

Ohio Provider Resource Association and Affiliates

Consolidated Financial Statements

For the Years Ended
December 31, 2025 and 2024



DGPerry
CPAs + Advisors

Table of Contents

Independent Accountants' Review Report	1
Financial Statements	
Consolidated Statements of Financial Position.....	3
Consolidated Statements of Activities and Change in Net Assets.....	4
Consolidated Statements of Cash Flows.....	5
Consolidated Statements of Functional Expenses.....	7
Notes to Consolidated Financial Statements.....	9

Independent Accountants' Review Report

To the Board of Directors
Ohio Provider Resource Associations and Affiliates
Columbus, Ohio

We have reviewed the accompanying consolidated financial statements of Ohio Provider Resource Association (a nonprofit organization) and affiliates, which comprise the consolidated statements of financial position as of December 31, 2025 and the related consolidated statements of activities and changes in net assets, cash flows and functional expenses for the year then ended, and the related notes to the consolidated financial statements. A review includes primarily applying analytical procedures to management's financial data and making inquiries of management. A review is substantially less in scope than an audit, the objective of which is an expression of an opinion regarding the financial statements as a whole. Accordingly, we do not express such an opinion.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these consolidated 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.

Accountant's Responsibility

Our responsibility is to conduct the review engagement in accordance with Statements on Standards for Accounting and Review Services promulgated by the Accounting and Review Services Committee of the AICPA. Those standards require us to perform procedures to obtain limited assurance as a basis for reporting whether we are aware of any material modifications that should be made to the financial statements for them to be in accordance with accounting principles generally accepted in the United States of America. We believe that the results of our procedures provide a reasonable basis for our conclusion.

We are required to be independent of Ohio Provider Resource Association and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements related to our review.

Accountant's Conclusion

Based on our reviews, we are not aware of any material modifications that should be made to the accompanying financial statements in order for them to be in accordance with accounting principles generally accepted in the United States of America.

Report on 2024 Financial Statements

The 2024 financial statements were audited by us, and we expressed an unmodified opinion on them in our report dated July 15, 2025. We have not performed any auditing procedures since that date.



Columbus, Ohio
April 30, 2026

Ohio Provider Resource Association and Affiliates

Consolidated Statements of Financial Position
December 31, 2025 (Reviewed) and 2024 (Audited)

Assets		
	2025	2024
Current Assets		
Cash and cash equivalents	\$ 357,078	\$ 81,718
Accounts receivable	36,600	21,978
Prepaid expenses	205,190	108,628
Investments	5,630,298	4,936,824
Total Current Assets	6,229,166	5,149,148
Property and Equipment		
Building	548,888	548,888
Furniture and equipment	129,406	123,294
Software	22,308	22,308
Computers	41,129	41,129
Total Property and Equipment	741,731	735,619
Less: accumulated depreciation	(398,207)	(380,251)
Net Property and Equipment	343,524	355,368
Other Assets		
Officer loan receivable	93,805	143,719
Total Other Assets	93,805	143,719
Total Assets	\$ 6,666,495	\$ 5,648,235
Liabilities and Net Assets		
	2025	2024
Current Liabilities		
Accounts payable	\$ 14,925	\$ 45,285
Credit card payable	9,812	8,524
Accrued expenses	34,993	34,326
Deferred revenue	264,805	55,793
Refundable advance	-	8,762
Total Current Liabilities	324,535	152,690
Net Assets		
Without donor restrictions	6,332,285	5,480,940
With donor restrictions	9,675	14,605
Total Net Assets	6,341,960	5,495,545
Total Liabilities and Net Assets	\$ 6,666,495	\$ 5,648,235

See Independent Accountants' Review Report and Notes to Consolidated Financial Statements.

Ohio Provider Resource Association and Affiliates

Consolidated Statements of Activities and Change in Net Assets
For the Year Ended December 31, 2025 (Reviewed)

	Net Assets without donor restrictions	Net Assets with donor restrictions	Total
Revenues and Support			
Member dues	\$ 1,840,538	\$ -	\$ 1,840,538
Seminars and education	61,030	-	61,030
Conferences	455,225	-	455,225
Grant income	44,537	-	44,537
Royalty, marketing, publication, and other	145,245	-	145,245
Interest income	31	-	31
Investment income	644,174	-	644,174
Other Income	4,825	-	4,825
Net assets released from restriction	4,930	(4,930)	-
Total Revenue	3,200,535	(4,930)	3,195,605
Expenses			
Employee wages, taxes and benefits	1,093,347	-	1,093,347
Professional fees	343,791	-	343,791
Contributions and donations	2,335	-	2,335
Conference	485,703	-	485,703
Office	86,074	-	86,074
Information technology	54,380	-	54,380
Travel, meals and entertainment	92,907	-	92,907
Depreciation	17,956	-	17,956
Seminars and education	62,761	-	62,761
Committee	35,251	-	35,251
Real estate tax	20,646	-	20,646
Dues and subscriptions	17,570	-	17,570
Bank and credit card fees	29,173	-	29,173
Political action committee	(577)	-	(577)
Insurance	7,873	-	7,873
Total Expenses	2,349,190	-	2,349,190
Change in Net Assets	851,345	(4,930)	846,415
Net Assets, Beginning	5,480,940	14,605	5,495,545
Net Assets, End of Year	\$ 6,332,285	\$ 9,675	\$ 6,341,960

See Independent Accountants' Review Report and Notes to Consolidated Financial Statements.

Ohio Provider Resource Association and Affiliates

Consolidated Statements of Activities and Change in Net Assets
For the Year Ended December 31, 2024 (Audited)

	Net Assets without donor restrictions	Net Assets with donor restrictions	Total
Revenues and Support			
Member dues	\$ 1,824,768	\$ -	\$ 1,824,768
Seminars and education	44,167	-	44,167
Conferences	447,675	-	447,675
Grant income	64,770	-	64,770
Royalty, marketing, publication, and other	71,038	-	71,038
Interest income	23	-	23
Investment income	420,603	-	420,603
Other Income	2,937	-	2,937
Net assets released from restriction	11,675	(11,675)	-
Total Revenue	2,887,656	(11,675)	2,875,981
Expenses			
Employee wages, taxes and benefits	1,112,297	-	1,112,297
Professional fees	411,727	-	411,727
Contributions and donations	1,800	-	1,800
Grants	15,990	-	15,990
Conference	382,177	-	382,177
Office	57,730	-	57,730
Information technology	44,733	-	44,733
Travel, meals and entertainment	63,385	-	63,385
Depreciation	16,784	-	16,784
Seminars and education	34,881	-	34,881
Committee	26,348	-	26,348
Real estate tax	20,032	-	20,032
Dues and subscriptions	16,032	-	16,032
Bank and credit card fees	27,869	-	27,869
Political action committee	13,873	-	13,873
Insurance	7,195	-	7,195
Other expenses	11,675	-	11,675
Total Expenses	2,264,528	-	2,264,528
Change in Net Assets	623,128	(11,675)	611,453
Net Assets, Beginning	4,857,812	26,280	4,884,092
Net Assets, End of Year	\$ 5,480,940	\$ 14,605	\$ 5,495,545

See Independent Accountants' Review Report and Notes to Consolidated Financial Statements.

Ohio Provider Resource Association and Affiliates

Consolidated Statements of Cash Flows
For the Years Ended December 31, 2025 (Reviewed) and 2024 (Audited)

	2025	2024
Cash Flows from Operating Activities		
Change in Net Assets	\$ 846,415	\$ 611,453
Adjustments to reconcile changes in net assets to net cash provided by operating activities		
Depreciation	17,956	16,784
Net realized losses (gains) on investments	(221,050)	19,094
Net unrealized losses (gains) on investments	24,308	(121,112)
(Increase) decrease in operating assets:		
Accounts receivable	(14,622)	(8,378)
Prepaid expenses	(96,562)	13,761
Officer loan receivable	49,913	52,035
Increase (decrease) in operating liabilities:		
Accounts payable	(30,359)	12,515
Credit card payable	1,288	800
Accrued expenses	667	3,857
Deferred revenue	209,012	(900)
Refundable advance	(8,762)	8,762
Net Cash Provided by Operating Activities	778,204	608,671
Cash Flows from Investing Activities		
Purchase of property and equipment	(6,112)	(23,202)
Purchases of investments	(2,198,711)	(2,401,422)
Proceeds from sale of investments	1,701,979	1,833,537
Net Cash Used by Investing Activities	(502,844)	(591,087)
Net Increase (Decrease) in Cash and Cash Equivalents	275,360	17,584
Beginning Cash and Cash Equivalents Balance	81,718	64,134
Ending Cash and Cash Equivalents Balance	\$ 357,078	\$ 81,718
Supplementary Cash Flow Disclosures		
Cash paid for interest	\$ -	\$ -

See Independent Accountants' Review Report and Notes to Consolidated Financial Statements.

Ohio Provider Resource Association and Affiliates

Consolidated Statement of Functional Expenses
For the Year Ended December 31, 2025 (Reviewed)

	Program Services			Total
	Member Development	Lobbying	Management and General	
Employee wages, taxes and benefits	\$ 820,010	\$ -	\$ 273,337	\$ 1,093,347
Professional fees	202,666	73,570	67,555	343,791
Contributions and donations	2,335	-	-	2,335
Conference	485,703	-	-	485,703
Office	64,556	-	21,518	86,074
Information technology	40,785	-	13,595	54,380
Travel, meals and entertainment	69,680	-	23,227	92,907
Depreciation	-	-	17,956	17,956
Seminars and education	47,071	-	15,690	62,761
Committee	26,438	-	8,813	35,251
Real estate tax	-	-	20,646	20,646
Dues and subscriptions	13,178	-	4,392	17,570
Bank and credit card fees	21,880	-	7,293	29,173
Political action committee	(433)	-	(144)	(577)
Insurance	5,905	-	1,968	7,873
Total	\$ 1,799,774	\$ 73,570	\$ 475,846	\$ 2,349,190

See Independent Accountants' Review Report and Notes to Consolidated Financial Statements.

Ohio Provider Resource Association and Affiliates

Consolidated Statement of Functional Expenses
For the Year Ended December 31, 2024 (Audited)

	<u>Program Services</u>			<u>Total</u>
	<u>Member Development</u>	<u>Lobbying</u>	<u>Management and General</u>	
Employee wages, taxes and benefits	\$ 834,223	\$ -	\$ 278,074	\$ 1,112,297
Professional fees	254,181	72,819	84,727	411,727
Contributions and donations	1,800	-	-	1,800
Grants	15,990	-	-	15,990
Conference	382,177	-	-	382,177
Office	43,298	-	14,432	57,730
Information technology	33,550	-	11,183	44,733
Travel, meals and entertainment	47,539	-	15,846	63,385
Depreciation	-	-	16,784	16,784
Seminars and education	26,161	-	8,720	34,881
Committee	19,761	-	6,587	26,348
Real estate tax	-	-	20,032	20,032
Dues and subscriptions	12,024	-	4,008	16,032
Bank and credit card fees	20,902	-	6,967	27,869
Political action committee	10,405	-	3,468	13,873
Insurance	5,396	-	1,799	7,195
Other expenses	8,756	-	2,919	11,675
Total	<u>\$ 1,716,163</u>	<u>\$ 72,819</u>	<u>\$ 475,546</u>	<u>\$ 2,264,528</u>

See Independent Accountants' Review Report and Notes to Consolidated Financial Statements.

Ohio Provider Resource Association and Affiliates

Notes to Consolidated Financial Statements
For the Years Ended December 31, 2025 (Reviewed) and 2024 (Audited)

Note A - Summary of Significant Accounting Policies

Organization and Business Activity

Ohio Provider Resource Association (OPRA) is a non-profit charitable organization in Columbus, Ohio. OPRA's purpose is to address the concerns of private providers of services for the developmentally disabled population across the state of Ohio, serving as a resource for information affecting the state budget and laws, departmental rules, and practices. OPRA represents over 100 providers, which in turn, provide support for over 15,000 individuals receiving a variety of services: licensed housing, intermediate care facility services, supported living, and many different waiver services - like the Individual Options Waiver.

Basis of Accounting

The financial statements are prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America. Accrual basis accounting allows for revenue to be recognized when earned and expenses to be recognized when goods or services are received, without regard to the receipt or payment of cash.

Principles of Consolidation

Generally accepted accounting principles require related nonprofit organizations to present their financial statements on a consolidated basis if certain conditions related to control and economic interests between the organizations are met. The Ohio Provider Resource Association, which includes its wholly owned subsidiary OPRA Properties, LLC, and its sister organization, The OPRA Foundation, includes the accounts OPRA, OPRA Properties, LLC and The OPRA Foundation (collectively known as the "Organization"). All material inter-company accounts and transactions have been eliminated in consolidation.

Financial Statement Presentation

The financial statements are presented in accordance with the Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) 958 dated August 2016, and the provisions of the American Institute of CPA's (AICPA) "Audit and Accounting Guide for Not-for-Profit Organizations" (the "Guide").

Under the provisions of the Guide, net assets and revenues, and gains and losses are classified based on the existence or absence of donor-imposed restrictions. Accordingly, the net assets of the Organization and changes therein are classified as follows:

Net assets without donor restrictions: Net assets that are not subject to donor-imposed restrictions and may be expensed for any purpose in performing the primary objectives of the Organization. The Organization's board may designate assets without restrictions for specific operational purposes from time to time.

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 the organization or by the passage of time. Other donor restrictions are perpetual in nature, whereby the donor has stipulated the funds be maintained in perpetuity.

Use of Estimates in the Preparation of Financial Statements

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 the disclosures of contingent assets and liabilities at the date of the financial statements, and the reported amounts of revenue and expenses during the reporting period. Actual results could differ from those estimates.

Ohio Provider Resource Association and Affiliates

Notes to Consolidated Financial Statements
For the Years Ended December 31, 2025 (Reviewed) and 2024 (Audited)

Note A - Summary of Significant Accounting Policies (continued)

Cash and Cash Equivalents

The Organization considers all highly liquid investments purchased with a maturity of three months or less to be cash equivalents.

Accounts Receivable

Accounts receivables are carried at their estimated collectible amounts. Accounts Receivable consists of amounts due to the Organization for membership dues, fees for conferences and training, and sponsorships for conferences. Receivables from contracts with customers are reported as accounts receivable in the accompanying consolidated statements of financial position. Credit is generally extended on a short-term basis thus accounts receivable do not bear interest.

Allowance for Credit Losses

The allowance for credit losses is calculated on a pooled basis where similar risk characteristics exist. Receivables are evaluated individually when they do not share similar risk characteristics which could exist in circumstances where amounts are considered at risk or uncollectible. The allowance is derived from a review of the Organization's historical losses and is adjusted for management's assessment of current conditions, reasonable and supportable forecasts regarding future events, and any other factors deemed relevant by the Organization. The Organization believes historical loss information is a reasonable starting point in which to calculate the expected allowance for credit losses. Management has determined that the allowance for credit losses is not material to the financial statements, and therefore the allowance for credit losses is \$0 at December 31, 2025 and 2024, respectively.

The Organization writes off receivables as a deduction from the allowance for credit losses when there is information that indicates the debtor is facing significant financial difficulty and there is no possibility of recovery. If any recoveries are made from any accounts previously written off, they will be recognized as in income or an offset to credit loss expense in the year of recovery, in accordance with the entity's accounting policy election. The total amount of write-offs was immaterial to the financial statements as a whole for the years ending December 31, 2025 and 2024. The amount of credit loss expense was \$0 for the years ending December 31, 2025 and 2024.

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note C for discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the Organization's gains and losses on investments bought and sold, as well as held during the year.

Property and Equipment

Property and equipment is depreciated on the straight-line method over their estimated useful lives of 3 to 39 years. Leasehold improvements are amortized by the straight-line method over the estimated useful life. Maintenance and repairs are charged as an expense when incurred. Assets with a useful life beyond one year or repairs and maintenance that extend the useful life of an asset beyond one year are capitalized and depreciated over the asset's useful life.

Deferred Revenue

Deferred revenue represents membership dues and seminar and training fees received from certain members prior to the year to which they relate, and cash received for grants that have not yet been expended as of year-end.

Ohio Provider Resource Association and Affiliates

Notes to Consolidated Financial Statements
For the Years Ended December 31, 2025 (Reviewed) and 2024 (Audited)

Note A - Summary of Significant Accounting Policies (continued)

Revenue Recognition

Membership dues, which are nonrefundable, are comprised of an exchange element based on the benefits received and are recognized as revenue over the membership period. Payments are required at the time of sale or start of the membership period; amounts received in advance are deferred to the applicable period. Special events revenue is recorded equal to the fair value of direct benefits to donors, and contribution revenue for the difference, if any. With the exception of goods and services provided in connection with membership dues, which are transferred over the period of membership, all goods and services are transferred at a point in time.

Contributions are recognized when cash, securities or other assets, an unconditional promise to give, or a notification of a beneficial interest is received. Conditional promises to give, that is, those with a measurable performance or other barrier, and a right of return, are not recognized until the conditions on which they depend have been substantially met.

Grant revenue is derived from cost-reimbursable contracts and grants, which are conditioned upon certain performance requirements and/ or the incurrence of allowable qualifying expenses. Amounts received are recognized as revenue when expenses have been incurred in compliance with specific contract or grant provisions. Amounts received prior to incurring qualifying expenditures are reported as refundable advances in the statement of financial position.

Short-Term Leases

The Organization leases certain administrative office equipment on a demand basis. The Organization has elected the practical expedient for short-term leases as the lease is less than 12 months. Total short-term lease expense included in operating expense for the years ending December 31, 2025 and 2024 is \$696 and \$642, respectively.

Functional Allocation of Expenses

The costs of supporting the various programs and other activities have been summarized on a functional basis in the statements of changes in net assets. The statement of functional expenses presents the natural classification detail of expenses by function. Certain categories of expenses are attributable to more than one program or supporting function and are allocated on a reasonable basis that is consistently applied. The expenses that are allocated are salaries, payroll taxes, and benefits, and occupancy costs, which are allocated on the basis of estimates of time and effort and square footage, respectively.

Note B - Investments

The investments held at December 31, 2025 consisted of the following:

	Cost	Fair Value	Unrealized Appreciation (Depreciation)
Cash and equivalents	\$ 8,027	\$ 8,027	\$ -
Mutual funds	5,517,085	5,622,271	105,186
Total investments	<u>\$ 5,525,112</u>	<u>\$ 5,630,298</u>	<u>\$ 105,186</u>

The fair market value of investments held by the Association and the Foundation at December 31, 2025 totaled \$5,184,144 and \$446,154, respectively.

Ohio Provider Resource Association and Affiliates

Notes to Consolidated Financial Statements
For the Years Ended December 31, 2025 (Reviewed) and 2024 (Audited)

Note B - Investments (continued)

The investments held at December 31, 2024 consisted of the following:

	Cost	Fair Value	Unrealized Appreciation (Depreciation)
Cash and equivalents	\$ 9,784	\$ 9,784	\$ -
Mutual funds	4,776,680	4,927,040	150,360
Total investments	\$ 4,786,464	\$ 4,936,824	\$ 150,360

The fair market value of investments held by the Association and the Foundation at December 31, 2024 totaled \$4,531,573 and \$405,251, respectively.

Investment income consisted of the following for the year ended December 31:

	2025	2024
Interest and dividends	\$ 447,432	\$ 318,585
Realized gain/ (loss) on investments	221,050	(19,094)
Unrealized gain/ (loss) on investments	(24,308)	121,112
	\$ 644,174	\$ 420,603

Note C - Fair Value Measurements

FASB ASC Topic 820 *Fair Value Measurements and Disclosures*, establishes a framework for measuring fair value. The framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of value hierarchy under FASB ASC Topic 820 are described as follows:

Level 1 Fair Value Measurements

Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets.

Level 2 Fair Value Measurements

Inputs to the valuation methodology include:

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

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

Level 3 Fair Value Measurements

Inputs to the valuation methodology are unobservable and significant to the fair value measurements.

Ohio Provider Resource Association and Affiliates

Notes to Consolidated Financial Statements
For the Years Ended December 31, 2025 (Reviewed) and 2024 (Audited)

Note C - Fair Value Measurements (continued)

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

The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in methodologies used at December 31, 2025 and 2024.

Mutual funds: Valued at quoted market price which represents the net asset value (NAV) of shares held by the Organization at year-end.

The preceding method described may produce fair value calculations that may not be indicative of net realizable value reflective of future values. Furthermore, although the plan believes its valuation is appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value could result in a different fair value measurement at the reporting date.

All of the Organization's investments in securities are recorded at fair market values defined under Level 1.

Note D - Officer Loan Receivable

The Organization has a split dollar life insurance agreement with a key officer. The organization has a premium deposit account agreement with annual payments of \$54,246 for 5 years to fund the life insurance policy. Upon death of the officer, the outstanding balance in the deposit account of the policy will be paid to the Organization. The officer loan receivable is shown at the cash surrender value of the life insurance policy, which was \$93,805 and \$143,719 at December 31, 2025 and 2024, respectively.

Note E - Net Assets with Donor Restrictions

In December 2018, the Organization received a \$70,170 contribution from Ohio Association of Adult Services (OAAS). This contribution is restricted for the specific purpose of providing support of education and training for adult services, specifically vocational habilitation, adult day support, and supported employment. Providers of these services are eligible to receive up to \$1,500 each calendar year to pay for certain expenses directly related to education and training in these areas. For the years ended December 31, 2025 and 2024, there were \$4,930 and \$11,675, respectively, in expenditures of these restricted funds.

Note F - Retirement Plan

The Organization maintains a defined contribution retirement plan, under which all full-time employees over the age of 21 with 1,000 hours of service are eligible to participate after one year of employment. Participants become 100% vested after three years of service. Eligible employees may make elective deferrals of up to 20% of their wages subject to an annual limit specified by law. Under the plan, the Organization makes a mandatory safe-harbor contribution of 3% of wages and may make additional discretionary contributions to the plan. The Organization contributed \$44,188 and \$38,827 into the plan for 2025 and 2024, respectively, and is included in employee wages, taxes, and benefits on the consolidated statements of activities and change in net assets.

Ohio Provider Resource Association and Affiliates

Notes to Consolidated Financial Statements
For the Years Ended December 31, 2025 (Reviewed) and 2024 (Audited)

Note G - Liquidity and Availability of Financial Assets

The following reflects the Organization's financial assets as of the statement of financial position date, reduced by amounts not available for general use because of contractual or donor-imposed restrictions within one year of the statement of financial position date.

	<u>2025</u>	<u>2024</u>
Financial assets at year end	\$ 6,023,976	\$ 5,040,520
Less those unavailable for general expenditure within one year, due to:		
Donor-restricted for education and training	9,675	14,605
Financial assets available to meet cash needs for general expenditure within one year	<u>\$ 6,014,301</u>	<u>\$ 5,025,915</u>

As part of the Organization's liquidity management, it invests cash in excess of daily requirements in short-term investments.

Note H - Income Taxes

The Ohio Provider Resource Association and The OPRA Foundation are nonprofit organizations and are exempt from federal income taxes under section 501(c)(6) and 501(c)(3) of the Internal Revenue Code, respectively. Therefore, no provision for federal income taxes has been made in the financial statements.

Note I - Concentrations

Credit Risk

Financial instruments, which potentially subject the Organization to concentration of credit risk, consist of cash and accounts receivable. The Organization maintains cash in accounts that, at times, may be in excess of the Federal Deposit Insurance Corporation (FDIC) insurance limit. The accounts are insured by the FDIC up to \$250,000 at December 31, 2025 and 2024.

Investment Risk

The Organization maintains a major portion of its funds in investment securities. Investment securities are exposed to various risks, such as interest rate, market, and credit risks. Due to the level of risks associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect the investment balances in the statement of financial position.

Note J - Subsequent Events

The Organization has evaluated subsequent events for potential recognition through April 30, 2026, the date on which the financial statements were available to be issued.