

**ONE ON ONE
A/K/A CHANGEDLIVES.ORG**

Chattanooga, Tennessee

FINANCIAL STATEMENTS

Year ended September 30, 2019

JOHNSON, HICKEY & MURCHISON, P.C.
Certified Public Accountants
Chattanooga, Tennessee

TABLE OF CONTENTS

	<u>Page</u>
INDEPENDENT AUDITORS' REPORT	2-3
FINANCIAL STATEMENTS	
Statement of financial position	4
Statement of activities	5
Statement of functional expenses	6
Statement of cash flows	7
Notes to financial statements	8-15



INDEPENDENT AUDITORS' REPORT

**To the Board of Directors of
One On One
A/K/A Changedlives.org**

We have audited the accompanying financial statements of One On One, also known as changedlives.org, (a nonprofit organization) which comprise the statement of financial position as of September 30, 2019, and the related statement of activities, functional expenses 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 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 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.

	2215 Olan Mills Drive	jhmcpa.com	37421	423 756 0052 t	
	Chattanooga, Tennessee			423 267 5945 f	

Basis for Qualified Opinion

We did not observe the physical inventory at September 30, 2019 (stated at \$136,212), since that date was prior to the time we were initially engaged as auditors for the Organization. We were unable to obtain sufficient appropriate audit evidence about inventory quantities by other auditing procedures. Consequently, we were unable to determine whether any adjustments were necessary in the statements of activities or cash flows.

Qualified Opinion

In our opinion, except for the possible effects of the matter discussed in the Basis for Qualified Opinion paragraph, the financial statements referred to in the first paragraph present fairly, in all material respects, the financial position of One On One, a/k/a changedlives.org as of September 30, 2019, 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.

Johnson, Wickey & Menckem, P.C.

September 15, 2020
Chattanooga, Tennessee

**ONE ON ONE
A/K/A CHANGEDLIVES.ORG
STATEMENT OF FINANCIAL POSITION
SEPTEMBER 30, 2019**

ASSETS

CURRENT ASSETS

Cash and cash equivalents	\$ 249,984
Investments	5,435,966
Inventories	<u>136,212</u>
Total current assets	<u>5,822,162</u>

PROPERTY AND EQUIPMENT

Program production and office equipment	276,329
Less accumulated depreciation	<u>217,394</u>
	<u>58,935</u>

\$ 5,881,097

LIABILITIES AND NET ASSETS

CURRENT LIABILITIES

Accounts payable	<u>40,285</u>
Total current liabilities	<u>40,285</u>

NET ASSETS

Without donor restrictions	
Board designated	335,193
Undesignated	<u>5,505,619</u>
	<u>5,840,812</u>

\$ 5,881,097

(The accompanying notes are an integral part of these statements.)

**ONE ON ONE
A/K/A CHANGEDLIVES.ORG
STATEMENT OF ACTIVITIES
YEAR ENDED SEPTEMBER 30, 2019**

REVENUES AND OTHER SUPPORT

Contributions	\$ 217,039
Investment income	215,179
Loss on lease cancellation	<u>(52,893)</u>
 Total revenues and other support	 <u>379,325</u>

EXPENSES

Program services, including special projects totaling \$246,585 (Note 5)	785,048
Supporting activities	
Management and general	114,269
Fundraising	<u>90,695</u>
 Total expenses	 <u>990,012</u>

DECREASE IN NET ASSETS

(610,687)

NET ASSETS

Beginning	<u>6,451,499</u>
 Ending	 <u>\$ 5,840,812</u>

(The accompanying notes are an integral part of these statements.)

ONE ON ONE
A/K/A CHANGEDLIVES.ORG
STATEMENT OF FUNCTIONAL EXPENSES
YEAR ENDED SEPTEMBER 30, 2019

	Supporting Activities			Total Supporting Activities	Total
	Program Activities	Management and General	Fundraising		
SALARIES AND BENEFITS					
Salaries	\$ 124,075	\$ 38,961	\$ 12,987	\$ 51,948	\$ 176,023
Medical and insurance benefits	23,120	6,210	2,070	8,280	31,400
Payroll taxes	9,491	2,981	994	3,975	13,466
	156,686	48,152	16,051	64,203	220,889
SPECIAL PROJECTS					
Digital master library	68,850	-	-	-	68,850
New books	30,000	-	-	-	30,000
As spoken	410	-	-	-	410
Critic staging and support	3,877	-	-	-	3,877
Digital conversion	101,550	-	-	-	101,550
Database project	6,146	-	-	-	6,146
One on one outreach	30,752	-	-	-	30,752
Digital library - old format	5,000	-	-	-	5,000
	246,585	-	-	-	246,585
OTHER EXPENSES					
Radio time purchased	79,741	-	-	-	79,741
Books, literature, and electronic material	12,673	-	67,631	67,631	80,304
Mailing service	1,461	-	7,013	7,013	8,474
Assistance to others	111,576	-	-	-	111,576
Depreciation	19,825	3,904	-	3,904	23,729
Dues and subscriptions	15,275	804	-	804	16,079
Gifts and flowers	-	13,925	-	13,925	13,925
Insurance - general	13,386	705	-	705	14,091
Miscellaneous	-	7,816	-	7,816	7,816
Occupancy	1,271	67	-	67	1,338
Office supplies and expense	-	6,310	-	6,310	6,310
Professional services	-	31,520	-	31,520	31,520
Program promotion	29,019	-	-	-	29,019
Rent - building	12,809	674	-	674	13,483
Repairs and maintenance	36,208	-	-	-	36,208
Storage	24,547	-	-	-	24,547
Supplies and services	14,222	-	-	-	14,222
Telephone	2,233	118	-	118	2,351
Travel and promotion	1,317	69	-	69	1,386
Utilities	3,894	205	-	205	4,099
Website maintenance	2,320	-	-	-	2,320
	381,777	66,117	74,644	140,761	522,538
	\$ 785,048	\$ 114,269	\$ 90,695	\$ 204,964	\$ 990,012

(The accompanying notes are an integral part of these statements.)

**ONE ON ONE
A/K/A CHANGEDLIVES.ORG
STATEMENT OF CASH FLOWS
YEAR ENDED SEPTEMBER 30, 2019**

CASH FLOWS FROM OPERATING ACTIVITIES

Decrease in net assets	\$ (610,687)
Adjustments to reconcile decrease in net assets to net cash used by operating activities	
Depreciation	23,729
Realized gain on investments	(71,165)
Unrealized gain on investments	(71,232)
Loss on lease cancellation	52,893
Net (increase) decrease in operating assets	
Inventories	(13,239)
Net increase (decrease) in operating liabilities	
Accounts payable	<u>39,683</u>
 Net cash used by operating activities	 <u>(650,018)</u>

CASH FLOWS FROM INVESTING ACTIVITIES

Purchase of property and equipment	(27,016)
Purchase of investments, net	(4,618,898)
Proceeds from lease cancellation	23,220
Proceeds from sale or redemption of investments	<u>3,119,529</u>
 Net cash used by investing activities	 <u>(1,503,165)</u>

DECREASE IN CASH AND CASH EQUIVALENTS (2,153,183)

CASH AND CASH EQUIVALENTS

Beginning	<u>2,403,167</u>
 Ending	 <u><u>\$ 249,984</u></u>

(The accompanying notes are an integral part of these statements.)

**ONE ON ONE
A/K/A CHANGEDLIVES.ORG
NOTES TO FINANCIAL STATEMENTS
SEPTEMBER 30, 2019**

(1) SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Operations

One On One, aka changedlives.org, (the Organization) is a nonprofit, Tennessee corporation organized in 1968 and has been a member of the Evangelical Council for Financial Accountability (ECFA) since 1987. For 33 years, Changed Lives produced a weekly, worldwide TV and radio program, provided reprints of all messages and distributed Bibles and Christian books to listeners. In 2001, Changed Lives transitioned to the 24/7 global reach of the internet via changedlives.org, continuing to feature Ben Haden on both video and audio.

In 2006, Changed Lives legally changed its name to changedlives.org. In 2008, changedlives.org added its continuing weekly radio broadcasts to the website -- enabling the listener to hear any given radio broadcast 24/7. In 2007, changedlives.org began featuring short, conversational segments with Ben Haden -- all new video recordings, ranging from 3 minutes to 10 minutes -- while continuing to feature Ben Haden's messages and weekly radio broadcasts.

Ben Haden went to be with his Heavenly Father in October, 2013.

In December, 2014, changedlives.org launched a new book series called ONE on ONE A Minute With Ben, featuring Ben Haden's exact words from original live recordings in a daily, easy-to-read-in-one-minute format. The ONE on ONE book series expanded to audio and to Facebook.

In April, 2019, changedlives.org legally changed its organizational name from changedlives.org to One On One (the Organization) -- reflecting Ben Haden's direct, conversational style of speaking over five decades ... 1963 to 2013. One On One, aka changedlives.org, continues to feature the weekly radio broadcasts "Changed Lives", the website changedlives.org, the ONE on ONE series in book, eBook, audio and Facebook, the distribution of CDs, DVDs and books -- all by Ben Haden. Ben Haden was a former CEO of a daily newspaper, attorney, CIA agent, author and a pastor of 36 years.

One On One, aka changedlives.org, is nondenominational, neither underwritten by nor answerable to any individual denomination. It is geared to men and women - in plain language with both unbeliever and believer in mind.

The ministry of One On One, aka changedlives.org, will continue to present five decades of Ben Haden's thought-provoking sermons, messages, conversations, bible teachings and discussion about Jesus Christ, both nationally and globally, through changedlives.org, the One On One series, FM radio, social media, books and eBooks and new CDs, DVDs. This will allow individuals to share with family and friends of all ages and in their sphere of influence.

Organization

The Organization is a nonprofit corporation exempt from federal income tax under the provisions of Section 501(c)(3) of the Internal Revenue Code.

Accounting

The financial statements of the Organization have been prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America and, accordingly, include only those assets, liabilities, and results of operations relating to the activities of the Organization.

**ONE ON ONE
A/K/A CHANGEDLIVES.ORG
NOTES TO FINANCIAL STATEMENTS
SEPTEMBER 30, 2019**

(1) SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Basis of presentation

The financial statements are presented in accordance with Financial Accounting Standards Board (“FASB”) Accounting Standards Codification (“ASC”) 958-205, *Not-for-Profit Entities, Presentation of Financial Statements*. The provisions of Accounting Standards Update (“ASU”) 2016-14: Not-for-Profit Entities (Topic 958) Presentation of Financial Statements of Not-for-Profit Entities improves the current net asset classifications and the related information presented in the financial statements and notes about the Organization’s liquidity, financial performance, and cash flows. The Organization reports information regarding its financial position and activities according to two classes of net assets: net assets without donor restrictions and net assets with donor restrictions.

Estimates

Management uses estimates and assumptions in preparing these financial statements in accordance with accounting principles generally accepted in the United States of America. Those estimates and assumptions affect the reported amounts of assets and liabilities, the disclosure of contingent assets and liabilities, and the reported support, revenues and expenses. Actual results could vary from the estimates that were used.

Cash and cash equivalents

The Organization maintains its cash accounts at various financial institutions. Short-term, liquid investments with original maturities of three months or less are considered to be cash equivalents and are presented as cash.

Property, equipment and depreciation

Property and equipment are stated at cost. Donated assets are capitalized at their fair market value on the date of the gift. Repair and maintenance costs are charged to expense as incurred; significant renewals or betterments greater than \$500 are capitalized. Depreciation is provided on the straight-line basis over the estimated useful lives of the depreciable assets. Depreciation expense totaled \$23,729 for the year ending September 30, 2019.

Inventories

Inventories, consisting of books and CDs, are stated at the lower of cost (first-in, first-out basis) or net realizable value.

Donated services

The Organization receives donated services from unpaid volunteers who assist in administrative services. No amounts have been recognized in the Statement of Activities because the criteria for recognition under ASC No. 958 have not been satisfied.

Contributions

Contributions received are recorded as support with donor restrictions or support without donor restrictions depending on the existence or nature of any donor restrictions. Gifts of cash and other assets are reported as restricted support if they are received with donor stipulations that limit the use of donated assets. When a stipulated time restriction ends or a purpose restriction is accomplished, net assets with donor restrictions are reclassified to net assets without donor restrictions and reported in the Statement of Activities as net assets released from restrictions. Contributions that are restricted by the donor are reported as increases in net assets without donor restrictions if the restrictions expire in the fiscal year in which the contributions are recognized.

**ONE ON ONE
A/K/A CHANGEDLIVES.ORG
NOTES TO FINANCIAL STATEMENTS
SEPTEMBER 30, 2019**

(1) SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Functional allocation of expenses

The costs of providing various programs and other activities for the Organization have been summarized on a functional basis in the statements of activities. Most expenses can be directly allocated to one of the programs or supporting functions. Certain categories of expenses are attributed to more than one program or supporting function. Therefore, these expenses require allocation on a reasonable basis that is consistently applied. The expenses in this category include rent, depreciation, office expenses, utilities, insurance, salaries and benefits, payroll taxes, dues and subscriptions, and travel and promotion. The basis of allocation of salaries and wages and related payroll taxes is based on the best estimate of salary expense and indirect expenses incurred for each function.

Financial statement presentation

The Organization reports 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 the Organization's management and the board of trustees.

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. As of September 30, 2019, the Organization does not have donor restricted funds which are required to be maintained in perpetuity.

Donor restricted contributions are reported as increases in net assets with donor restrictions. 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. For contributions restricted to the acquisition of property and equipment, the restrictions are released when the asset is placed in service unless the donor has provided more explicit requirements.

Uncertain tax positions

Under professional guidance, an Organization must recognize the tax benefit from an uncertain tax position only if it is more likely than not that the tax position will be sustained on examination with taxing authorities. The Organization does not believe there are any material uncertain tax positions and, accordingly, it will not recognize any liability for uncertain tax positions. For the year ended September 30, 2019, there were no interest or penalties recorded or included in its financial statements. The returns for 2016 and beyond remain subject to examination.

**ONE ON ONE
A/K/A CHANGEDLIVES.ORG
NOTES TO FINANCIAL STATEMENTS
SEPTEMBER 30, 2019**

(2) LIQUIDITY

As part of the Organization's liquidity management, it has a policy to structure its financial assets to be available as its general expenditures, liabilities, and other obligations come due. It has a strict budget which is monitored throughout the year. In addition, the Organization invests cash in excess of daily requirements in short-term money market accounts. The following represents the Organization's financial assets at September 30, 2019:

Cash and cash equivalents	\$ 249,984
Investments	<u>5,435,966</u>
Financial assets, without donor-imposed restrictions, available to meet cash needs for general expenditures within one year	<u>\$ 5,685,950</u>

(3) INVESTMENTS

The Organization's investment strategy involves maximizing growth with minimal risk using a combination of growth and income investments. Investments are generally maintained in a way that is readily liquid.

Investments as of September 30, 2019, are summarized below:

	Cost	Fair Value
Equity securities	\$ 4,158,766	\$ 4,630,877
Annuity	335,193	335,193
Real estate interest	<u>808,906</u>	<u>469,896</u>
	<u>\$ 5,302,865</u>	<u>\$ 5,435,966</u>

The following schedule summarizes the investment income in the statement of activities for the year ended September 30, 2019:

Dividends and interest	\$ 110,638
Net realized gain	71,165
Net unrealized gain	71,232
Investment expense	<u>(37,856)</u>
Total investment income	<u>\$ 215,179</u>

**ONE ON ONE
A/K/A CHANGEDLIVES.ORG
NOTES TO FINANCIAL STATEMENTS
SEPTEMBER 30, 2019**

(4) FAIR VALUE MEASUREMENTS

The Organization's investments are reported at fair value in the accompanying financial statements. The methods used to measure fair value may produce an amount that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Organization believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The Organization uses professional guidance which establishes a framework for measuring fair value. This guidance defines fair value as the price the Organization would receive upon selling an investment in an orderly transaction to an independent buyer in the principal or most advantageous market for the investment. It establishes a three tier hierarchy of inputs to establish a classification of fair value measurements for disclosure purposes.

The three levels of the fair value hierarchy are described as follows:

Level 1

Inputs are unadjusted and represent quoted prices in active markets for identical assets or liabilities at the measurement date.

Level 2

Inputs (other than quoted prices included in Level 1) are either directly or indirectly observable for the asset or liability through correlation with market data at the measurement date and for the duration of the instrument's anticipated life.

Level 3

Inputs are unobservable and supported by little or no market activity.

Fair values of assets measured on a recurring basis at September 30, 2019 are as follows:

	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Fair Value</u>
Equities	\$ 4,630,877	\$ -	\$ -	\$ 4,630,877
Annuity	-	-	335,193	335,193
Real estate	-	-	469,896	469,896
	<u>\$ 4,630,877</u>	<u>\$ -</u>	<u>\$ 805,089</u>	<u>\$ 5,435,966</u>

Equity securities are classified in Level 1 of the fair value hierarchy. Investments classified in Level 3 consist of directly held investments that have valuation based on input other than quoted prices.

**ONE ON ONE
A/K/A CHANGEDLIVES.ORG
NOTES TO FINANCIAL STATEMENTS
SEPTEMBER 30, 2019**

(4) FAIR VALUE MEASUREMENTS (continued)

The following presents activity for the year ended September 30, 2019 regarding fair value measurements using significant observable inputs (Level 3):

	<u>Annuity</u>	<u>Real estate assets</u>	<u>Total</u>
Beginning balance	\$ 330,064	\$ 583,578	\$ 913,642
Acquisitions	5,129	-	5,129
Disposals	-	(34,148)	(34,148)
Adjustment to realizable value	-	(79,534)	(79,534)
	<u> </u>	<u> </u>	<u> </u>
Ending balance	<u>\$ 335,193</u>	<u>\$ 469,896</u>	<u>\$ 805,089</u>

(5) SPECIAL PROJECTS

With the mission to make *Five Decades of Ben Haden’s Original Messages and Bible Studies* available today, and for decades to come, One On One embarked on five critical projects in late 2013 and 2014 that have continued through 2019. Two additional critical projects commenced in 2017. Certain projects will continue through 2020 while two will continue into 2021. These special projects have run parallel to each other. Spending on these special critical projects during 2019 totaled \$246,585. As of September 30, 2019, spending on these special critical projects since inception totaled \$2,148,675.

ONE on ONE A Minute With Ben Project

A new series for today – fast pace, life-on-the-go, minute-long attention spans, short segments, social media – reaching out to new audiences and the existing ONE on ONE audience. ONE on ONE features powerful, timeless segments of Ben Haden’s messages, as recorded live, between his first year as a pastor in 1963 through his last year on this earth, 2013.

ONE on ONE A Minute With Ben is now in English and Spanish and in multiple formats including book, eBook, CD, DVD, social media and is being further developed in additional languages. Extensive research, compilation, development, design, production, and mailing expenses have been strategically incurred to create this series and to expand across formats and languages making Ben Haden’s propelling words and insights available today and for years to come.

As of September 30, 2019, 116,000 ONE on ONE books (Volume I & II) have been sent out as “gifts” in two massive outreach mailings (most recently, Easter 2016) and an additional 22,350 books have been ordered by individuals or small groups over the past three years. ONE on ONE the CD launched as the first “audio” version of ONE on ONE. Facebook ONE on ONE A Minute with Ben launched in December 2016 and has seen a tremendous increase in people reached, engagements and shares. ONE on ONE III shipped to those who pre-registered. ENTRE TU y YO, the Spanish book version of ONE on ONE, has been produced and stands ready for a targeted launch beyond initial distribution to church groups. ONE on ONE III & IV will be featured in Christmas 2019 mailings. Spending on this project during fiscal 2019 totaled \$30,752. As of September 30, 2019, Spending on the ONE on ONE A Minute with Ben project since inception totaled \$1,217,949.

**ONE ON ONE
A/K/A CHANGEDLIVES.ORG
NOTES TO FINANCIAL STATEMENTS
SEPTEMBER 30, 2019**

(5) SPECIAL PROJECTS (continued)

Digital Conversion Project

Ben Haden’s messages were recorded live from 1963 to 2013 across multiple recording formats spanning the same time period. The earlier messages exist only in audio, while the later ones exist in audio and video. A massive, coordinated project to convert each and every message from its original format into today’s digital format is under way. Originals are sent outside to experts for the creation of first generation digital masters. Spending on this project during fiscal year 2019 totaled \$101,550. Spending on the Digital Conversion Project since inception totals \$381,588.

Digital Library and Broadcast Project

All first generation and final digital masters are entered into the Digital Library and then, one by one, are checked for quality, listened to from start to finish and then made ready for radio and internet broadcast (broadcast openings and closings added). This project is time-intensive and will make many thousands of stored messages in old formats now usable. Spending on this project in fiscal year 2019 totaled \$68,850. Spending on the Digital Library and Broadcast project since inception totals \$216,131.

New Collections Project (Books, eBooks, & Audio Collections)

“Will I Live Before I Die?” is one of the new books offered at no cost to the recipient. The book launched in English and will launch in Spanish in 2021. Twelve new books have been readied for production over the last three years. Spending on this project in fiscal year 2019 totaled \$30,000. Spending on the New Books Project since inception totals \$232,032.

Database Project

Two major databases (UNIX Donor & Non-Donor database and Five Decades of Ben Haden Messages – 1963-2013) are undergoing upgrades to enable optimal usage and mining. Spending on this project in fiscal year 2019 totaled \$6,146. Spending on the Database Project since inception totals \$56,591.

As Spoken Project

All final digitalized masters of messages are mechanically transcribed and then the task of comparing this mechanical transcription to the “As Spoken” voice of Ben Haden on the digital master begins. This last step ensures the FINAL transcription (one that will live for decades to come in the Digital Library side by side with its matching now-digital original recording) truly captures the words, pauses, and intonations as spoken by Ben Haden. These final transcriptions provide actual material for books, eBooks, One On One, packaging, marketing, etc. Spending on this project in fiscal year 2019 totaled \$410. Spending since inception totals \$21,770.

Longevity & Reach Project

Completion of the above six projects will yield five decades of powerful messages by Ben Haden, highly organized, all usable in digital format ready for broadcast, a usable digital and “as spoken transcript” library, targeted collections of messages for books (print & audio), two usable expanded databases – Messages & Donor and ONE on ONE in all its forms. The beginning of a “longevity and reach” game plan was initiated in November 2017 – looking at many possible scenarios, models, and strategies, taking the above Ben Haden messages and organized “tools and components” to maximize future longevity in the decades to come and to maximize both broad and targeted reach efforts. Spending since inception totals \$22,614.

**ONE ON ONE
A/K/A CHANGEDLIVES.ORG
NOTES TO FINANCIAL STATEMENTS
SEPTEMBER 30, 2019**

(6) LEASES

The Organization rented its office space under a lease that was terminated in April 2019, then at a separate location on a month-to-month basis through September 30, 2019.

The subsequent lease at a new location is for one year beginning October 1, 2019 at a monthly rental of \$892 with a one year option renewal.

(7) SUBSEQUENT EVENTS

Management has evaluated subsequent events through September 15, 2020, the date which these financial statements were available for issue.

In December 2019, a novel strain of coronavirus was reported in Wuhan, China. The World Health Organization has declared the outbreak to constitute a “Public Health Emergency of International Concern”. The extent of the impact of COVID-19 on the Organization’s financial performance will depend on certain developments, including the duration and spread of the outbreak, and impact on the Organization’s donors, employees and vendors, all of which are uncertain and cannot be predicted. At this point, the extent to which COVID-19 may impact the Organization’s financial position or results of activities is uncertain.

