the college to provide surety in its name in order to participate in the financial assistance programs on a provisional basis.

During 2011, the College fell within the zone and was permitted to continue to participate in the Title IV, HEA programs for up to three years provided the College posts a letter of credit and adheres to heightened cash management procedures. Prior to August 31, 2013, ABCD guaranteed the College's letter of credit. On November 7, 2013, the College renewed its letter of credit by posting its own cash collateral in the amount of \$94,497. During the year ended August 31, 2014, the College met all of the requirements with the DOE and released its letter of credit.

URBAN COLLEGE OF BOSTON

Notes to the Financial Statements - Continued

August 31, 2014 and 2013

Note 11 - **Regulatory Matters – Continued**

Department of Education – Continued

As of August 31, 2014 and 2013, the College has calculated a composite score standard, of 2.99 and 2.75, respectively, out of a maximum score of 3.00.

Note 12 - **Commitments, Contingencies, and Uncertainties**

Cash

From time to time, the College's cash balances fluctuate and can exceed federally insured limits. Management monitors the financial condition of the banking institution, along with its cash balances, to keep this potential risk to a minimum.

Government Grants and Financial Aid Programs

All funds expended by the College in connection with government grants and financial aid programs are subject to review or audit by governmental agencies. In the opinion of management, any liability resulting from a review or audit would not have a significant impact on the financial statements of the College.

Employment Agreement

The College has an executive employment agreement in place for services extending to October 2017, with termination provisions in place.

Note 13 - **Subsequent Event**

As discussed in Note 11, during November 2014, NEASC's Commission of Institutions of Higher Education concluded that the College has been continued in accreditation and is no longer on probation.

Note 14 - **Management's Acceptance of Financial Statements**

Management has evaluated subsequent events through November 24, 2014, the date for which the financial statements were available for issuance, and it is unaware of any other subsequent events requiring disclosure.

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



Independent Auditors' Report on Internal Control Over Financial Reporting and on Compliance and Other Matters Based on an Audit of Financial Statements Performed in Accordance with *Government Auditing Standards*

To the Board of Directors of
Urban College of Boston
Boston, Massachusetts

We have audited, in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States, the financial statements of Urban College of Boston (the "College"), which comprise the statements of financial position as of August 31, 2014, the related statements of activities and changes in net assets and cash flows for the year then ended, and the related notes to the financial statements, which collectively comprise Urban College of Boston's basic financial statements and have issued our report thereon dated November 24, 2014.

Internal Control Over Financial Reporting

In planning and performing our audit of the financial statements, we considered Urban College of Boston's internal control over financial reporting (internal control) to determine the audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the College's internal control. Accordingly, we do not express an opinion on the effectiveness of the College's internal control.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented, or detected and corrected on a timely basis. A *significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses may exist that have not been identified.

Compliance and Other Matters

As part of obtaining reasonable assurance about whether Urban College of Boston's financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts and grant agreements, 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 or other matters that are required to be reported under *Government Auditing Standards*.

Purpose of this Report

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the entity's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the entity's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

O'Connor and Drew, P.C.

**Certified Public Accountants
Braintree, Massachusetts**

November 24, 2014