

ACFR Preparation, Governmental Auditing & AI in Public Finance



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Learning Objectives

- Improve ACFR preparation processes.
- Strengthen audit readiness.
- Understand management responsibilities.
- Understand auditor responsibilities.
- Reduce findings.
- Evaluate AI opportunities and risks.



Biggest Challenges

- Keeping pace with new GASB standards and reporting requirements
- Preparing accurate, timely ACFRs with limited staff resources
- Maintaining strong internal controls amid turnover and vacancies
- Managing grants, federal compliance, and increasing audit scrutiny
- Evaluating AI and emerging technologies while managing risk



Government Finance Environment

- Responsibilities remain
- New expectations have been layered on top



Why the ACFR Matters



GASB's Role in the ACFR

- GASB sets the standards that define what goes into the ACFR
- GASB 34 created the basic financial statements and RSI structure
- GASB 103 and 104 are current changes effective for September 30, 2026 clients.



Components of the ACFR

INTRODUCTORY	FINANCIAL	STATISTICAL
PROFILE	STATEMENTS	TRENDS
ORGANIZATION CHART	NOTES	DEBT
LETTER OF TRANSMITTAL	OPINION	DEMOGRAPHICS

50% of the effort occurs in disclosures

Management owns the ACFR

✓ Owns

- Statements
- Controls
- Estimates
- Disclosures

✗ Cannot Delegate

- Responsibility
- Accountability



Auditor Responsibilities

Assess Risk



Test Evidence



Issue Opinion



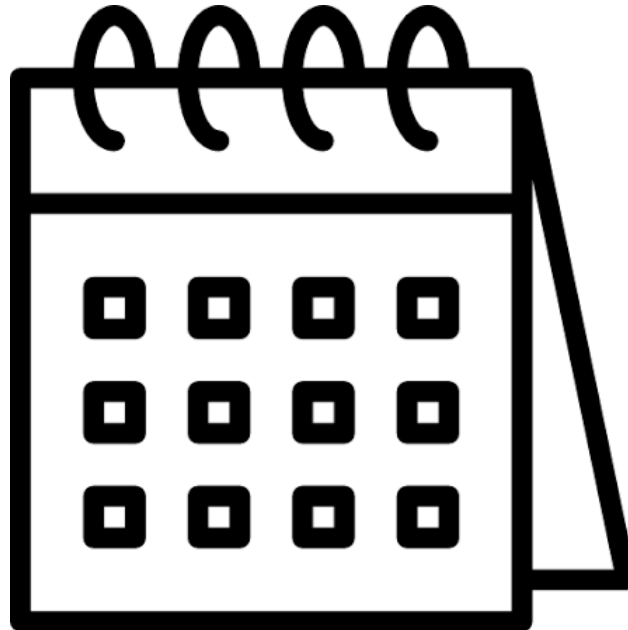
Management vs Auditor

Clear responsibility matrix

Area	Management	Auditor
Financial Statements	✓	
Internal Controls	✓	
Accounting Estimates	✓	
Risk Assessment		✓
Audit Testing		✓
Audit Opinion		✓
Documentation Support	✓	
Disclosure Accuracy	✓	

Building the ACFR Calendar

Close → Draft → Fieldwork → Issue



Month End Discipline

12 GOOD CLOSES

CREATE 1 GOOD YEAR-END

Icons:

- ✓ Reconcile
- ✓ Review
- ✓ Analyze
- ✓ Monitor
- ✓ Document



PBC Schedules

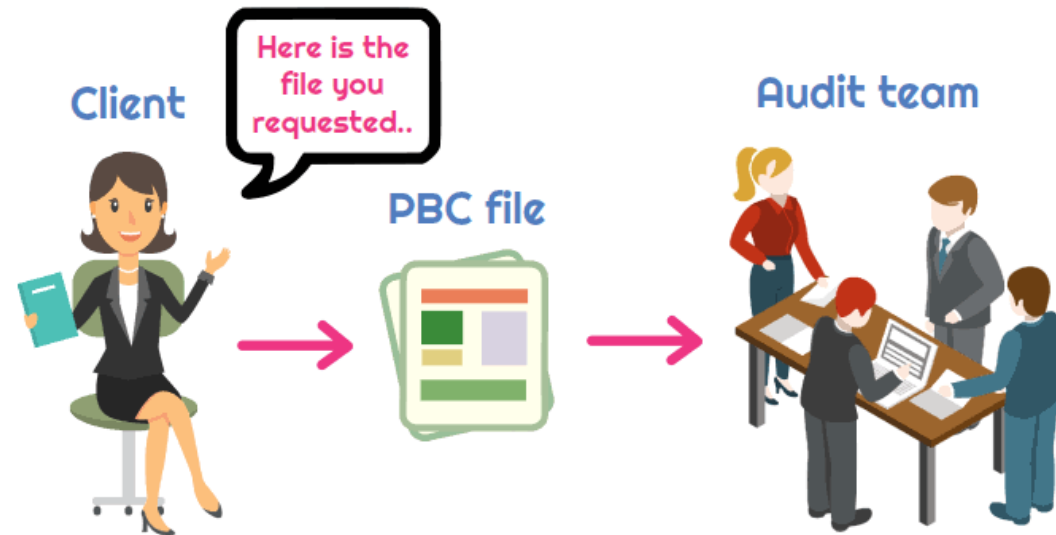
What Does PBC Mean?

Prepared By Client schedules support audit testing and provide evidence for account balances and disclosures.

Characteristics of Strong PBCs

- ✓ Agree to the trial balance
- ✓ Include supporting documentation
- ✓ Clearly explain assumptions
- ✓ Prepared before fieldwork begins
- ✓ Reviewed internally before submission

PBC = Prepared by Client



Cash and Investments

Why Auditors Start Here

Cash impacts nearly every financial statement cycle.

Areas Tested

- Cash
- Investments

Common Audit Findings

- Untimely reconciliations
- Unsupported reconciling items
- Investment reporting differences
- Lack of review documentation

Best Practices

- Monthly reconciling process
- Independent review
- Aging of reconciling items
- Formal resolution procedures



Revenue and Receivables

Property Taxes, Receivables, and Revenue Recognition Major Revenue Sources

- Counties and Municipalities
- School Districts

Auditor Focus Areas

- Revenue completeness
- Receivable accuracy
- Deferred inflows
- Grant reimbursement timing

Common Issues

- Incorrect accruals
- Unsupported receivables
- Timing differences
- Grant revenue recognition errors

 **Vickie L. Potts**
CHARLOTTE COUNTY TAX COLLECTOR
County Administration Building
18500 Murdock Circle
Port Charlotte, FL 33948-1075

REAL ESTATE
Property Address
Legal Description

12345678910
123 Main St. Anytown, USA
-See additional legal on tax roll-

CHARLOTTE COUNTY
2025 Notice of Ad Valorem Taxes and Non-Ad Valorem Assessments

**WALK-IN CUSTOMERS
PLEASE BRING THIS ENTIRE NOTICE**

John Q. Sample
123 Main St.
Anytown, USA 12345

Parcel ID: ABC-9999999-9
Tax District: 999

If Postmarked By	Nov 30, 2025	Dec 31, 2025	Jan 31, 2026	Feb 28, 2026	Mar 31, 2026
Please Pay	\$3,294.38	\$3,328.70	\$3,363.02	\$3,397.33	\$3,431.65

Ad Valorem Taxes

TAKING AUTHORITY	TELEPHONE	MILLAGE	ASSESSED VALUE	EXEMPTION	TAXABLE VALUE	TAX AMOUNT
CHARLOTTE COUNTY	941-743-1551	6.03940	216,433	50,722	165,711	1,000.80
GREATER CHARLOTTE LIGHTING	941-743-1551	0.18070	216,433	50,722	165,711	31.60
LAW ENFORCEMENT	941-743-1551	2.14490	216,433	50,722	165,711	355.43
WEST COAST INLAND NAVIGATION	941-485-9402	0.03940	216,433	50,722	165,711	6.53
ENVIRONMENTALLY SENSITIVE LANDS	941-743-1551	0.20000	216,433	50,722	165,711	33.14
CHARLOTTE COUNTY SCHOOL BOARD	941-255-0808	6.28800	216,433	50,722	191,433	1,203.73
SOUTHWEST FL WATER MANAGEMENT	352-796-7211	0.18310	216,433	50,722	165,711	30.34
TOTAL MILLAGE RATE 15.08550					TOTAL TAXES:	\$2,661.57

Non-Ad Valorem Assessments

LEVYING AUTHORITY	TELEPHONE	RATE (\$ per unit)	AMOUNT
CHARLOTTE CNTY SANITATION UNIT	941-743-1914	324.64	324.64
CHARLOTTE CO FIRE RESCUE DEPT	941-743-1914	VARIES	278.20
GREATER PT CHARLOTTE STADRMNT	941-743-1914	VARIES	149.00
MID-CHARLOTTE STORMWATER UTIL	941-743-1914	76.00	18.24
TOTAL ASSESSMENTS:			\$770.08

TOTAL COMBINED TAXES AND ASSESSMENTS: \$3,431.65

For additional information please see reverse side * Save Time - Pay Online at <http://taxcollector.charlottecountyfl.gov> * Email: taxcollector@charlottecountyfl.gov

CHARLOTTE COUNTY
12345678910
2025 Notice of Ad Valorem Taxes and Non-Ad Valorem Assessments

Make checks payable to: Charlotte County Tax Collector
CANADIAN & FOREIGN CHECKS MUST BE PAYABLE IN U.S. FUNDS
& DRAWN ON A U.S. BANK *DO NOT SEND CASH*

Mail Payments to: 18500 Murdock Circle
Port Charlotte FL 33948
Telephone: 941-743-1350

Parcel ID: ABC-9999999-9
Owner Information: JOHN Q. SAMPLE
123 MAIN ST.
ANYTOWN, USA 12345

Property Address: 123 MAIN ST. ANYTOWN, USA

******PRIOR YEARS TAXES DUE******

I am paying the following amount indicated.*

☐ Nov 30, 2025	\$3,294.38
☐ Dec 31, 2025	\$3,328.70
☐ Jan 31, 2026	\$3,363.02
☐ Feb 28, 2026	\$3,397.33
☐ Mar 31, 2026	\$3,431.65

UPON DELINQUENCY - ADD 3%.

Notice: Failure to pay the amounts due will result in Advertising and a Tax Certificate being issued against the property.

*****PLEASE DO NOT WRITE BELOW THIS AREA*****

Capital Assets

Typical Capital Assets

- Roads
- Bridges
- Buildings

Auditor Procedures

- Test additions
- Review disposals
- Examine construction projects
- Verify depreciation
- Review capitalization policies

Common Findings

- **Construction-in-Progress**
 - Projects remain in CIP long after completion.
- **Missing Disposals**
 - Assets disposed of operationally remain in accounting records.
- **Capitalization Threshold Errors**
 - Items improperly expensed or capitalized.



Debt Reporting

Common Debt Types

- Revenue bonds
- General obligation debt
- Notes payable
- State revolving fund loans
- Lease liabilities
- SBITA liabilities

Auditor Focus

- Debt agreements
- Debt service requirements
- Covenants
- New issuances
- Refundings



GASB 87 Leases

GASB 87 Leases: Current Compliance Challenges

What Changed?

Governments now recognize:

- Lease liability
- Right-to-use lease asset

For qualifying arrangements exceeding short-term thresholds.

Lessons Learned

Incomplete Inventories

Many governments discovered leases after implementation.

Decentralized Contracting

Departments often execute agreements without notifying finance.

Annual Updates

Modifications and renewals frequently go unnoticed.

Recommended Practices

- ✓ Centralized lease inventory
- ✓ Quarterly contract review
- ✓ Contract review checklist
- ✓ Annual department certification



GASB 96 SBITAs

What Is a SBITA?

A contract conveying the right to use another party's software or IT assets over a period of time.

Common Examples

- ERP systems
- Utility billing software
- Permitting systems
- HR/payroll platforms
- Cloud-based financial systems

Frequent Audit Issues

- Missing software inventories
- Contracts evaluated inconsistently
- Incorrect implementation cost treatment
- Failure to review renewals

Governance Recommendation

Require all technology contracts to be routed through:

- Finance
- IT
- Procurement before execution.



GASB 101

Why It Matters

Employee leave liabilities represent significant obligations for many governments.

Changes Under GASB 101

Governments recognize liabilities for leave attributable to services already rendered when that leave accumulates and is more likely than not to be used or paid.

Auditor Review Areas

- Leave policies
- Historical payout trends
- Payroll system reports
- Management assumptions

Common Risks

- Outdated calculations
- Policy inconsistencies
- Missing salary-related obligations
- Weak documentation



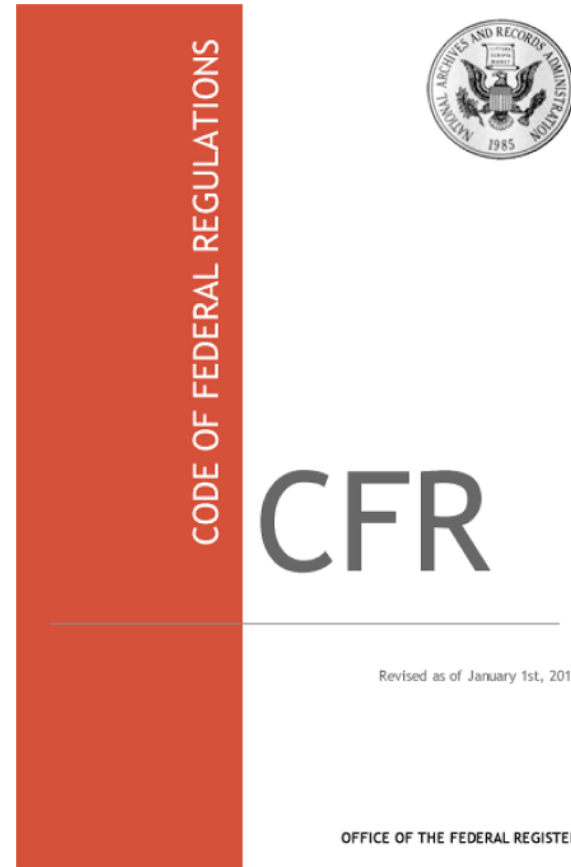
Federal Grants

Why This Matters

Federal funding continues to represent a significant source of governmental revenue.

Common Federal Programs

- Child Nutrition
- IDEA
- FEMA Assistance
- CDBG Programs
- Transportation Grants



COSO Framework



Controls That Prevent Findings

High-Value Control Activities

- Segregation of Duties
- Review Controls
- Reconciliations
- Monitoring



Fraud Risks

Understanding the Fraud Triangle

Fraud typically occurs when three elements exist:



Management Override

Why This Matters

Even excellent internal controls can be bypassed if management chooses to override them.

Auditor Focus Areas:

Journal Entries

Unusual entries posted near year-end.

Significant Estimates

Potential management bias.

Related-Party Transactions

Relationships not readily apparent.

Unusual Transactions

Activity occurring outside normal operations.

Best Practices

- Formal approval requirements
- Journal entry review procedures
- Independent oversight



IT General Controls

Why IT Controls Matter

Financial reporting depends on information systems.

If systems are compromised, financial information may be unreliable.

Key ITGC Areas

User Access

Appropriate permissions.

Change Management

Controlled system modifications.

Backups

Protection from disruption.

Security Monitoring

Identification of unusual activity.

Common Issues

- Excessive administrator access
- Terminated employees retaining system access
- Weak password practices
- Lack of documented review procedures



Cybersecurity

Why Auditors Care

Cybersecurity incidents may affect:

- Financial data integrity
- Operational continuity
- Internal controls
- Public trust

Areas Receiving Increased Attention:

- **Multifactor Authentication**
- **Vendor Risk Management**
- **Business Continuity Planning**
- **Incident Response Procedures**

Florida Government Challenges

- Smaller IT departments
- Legacy systems
- Increasing ransomware threats
- Third-party service providers



Risk Assessment

Understanding Audit Risk Assessment

Purpose

Auditors do not begin with testing. They begin with risk assessment.

Questions Auditors Ask

- Where could material errors occur?
- What changed this year?
- Which areas require the most attention?
- What controls can be relied upon?

High-Risk Areas Often Include

- Revenue
- Grants
- Capital assets
- Debt
- Estimates
- Journal entries



Materiality

What Is Materiality?

Materiality represents the magnitude of an error that could influence a user's decision.

Quantitative Factors

- Dollar amount
- Percentage of assets
- Percentage of expenditures

Qualitative Factors

- Public sensitivity
- Regulatory implications
- Fraud considerations
- Governing board concerns

Example

A \$50,000 error may be immaterial financially yet highly material if it involves noncompliance or public funds misuse.



Audit Strategy

How Auditors Develop the Audit Strategy

Step 1

Understand the Organization

Step 2

Identify Risks

- Significant accounts
- Significant disclosures
- Significant estimates

Step 3

Evaluate Controls

Determine whether controls can be relied upon.

Step 4

Develop Testing Plan

Determine nature, timing, and extent of testing.

Outcome

A customized audit plan.

Not every government receives identical audit procedures.



Substantive Testing

Objective

Obtain sufficient, appropriate evidence supporting financial statement assertions.

Common Procedures

- **Confirmations**
 - Cash, debt, investments, receivables.
- **Inspection**
 - Invoices, contracts, agreements.
- **Recalculation**
 - Independent verification of balances.
- **Observation**
 - Control activities and processes.
- **Analytical Procedures**
 - Identify unusual relationships.

What Auditors Seek

Reliable evidence from independent sources whenever possible.

Management's Role

Provide timely documentation and clear explanations.



Accounting Estimates

Why Estimates Matter

Many of the largest balances in government-wide financial statements are based on assumptions rather than exact calculations.

Common Government Estimates

- Pension liabilities
- OPEB liabilities
- Allowance for uncollectible accounts
- Insurance reserves
- Landfill closure liabilities
- Fair value measurements

Auditor Procedures

Evaluate Management Methodology

- Is the methodology reasonable?
- Is it applied consistently?

Test Source Data

- Actuarial reports
- Historical trends
- Payroll data
- Census data

Review Assumptions

- Discount rates
- Inflation assumptions
- Expected utilization rates



Pension and OPEB Reporting

Why This Area Gets Attention

For many Florida governments, pension and OPEB liabilities represent some of the largest reported obligations.

Key Financial Statement Elements

Pension Liability

- Florida Retirement System allocations
- Local pension plans
- Actuarial valuations

OPEB Liability

- Health insurance subsidies
- Retiree benefits
- Actuarial projections

Common Challenges

- Understanding actuarial assumptions
- Reconciling census information
- Explaining volatility to governing boards



Board Question

"Why did our liability change dramatically if benefits didn't change?"

Required Communications

What Auditors Must Communicate

Auditing standards require communication with those charged with governance.

Typical Topics

Significant Accounting Policies

Important accounting decisions.

Significant Estimates

Areas involving judgment.

Audit Adjustments

Entries proposed during the audit.

Difficulties Encountered

Issues affecting audit completion.

Corrected and Uncorrected Misstatements

Errors identified during testing.

Best Practice

No significant audit issue should surprise management or the governing board.



Understanding Findings

Types of Findings

- **Material Weakness**
 - A deficiency that creates a reasonable possibility that material misstatements will not be prevented or detected.
- **Significant Deficiency**
 - Important enough to merit governance attention but less severe than a material weakness.
- **Compliance Finding**
 - Failure to meet federal or regulatory requirements.

Common Sources

- Inadequate review controls
- Untimely reconciliations
- Reporting deficiencies
- Documentation failures

Important Perspective

Most findings arise from process weaknesses rather than intentional misconduct.



Repeat Findings

The Typical Cycle

Finding Identified

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Corrective Action Plan Created

↓

Attention Fades

↓

Control Weakens

↓

Finding Reoccurs

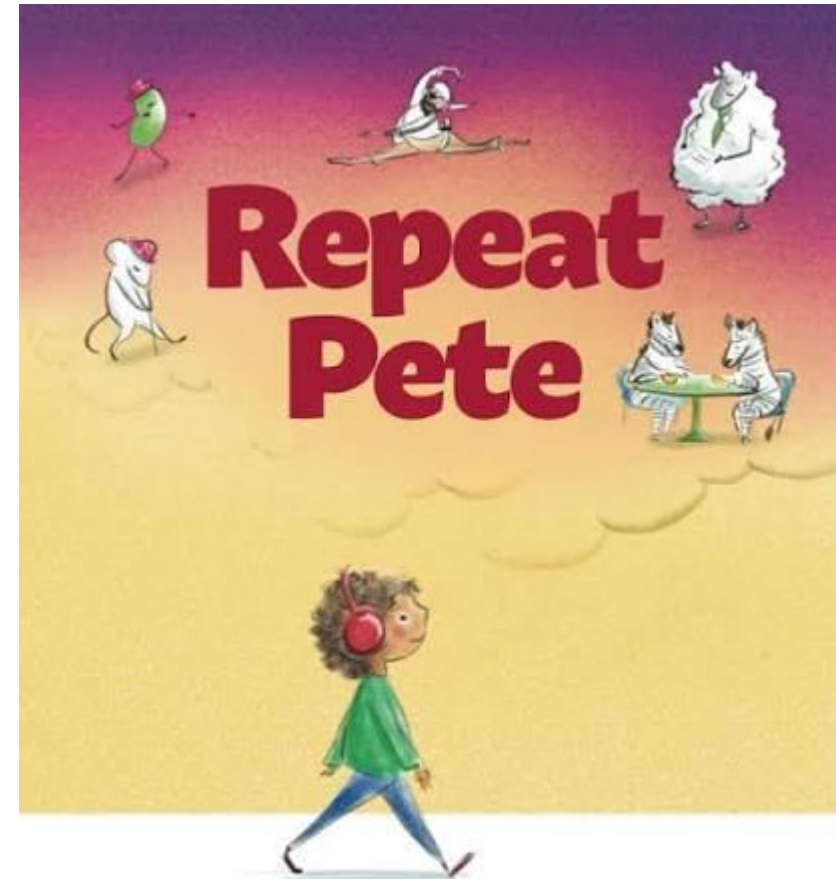
Common Causes

- Staff turnover
- Lack of accountability
- No ownership assigned
- Inadequate monitoring
- Limited resources

Questions Management Should Ask

- Who owns remediation?
- How is progress monitored?
- When was the control last reviewed?

.



By Noelani Putirka • Illustrated by Alexia Lozano

Single Audit Testing

Major Testing Areas

- Allowable costs
- Eligibility
- Procurement
- Reporting
- Subrecipient monitoring

Auditor Goal

Determine whether funds were used in accordance with program requirements.

Financial Audit	Single Audit
Financial reporting	Federal Compliance
Fair Presentation	Program Compliance
Account Balances	Grant Requirements

Common Compliance Findings

Procurement

Frequent issue areas include:

- Missing documentation
- Inadequate competition
- Incomplete files

Reporting

- Late reports
- Inaccurate submissions
- Unsupported amounts

Subrecipient Monitoring

- Lack of oversight
- Missing reviews
- Insufficient documentation

Eligibility

- Incomplete support for beneficiaries or participants



Fieldwork Preparation

Before Auditors Arrive

Complete:

- ✓ Reconciliations
- ✓ Trial balance reviews
- ✓ Supporting schedules
- ✓ Disclosure drafts
- ✓ Internal reviews

Establish Points of Contact

Identify:

- Primary finance contact
- Payroll contact
- Grants contact
- IT contact

Benefits

- Reduced disruption
- Faster response time
- Improved efficiency
- Shorter audit cycle



Auditor Relationships

Characteristics of Successful Engagements

- **Transparency**
 - Discuss issues early.
- **Responsiveness**
 - Meet agreed-upon deadlines.
- **Professional Skepticism**
 - Recognize the auditor's obligation to verify information.
- **Mutual Respect**
 - Auditors and management share a common goal: reliable reporting.



What Creates Friction?

- 🚩 Surprises
- 🚩 Incomplete schedules
- 🚩 Delayed responses
- 🚩 Defensiveness

Practical Advice

Communicate concerns before they become problems.

Audit Readiness Assessment

Reflection Questions

- Where are our greatest risks?
- Which area requires immediate attention?
- What can we improve before year-end?

Group Discussion

Ask attendees to identify one area they plan to strengthen within the next six months.



Technology Reshaping Government Finance

Drivers of Change

- Staff shortages
- Increased compliance requirements
- Demand for faster reporting
- Greater transparency expectations
- Rising cybersecurity risks

What Finance Leaders Need

Today's finance professionals must understand:

- Accounting
- Controls
- Data analytics
- Information systems
- AI governance



Technology Reshaping Finance

- **Historical Evolution**
- Era and Primary Focus
- 1980s
 - Transaction Processing
- 1990s
 - ERP Implementation
- 2000s
 - Electronic Workflows
- 2010s
 - Cloud Computing
- 2020s
 - Analytics & Artificial Intelligence



Data Analytics and Auditing

Traditional Audit Approach

- Small samples
- Manual testing
- Limited population review

Modern Audit Approach

Analytics increasingly allow auditors to:

- Review entire populations
- Identify anomalies
- Detect unusual trends
- Focus testing on higher-risk transactions

Examples:

Payroll Analysis

Identify:

- Duplicate direct deposits
- Unusual overtime
- Inactive employees receiving pay

Accounts Payable

Identify:

- Duplicate invoices
- Sequential payment abnormalities
- Round-dollar patterns



What is Artificial Intelligence (AI) in Finance

Simple Definition

Artificial intelligence refers to technology capable of performing tasks that traditionally require human judgment.

Examples Relevant to Finance

- Summarizing information
- Drafting content
- Identifying patterns
- Answering research questions
- Creating presentations
- Analyzing data

Generative AI

Tools such as:

- Microsoft Copilot
- ChatGPT
- Gemini
- Claude

Generate new content based on prompts.

Important Distinction

AI predicts and generates.

It does not understand in the same way humans understand.



AI Use Cases

Financial Reporting

AI can assist with:

- Drafting MD&A
- Preparing narrative disclosures
- Summarizing financial results
- Creating presentation materials

Budgeting

AI can help:

- Identify trends
- Explain budget variances
- Draft budget narratives

Policy Development

Examples:

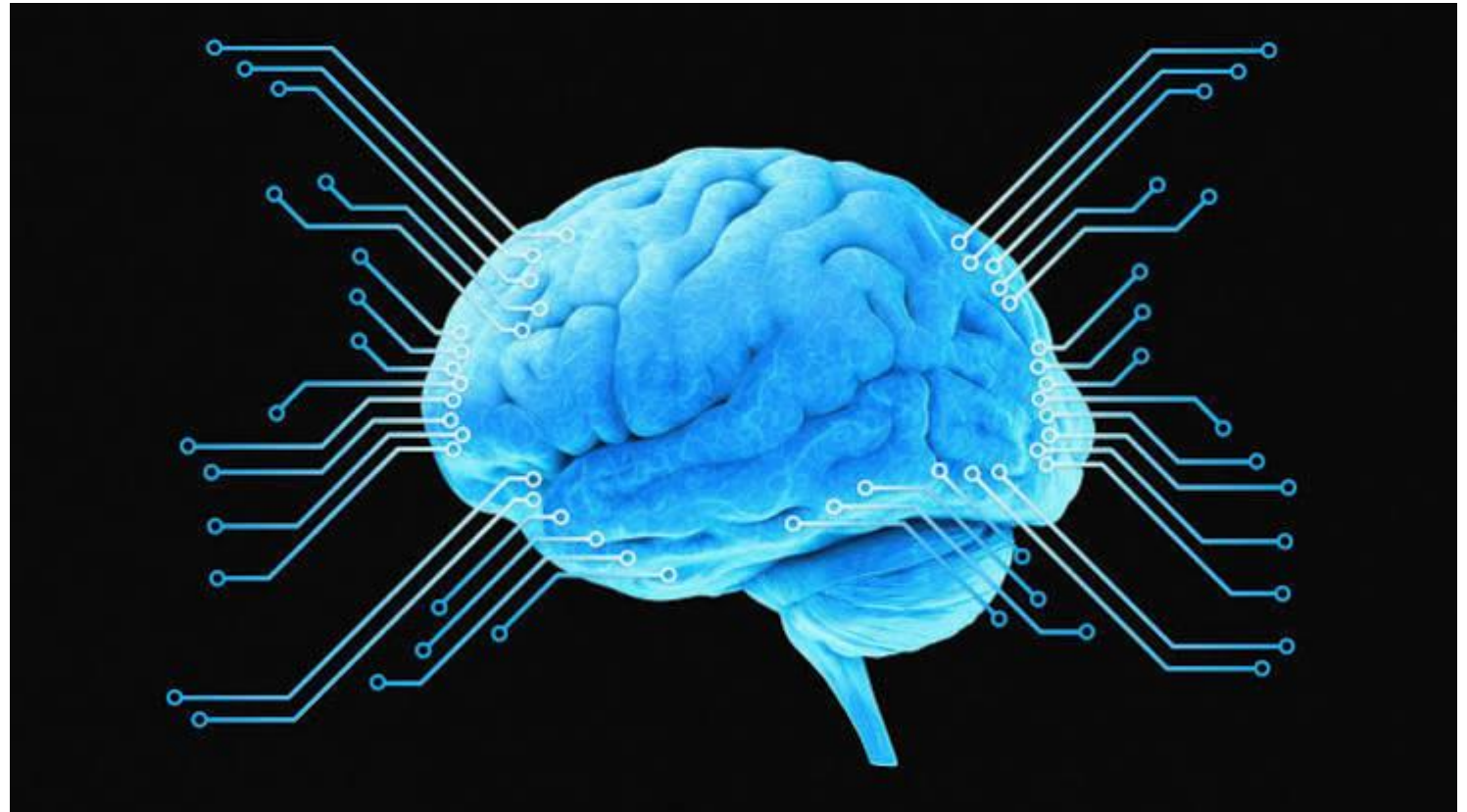
- Travel policies
- Procurement procedures
- Finance manuals

Research

- GASB guidance
- Federal grant requirements
- Best practices

Caveat

All outputs require human review.



AI During ACFR Preparation

Opportunity Areas

MD&A Development

Generate draft discussion points regarding:

- Revenue changes
- Expenditure trends
- Capital activity

Disclosure Development

Assist with:

- First-pass language
- Consistency reviews
- Identifying missing disclosures

Financial Analysis

Generate:

- Trend summaries
- Variance explanations
- Benchmarking narratives

Example Prompt

"Summarize the primary reasons governmental fund revenues increased compared with prior year."

Benefits

- Faster drafting
- Improved consistency
- Reduced administrative effort



AI for Audit Readiness

AI for Audit Readiness Before Fieldwork

AI can assist in preparing:

- PBC schedules
- Audit request tracking logs
- Policy documentation
- Process maps

During the Audit

AI may help:

- Summarize auditor requests
- Organize support documents
- Draft responses to inquiries

After the Audit

AI can:

- Summarize audit findings
- Draft remediation plans
- Create implementation timelines

Florida Government Example

A finance department could use Copilot to summarize recurring audit findings and develop an action plan for remediation.



Risks of AI

- **Hallucinations**
 - AI may generate information that appears credible but is incorrect.
- **Confidentiality Risks**
 - Potential exposure of:
 - Personnel information
 - Vendor information
 - Student records
 - Legal communications

Overreliance

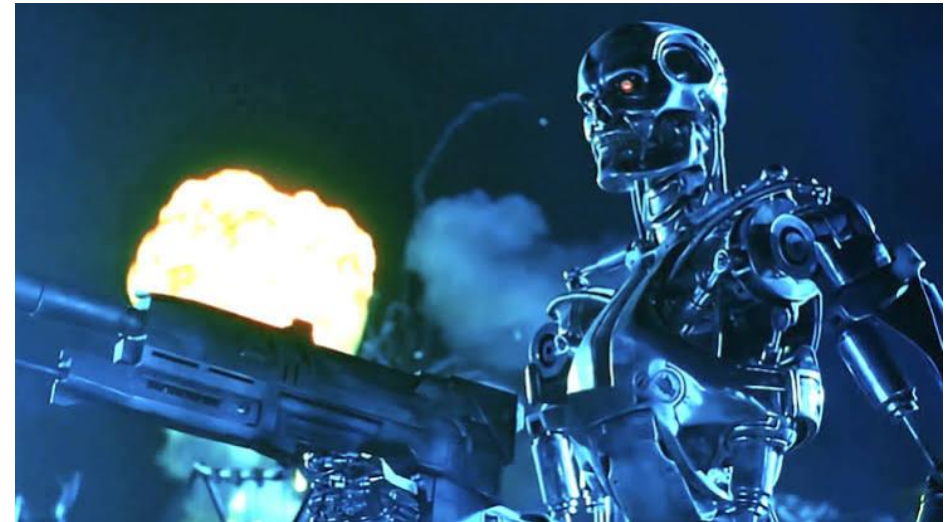
Staff may accept outputs without verification.

Bias

Results may reflect limitations in training data.

Audit Concern

An inaccurate AI-generated disclosure becomes management's responsibility once it is included in the ACFR.



AI Governance Framework

Five Components

- **Governance**
 - Assign responsibility for oversight.
- **Policy**
 - Define approved uses.
- **Training**
 - Educate employees.
- **Monitoring**
 - Review usage practices.
- **Documentation**
 - Retain evidence supporting decisions.

Governance Structure Example

City Manager / County Administrator

↓

Finance Director

↓

IT Director

↓

Department Users



Building an AI Policy

Recommended Policy Elements

- **Approved Platforms**
 - Which tools may employees use?
- **Prohibited Information**
 - What information may not be entered into AI systems?
- **Review Requirements**
 - Who validates AI-generated work?
- **Record Retention**
 - How are decisions documented?
- **Training Requirements**
 - What education is mandatory?



Future Expectation

Boards, auditors, regulators, and citizens will increasingly ask whether governments have formal AI governance practices.

Future of Government Finance

Emerging Trends

- **Continuous Close Processes**
 - Less reliance on year-end corrections.
- **Advanced Analytics**
 - Greater use of data-driven decision making.
- **Automated Reporting**
 - Routine reporting generated automatically.
- **AI-Assisted Finance Operations**
 - Research, drafting, analysis, and workflow support.
- **Enhanced Transparency**
 - Improved communication with stakeholders.

What Will Not Change

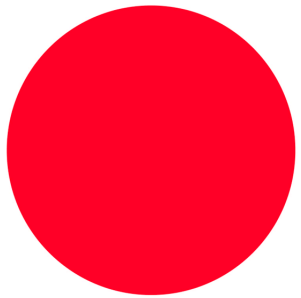
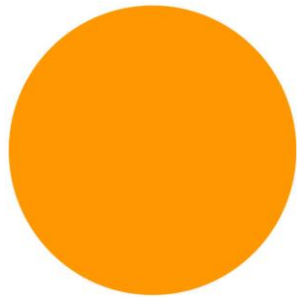
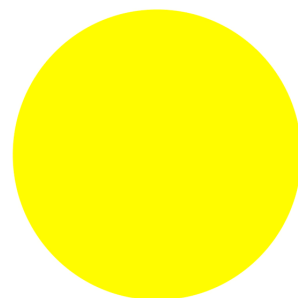
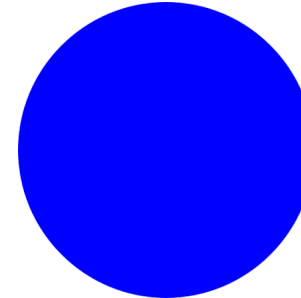
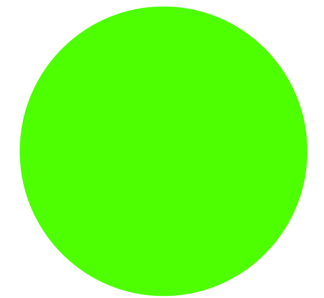
Regardless of technology:

- ✓ Management remains responsible.
- ✓ Internal controls remain essential.
- ✓ Professional judgment remains critical.
- ✓ Public accountability remains paramount.



AI Maturity Model

Where Is Your Organization?



Level 1: Unmanaged ➡ Level 2: Aware ➡ Level 3: Controlled ➡ Level 4: Integrated ➡ Level 5: Optimized

Florida County Case Study

Growth and Control Challenges

Suncoast County

Population: 350,000

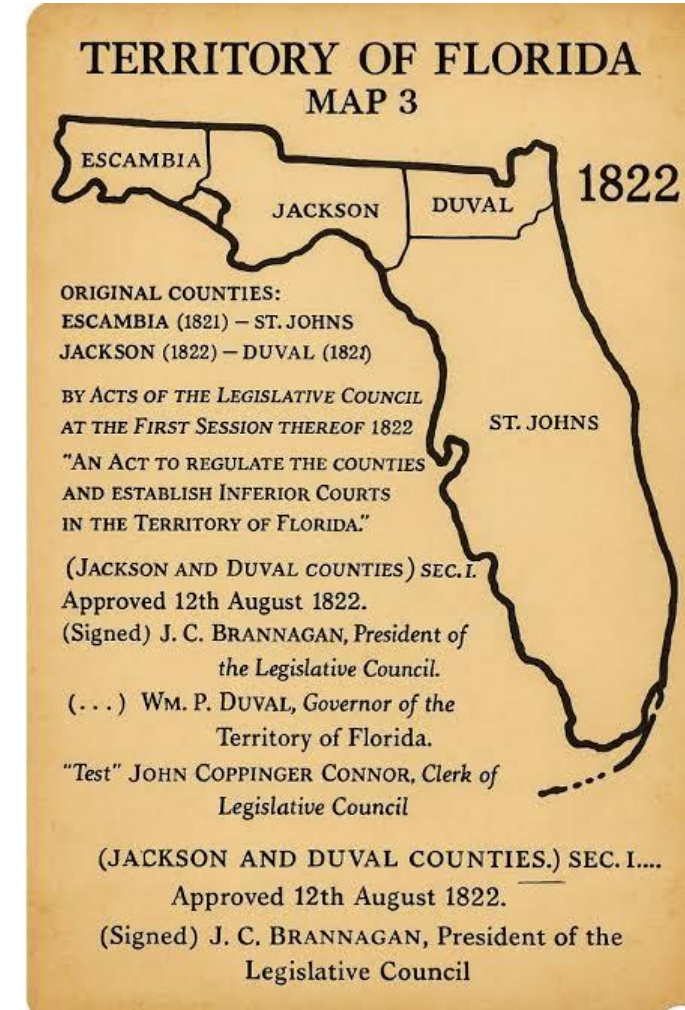
Budget: \$525 Million

Recent Changes

- ERP conversion
- Finance director retirement
- Growth in federal grants
- New AI initiative
- Significant capital projects

Auditor Observations

- Delayed bank reconciliations
- Incomplete lease inventory
- Grant documentation concerns
- Limited AI governance



County Risk Assessment

Prioritize the highest risks

Auditor Perspective

Likely increased testing in:

- Cash
- Grant compliance
- Capital assets
- Journal entries

Management Perspective

Prioritize:

1. Reconciliations
2. Documentation
3. Grant compliance

Area	Risk
Grants	
Capital Projects	
Cash	
AI Governance	
Leases	
Debt	

School District Case Study

Construction and federal funds

School District Scenario

Key Facts

- \$900 million annual budget
- 50+ schools
- Significant federal funding
- Major construction program

Common Challenges

Capital Asset Tracking

School additions and renovations.

Federal Programs

IDEA and Child Nutrition compliance.

Staffing

Limited accounting resources.

Cybersecurity

Protection of student and employee information.



Special District Case Study

Utilities and debt compliance

Utility District Scenario

Characteristics

- Water and wastewater operations
- Bond-financed infrastructure
- Significant capital projects
- Limited accounting staff

Common Audit Risks

- Debt covenant compliance
- Capital asset accounting
- Restricted cash reporting
- Long-term forecasting

Management Focus

- Documentation
- Capital project monitoring
- Debt reporting accuracy



Top 10 Best Practices

- ✓ Reconciliations
- ✓ Policies
- ✓ Controls
- ✓ Grants
- ✓ Leases
- ✓ Reviews
- ✓ Communication
- ✓ Cybersecurity
- ✓ Training
- ✓ AI Governance



90 Day Action Plan

- **Next 30 Days**
 - Assess
- **Next 60 Days**
 - Reduce Risk
- **Next 90 Days**
 - Implement
- **Success Measure**
 - Complete at least one meaningful process audit cycle.



Any Questions



CRI Firm Facts

 **CRI FIRM FACTS**

FOUNDED IN 1997 • **35+ MARKETS** across the United States & Mexico

 **2,000+ PROFESSIONALS**

 **TOP 25* FIRM**
(as ranked by Accounting Today)

 **100,000+ CLIENTS**
in all 50 states

 **25+ YEARS OF CONSISTENT GROWTH SINCE FORMATION**

CRI FIRM VALUES:

- **CLIENT SERVICE.**
- **RESPECT.**
- **INTEGRITY.**



SERVICES

- Advisory
- Audit & Attest*
- Tax

INDUSTRY EXPERTISE

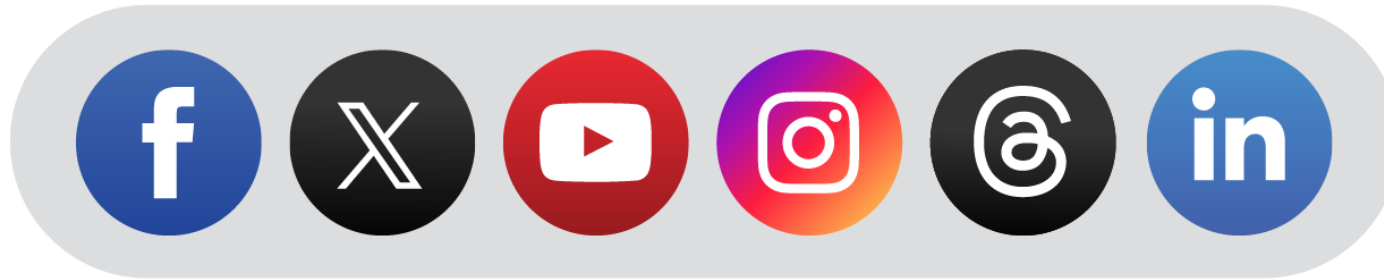
Captive Insurance	Manufacturing & Distribution
Commercial Real Estate	Nonprofits
Construction	Physician Groups
Financial Institutions	Post-Acute Care
Government & Public Sector	Private Foundations
Hospitals & Health Systems	Religious Organizations
Insurance	

CRI FAMILY OF COMPANIES

At CRI, we know that the best results come from a fully integrated approach to your business, organization, or family's financial well-being. The CRI Family of Companies works collectively to parallel our clients' evolving needs beyond traditional accounting, cutting-edge business support, technology solutions, outsourcing, and assurance*. By working side-by-side, our expansive suite of companies and their focused solutions provide more personalized, holistic advice that checks every box.



CONNECT @CRIadvisors



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