



County of Ocean
Human Services
Jamie Busch, Director
Administration Building, Toms River, NJ 08754

[JUST BELIEVE, A NEW JERSEY NON-PROFIT CORPORATION] RESPONSE DOCUMENT REPORT

CC No. TBD

Acquisition for Innovations to Address Homelessness

RESPONSE DEADLINE: June 6, 2024 at 4:00 pm

Report Generated: Wednesday, September 3, 2025

Just Believe, A New Jersey Non-profit Corporation Response

CONTACT INFORMATION

Company:

Just Believe, A New Jersey Non-profit Corporation

Email:

jim@justbelieveinc.org

Contact:

Paul Hulse

Address:

P.O. Box 5441

Toms River, NJ 08754

Phone:

(386) 315-0168

Website:

www.justbelieveinc.org

Submission Date:

Jun 6, 2024 2:45 PM (Eastern Time)

ADDENDA CONFIRMATION

No addenda issued

QUESTIONNAIRE

1. DOCUMENTS TO BE EXECUTED*

Documents include:

- Signature Page
- Non-Collusion Certification
- Affirmative Action Questionnaire
- **Statement of Ownership (N.J.S.A. 52:25-24.2) (Mandatory Document)**
- Disclosure of Investment Activities in Iran
- Certification of Non-Involvement in Prohibited Activities in Russia or Belarus

FAILURE TO SUBMIT ANY OF THESE DOCUMENTS **MAY BE CAUSE FOR REJECTION OF YOUR PROPOSAL.**

All documents should be from this proposal package as forms change frequently and the most updated forms are provided in this specification. The forms must not be dated or executed prior to the date of advertising.

NOTE: For detailed instructions on how to complete the forms via DocuSign, please access the "Instructions for Completing Forms in DocuSign" document available in the Attachments.

Please note: The County's preferred method of submission is DocuSign.

[COMPLETED 6-5-2024 3:43pm]_SOLICITATION DOCUMENTS UPDATED 2-26-24.docx.pdf
[COMPLETED 6-5-2024 3:43pm]_Summary.pdf

2. COMPETITIVE CONTRACT PROPOSAL *

Please upload your Competitive Contract proposal for Acquisition for Innovations to Address Homelessness.

This should include your Agency Background and Experience, Project Description, and Computed Budget Proposal.

Please note, the only acceptable file forms are as follows:

Documents (doc, docx, rtf, txt, xls, xlsx, pdf)

Images (jpg, png, bmp, tif)

Proposal_and_Accompanying_Documents.PDF

Elite_Contruction_Budget.PDF

3. CERTIFICATE OF INSURANCE

Please upload your Certificate of Insurance for Acquisition for Innovations to Address Homelessness.

Please note, the only acceptable file forms are as follows:

Documents (doc, docx, rtf, txt, xls, xlsx, pdf)

Images (jpg, png, bmp, tif)

Insurance.PDF

4. CURRENT LIST OF BOARD OF DIRECTORS

Please upload your Current List of Board of Directors.

Board_list_.pdf

5. ORGANIZATIONAL CHART

Please upload your Organizational Chart.

Org_chart.pdf

6. CERTIFIED AUDIT OR FINANCIAL STATEMENT

Please upload your Certified Audit or Financial Statement.

audit.PDF

7. Copy of New Jersey Business Registration Certificate/Copy of IRS letter granting tax exempt status under Sec. 501(c)3

A Valid BRC or Copy of IRS letter granting tax exempt status under Sec. 501(c)3 is required Prior to Award of Contract. Please upload your company's BRC or Copy of IRS letter granting tax exempt status under Sec. 501(c)3.

Use the following link to check the status of your company's BRC:

https://www1.state.nj.us/TYTR_BRC/jsp/BRCLoginJsp.jsp

NOTE: a BRC/copy of IRS letter granting tax exempt status is not required at the time of submission, only prior to award of the contract.

Please note, the only acceptable file forms are as follows:

Documents (doc, docx, rtf, txt, xls, xlsx, pdf)

Images (jpg, png, bmp, tif)

determination_letter_and_Buis_Cert.pdf

8. Certificate of Employee Information Report

Within seven (7) days after receipt of the notification of intent to award the contract or receipt of the contract, whichever is sooner, a Contractor should present one of the following to the County of Ocean:

(a) An existing federally approved or sanctioned affirmative action program.

(b) A New Jersey Certificate of Employee Information Report Approval.

(c) If the Contractor cannot present "a" or "b", the Contractor is required to submit a completed Employee Information Report (Form AA302). This form will be made available to the Contractor by the County of Ocean.

QUESTIONS BELOW MUST BE ANSWERED BY ALL CONTRACTORS:

1. Do you have a Federally approved or sanctioned Affirmative Action Program?

If yes, please upload a photocopy of such approval.

2. Do you have a State of New Jersey "Certificate of Employee Information Report" approval?

If yes, please upload a photocopy of such certificate.

Please note, the only acceptable file forms are as follows:

Documents (doc, docx, rtf, txt, xls, xlsx, pdf)

Images (jpg, png, bmp, tif)

Employee_Cert_.pdf

9. Mandatory Equal Employment Opportunity Statement*

Does the PROPOSER comply with the [#Mandatory Equal Employment Opportunity Statement](#)?

Yes

10. Americans with Disabilities Act Provisions*

Does the PROPOSER comply with the [#Americans with Disabilities Act Provisions](#)?

Yes

11. PROPOSAL SUBMISSION ACKNOWLEDGMENT*

The County of Ocean is accepting only electronic proposals for this Competitive Contract. Submitting your proposal manually is cause for rejection. You may only submit one (1) proposal. DO NOT submit a hard copy of your proposal. Please confirm that you understand that the method of submission is electronic ONLY and that submitting a proposal manually is automatic cause for rejection.

Confirmed

12. SUBMISSION OF PROPOSAL FORMS*

Proposers shall complete all documents and acknowledge all terms included with this package. All documents should be from this proposal package as forms change frequently and the most updated forms are provided in this specification. The forms must not be dated or executed prior to the date of advertising. Failure to follow these instructions is cause for rejection.

Confirmed

SIGNATURE PAGE

The County of Ocean does not discriminate on the basis of handicapped status in the admission or access to, or treatment, or employment in its programs or activities.

The County of Ocean shall allow access to any books, documents, papers and records of the contractor, which are directly pertinent to that specific contract.

Compliance is required with all applicable standards, orders, or requirements issued under 306 of the Clean Air Act, Section 508 of the Clean Water Act, Executive Order 11738 and Environmental Protection Agency Regulations (40 CRF, Part 15) which prohibits the use under non-exempt federal contracts, grants or loans of facilities included on the EPA list of violating facilities.

"The County of Ocean considers it to be a substantial conflict of interest for any company desiring to do business with the County to be owned, operated or managed by any County employee, nor shall any County personnel be employed by the vendor in conjunction with any work to be performed for or on behalf of the County of Ocean".

I HEREBY CERTIFY COMPLIANCE WITH THE FOREGOING.

The undersigned is a Corporation under the law of the State of NEW JERSEY,
having principal offices at 200 Corporate Circle, 2nd Floor.

Toms River, NJ 08755

NAME OF COMPANY, CORPORATION OR INDIVIDUAL
- PLEASE PRINT -

Paul Hulse

SIGNED BY: _____

CEO/President Paul Hulse

PRINT NAME AND OFFICIAL TITLE

ADDRESS: 377 Kettle Creek Rd., Suite 1

Toms River, NJ 08753

INCLUDE ZIP CODE

TELEPHONE: 386-315-0168

E-MAIL ADDRESS Paul@justbelieveinc.org

FEDERAL IDENTIFICATION NO. 84-2712739

**YOUR FEDERAL IDENTIFICATION NUMBER WILL BE USED TO VERIFY YOUR
COMPANY'S NEW JERSEY BUSINESS REGISTRATION CERTIFICATE (BRC).**

**A VALID BRC IS REQUIRED PRIOR TO THE AWARD OF A CONTRACT BUT IS NOT A
MANDATORY DOCUMENT AT THE TIME BIDS ARE RECEIVED.**

NON - COLLUSION CERTIFICATION

I, Paul Hulse of
the City of Toms River In the County of Ocean
and the State of NEW JERSEY, of full age, being duly sworn
according to law on my oath depose and say that:

I am the CEO/President of the firm of
Just Believe A New Jersey Non-profit Corporation (Just Believe Inc.) the bidder
making the Proposal for the above-named Project, and that I executed the said Proposal with
full authority so to do; that said bidder has not, directly or indirectly, entered into any agreement,
participated in any collusion, or otherwise taken any action in restraint of free, competitive
bidding in connection with the above-named Project; and that all statements contained in said
Proposal and in this certification are true and correct, and made with full knowledge that the
County of Ocean relies upon the truth of the statements contained in said Proposal and in the
statements contained in this certification in awarding the contract for the said Project.

I further warrant that no person or selling agency has been employed or retained to
solicit or secure such contract upon an agreement or understanding for a commission,
percentage, brokerage or contingent fee, except bona fide employees or bona fide established
commercial or selling agencies maintained by Just Believe Inc.
(N.J.S.A. 52:34-15). (Name of Contractor)

Paul Hulse

(Also type or print name of certifier under signature)

CEO/President Paul Hulse

AFFIRMATIVE ACTION QUESTIONNAIRE**NOTICE TO ALL CONTRACTORS****AFFIRMATIVE ACTION REGULATIONS N.J.S.A. 10:5-31 et seq. and P.L. 1975 C. 127 (N.J.A.C. 17:27-1 et seq.)**A. ACTIVITY OF YOUR COMPANY- Indicate below:

- ☒ Procurement and/or Service Company
☐ Professional Consultant
☐ Other _____

All Contractors, except Government Agencies, are required to comply with the above law.

B. TO ALL CONTRACTORS:

1. Within seven (7) days after receipt of the notification of intent to award the contract or receipt of the contract, whichever is sooner, a Contractor should present one of the following to the County of Ocean:
 - (a) An existing federally approved or sanctioned affirmative action program.
 - (b) A New Jersey Certificate of Employee Information Report Approval.
 - (c) If the Contractor cannot present "a" or "b", the Contractor is required to submit a completed Employee Information Report (Form AA302 for Goods and Services; Form AA201 for Construction). This form is available here: https://www.nj.gov/treasury/contract_compliance/

C. QUESTIONS BELOW MUST BE ANSWERED BY ALL CONTRACTORS:

1. Do you have a federally approved or sanctioned Affirmative Action Program?
 Yes _____ No ^x _____
 (a) If yes, please submit a photocopy of such approval.
2. Do you have a State of New Jersey "Certificate of Employee Information Report" approval?
 Yes ^x _____ No _____
 (a) If yes, please submit a photocopy of such certificate.

The undersigned Contractor certifies that he is aware of the commitment to comply with the requirements of N.J.S.A. 10:5-31 et seq. and P.L. 1975 C. 127 (N.J.A.C. 17:27-1 et seq.) and agrees to furnish the required documentation pursuant to the law.

COMPANY: Just Believe Inc.

SIGNATURE: Paul Hulse

TITLE: CEO/President

Note: A contract must be rejected as non-responsive if a contractor fails to comply with the requirements of N.J.S.A. 10:5-31 et seq. and P.L. 1975 C. 127 (N.J.A.C. 17:27-1 et seq.).

FAILURE TO EXECUTE THIS FORM IS MANDATORY CAUSE FOR REJECTION

STATEMENT OF OWNERSHIP DISCLOSURE

N.J.S.A. 52:25-24.2 (P.L. 1977, c.33, as amended by P.L. 2016, c.43)

This statement shall be completed, certified to, and included with all bid and proposal submissions. Failure to submit the required information is cause for automatic rejection of the bid or proposal.

Name of Organization: Just Believe Inc.

Organization Address: 200 Corporate Circle, 2nd Floor, Toms River, NJ 08755

PART I - Check the box that represents the type of business organization:

- ☐ Sole Proprietorship
- ☒ Non-Profit Corporation (skip Parts II and III, execute certification in Part IV)
- ☐ For-Profit Corporation (any type) ☐ Limited Liability Company (LLC)
- ☐ Partnership ☐ Limited Partnership ☐ Limited Liability Partnership (LLP)
- ☐ Other (be specific): _____

PART II

- ☐ The list below contains the names and addresses of all stockholders in the corporation who own 10 percent or more of its stock, of any class, or of all individual partners in the partnership who own a 10 percent or greater interest therein, or of all members in the limited liability company who own a 10 percent or greater interest therein, as the case may be. **(COMPLETE THE LIST BELOW IN THIS SECTION)**
- OR**
- ☐ No one stockholder in the corporation owns 10 percent or more of its stock, of any class, or no individual partner in the partnership owns a 10 percent or greater interest therein, or no member in the limited liability company owns a 10 percent or greater interest therein, as the case may be. **(SKIP TO PART IV)**

(Please attach additional sheets if more space is needed):

Name of Individual or Business Entity	Address

PART III - Disclosure of 10% or Greater Ownership in the Stockholders, Partners or LLC Members Listed in PART II

If a bidder has a direct or indirect parent entity which is publicly traded, and any person holds a 10 percent or greater beneficial interest in the publicly traded parent entity as of the last annual federal Security and Exchange Commission (SEC) or foreign equivalent filing, ownership disclosure can be met by providing links to the website(s) containing the last annual filing(s) with the federal Securities and Exchange Commission (or foreign equivalent) that contain the name and address of each person holding a 10% or greater beneficial interest in the publicly traded parent entity, along with the relevant page numbers of the filing(s) that contain the information on each such person. **Attach additional sheets if more space is needed.**

Website (URL) containing the last annual SEC (or foreign equivalent) filing	Page #'s

Please list the names and addresses of each stockholder, partner or member owning a 10 percent or greater interest in any corresponding corporation, partnership and/or limited liability company (LLC) listed in Part II **other than for any publicly traded parent entities referenced above.** The disclosure shall be continued until names and addresses of every non-corporate stockholder, and individual partner, and member exceeding the 10 percent ownership criteria established pursuant to N.J.S.A. 52:25-24.2 has been listed. **Attach additional sheets if more space is needed.**

Stockholder/Partner/Member and Corresponding Entity Listed in Part II	Address

PART IV Certification

I, being duly sworn upon my oath, hereby represent that the foregoing information and any attachments thereto to the best of my knowledge are true and complete. I acknowledge: that I am authorized to execute this certification on behalf of the bidder/proposer; that the County of Ocean is relying on the information contained herein and that I am under a continuing obligation from the date of this certification through the completion of any contracts with the County of Ocean to notify the County of Ocean in writing of any changes to the information contained herein; that I am aware that it is a criminal offense to make a false statement or misrepresentation in this certification, and if I do so, I am subject to criminal prosecution under the law and that it will constitute a material breach of my agreement(s) with the, permitting the County of Ocean to declare any contract(s) resulting from this certification void and unenforceable.

Full Name (Print): Paul Hulse	Title: CEO/President
Signature: Paul Hulse	Date: 6/5/2024 3:43:34 PM EDT

Disclosure of Investment Activities in Iran

Person or Entity	Just Believe Inc.
Part 1: Certification	
COMPLETE PART 1 BY CHECKING <u>EITHER BOX.</u>	
Pursuant to Public Law 2012, c. 25, any person or entity that is a successful bidder or proposer, or otherwise proposes to enter into or renew a contract, must complete the certification below to attest, under penalty of perjury, that neither the person or entity, nor any parent entity, subsidiary, or affiliate is identified on the State Department of Treasury's Chapter 25 list as a person or entity engaging in investment activities in Iran. The list is found on Treasury's website at www.state.nj.us/treasury/purchase/pdf/Chapter25List.pdf . The Chapter 25 list must be reviewed prior to completing the below certification. If a vendor or contractor is found to be in violation of law, action may be taken as appropriate and as may provided by law, rule or contract, including but not limited to imposing sanctions, seeking compliance, recovering damages, declaring the party in default and seeking debarment or suspension of the party.	
☒	I certify, pursuant to Public Law 2012, c. 25, that neither the person or entity listed above, nor any parent entity, subsidiary, or affiliate thereof is listed on the N.J. Department of the Treasury's list of entities determined to be engaged in prohibited activities in Iran pursuant to P.L. 2012, c. 25 ("Chapter 25 List"). I further certify that I am the person listed above, or I am an officer or representative of the entity listed above and am authorized to make this certification on its behalf. I will skip Part 2 and sign and complete the Certification below.
OR	
☐	I am unable to certify as above because the person or entity and/or a parent entity, subsidiary, or affiliate thereof is listed on the N.J. Department of the Treasury's Chapter 25 list. I will provide a detailed, accurate and precise description of the activities in Part 2 below sign and complete the Certification below.

Part 2: Additional Information	
PLEASE PROVIDE FURTHER INFORMATION RELATED TO INVESTMENT ACTIVITIES IN IRAN.	
You must provide a detailed, accurate and precise description of the activities of the person or entity, or a parent entity, subsidiary, or affiliate thereof engaging in investment activities in Iran below and, if more space is needed, on additional sheets provided by you.	

Part 3: Certification of True and Complete Information			
I, being duly sworn upon my oath, hereby represent and state that the foregoing information and any attachments there to the best of my knowledge are true and complete. I attest that I am authorized to execute this certification on behalf of the above-referenced person or entity.			
I acknowledge that the County of Ocean is relying on the information contained herein and thereby acknowledge that I am under a continuing obligation from the date of this certification through the completion of any contracts with the County of Ocean to notify the County of Ocean in writing of any changes to the answers of information contained herein.			
I acknowledge that I am aware that it is a criminal offense to make a false statement or misrepresentation in this certification, and if I do so, I recognize that I am subject to criminal prosecution under the law and that it will also constitute a material breach of my agreement(s) with the County of Ocean and that the County of Ocean at its option may declare any contract(s) resulting from this certification void and unenforceable.			
Full Name (Print)	Paul Hulse	Title	President/CEO
Signature	Paul Hulse	Date	6/5/2024 3:43:34 PM EDT

CERTIFICATION OF NON- INVOLVEMENT IN
PROHIBITED ACTIVITIES IN RUSSIA OR BELARUS

Pursuant to N.J.S.A. 52:32-60.1, et seq. ([L. 2022, c. 3](#)) any person or entity (hereinafter “Vendorⁱ”) that seeks to enter into or renew a contract with a State agency for the provision of goods or services, or the purchase of bonds or other obligations, must complete the certification below indicating whether or not the Vendor is identified on the Office of Foreign Assets Control (OFAC) Specially Designated Nationals and Blocked Persons list, available here: <https://sanctionssearch.ofac.treas.gov/>. If the Department of the Treasury finds that a Vendor has made a certification in violation of the law, it shall take any action as may be appropriate and provided by law, rule or contract, including but not limited to, imposing sanctions, seeking compliance, recovering damages, declaring the party in default and seeking debarment or suspension of the party.

I, the undersigned, certify that I have read the definition of “Vendor” below, and have reviewed the Office of Foreign Assets Control (OFAC) Specially Designated Nationals and Blocked Persons list, and having done so certify:

(Check the Appropriate Box)

☒ A. That the Vendor is not identified on the [OFAC Specially Designated Nationals and Blocked Persons list on account of activity related to Russia and/or Belarus](#).

OR

☐ B. That I am unable to certify as to “A” above, because the Vendor is identified on the [OFAC Specially Designated Nationals and Blocked Persons list on account of activity related to Russia and/or Belarus](#).

OR

☐ C. That I am unable to certify as to “A” above, because the Vendor is identified on the [OFAC Specially Designated Nationals and Blocked Persons list](#). However, the Vendor is engaged in activity related to Russia and/or Belarus consistent with federal law, regulation, license or exemption. A detailed description of how the Vendor’s activity related to Russia and/or Belarus is consistent with federal law is set forth below.

(Attach Additional Sheets If Necessary.)

Signature of Vendor’s Authorized Representative

Paul Hulse

Date

6/5/2024 | 3:43:34 PM EDT

Print Name and Title of Vendor’s Authorized Representative

CEO/President

Vendor’s FEIN

84-2712739

Vendor’s Name

Just Believe Inc.

Vendor’s Phone Number

386-315-0168

Vendor’s Address (Street Address)

200 Corporate Circle, 2nd Floor

Vendor’s Fax Number

N/A

Vendor’s Address (City/State/Zip Code)

Toms River, NJ 08755

Vendor’s Email Address

Paul@justbelieveinc.org

ⁱ **Vendor means:** (1) A natural person, corporation, company, limited partnership, limited liability partnership, limited liability company, business association, sole proprietorship, joint venture, partnership, society, trust, or any other nongovernmental entity, organization, or group; (2) Any governmental entity or instrumentality of a government, including a multilateral development institution, as defined in Section 1701(c)(3) of the International Financial Institutions Act, 22 U.S.C. 262r(c)(3); or (3) Any parent, successor, subunit, direct or indirect subsidiary, or any entity under common ownership or control with, any entity described in paragraph (1) or (2).

Certificate Of Completion

Envelope Id: B4727D8F418D499F83FE89806C694EE1	Status: Completed
Subject: Please DocuSign: SOLICITATION DOCUMENTS UPDATED 12-28-22 James Hughes	
Source Envelope:	
Document Pages: 7	Signatures: 6
Certificate Pages: 4	Initials: 0
AutoNav: Enabled	Envelope Originator:
Envelope Stamping: Enabled	Jessica Hannold
Time Zone: (UTC-05:00) Eastern Time (US & Canada)	1959 Rte 9
	Toms River, NJ 08755-1211
	jhannold@co.ocean.nj.us
	IP Address: 73.29.228.14

Record Tracking

Status: Original	Holder: Jessica Hannold	Location: DocuSign
6/4/2024 4:02:42 PM	jhannold@co.ocean.nj.us	

Signer Events	Signature	Timestamp
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Paul Hulse		Sent: 6/4/2024 4:02:43 PM
Jim@justbelieveinc.org		Viewed: 6/4/2024 4:03:04 PM
Security Level:	Signature Adoption: Pre-selected Style	Signed: 6/5/2024 3:43:34 PM
DocuSign.email		
ID: 1		
6/4/2024 4:02:44 PM	Using IP Address: 73.29.228.14	

Electronic Record and Signature Disclosure:
Accepted: 10/26/2022 11:13:06 AM
ID: 07d79d7b-4e8e-4b40-b654-99bf9a49487b

In Person Signer Events	Signature	Timestamp
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Editor Delivery Events	Status	Timestamp
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Agent Delivery Events	Status	Timestamp
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Intermediary Delivery Events	Status	Timestamp
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Certified Delivery Events	Status	Timestamp
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Carbon Copy Events	Status	Timestamp
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Witness Events	Signature	Timestamp
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Notary Events	Signature	Timestamp
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Envelope Summary Events	Status	Timestamps
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Envelope Sent	Hashed/Encrypted	6/4/2024 4:02:43 PM
Certified Delivered	Security Checked	6/4/2024 4:03:04 PM
Signing Complete	Security Checked	6/5/2024 3:43:34 PM
Completed	Security Checked	6/5/2024 3:43:34 PM

Payment Events	Status	Timestamps
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Electronic Record and Signature Disclosure

ELECTRONIC RECORD AND SIGNATURE DISCLOSURE

From time to time, Ocean County, NJ (we, us or Company) may be required by law to provide to you certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically through the DocuSign system. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to this Electronic Record and Signature Disclosure (ERSD), please confirm your agreement by selecting the check-box next to 'I agree to use electronic records and signatures' before clicking 'CONTINUE' within the DocuSign system.

Getting paper copies

At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. You will have the ability to download and print documents we send to you through the DocuSign system during and immediately after the signing session and, if you elect to create a DocuSign account, you may access the documents for a limited period of time (usually 30 days) after such documents are first sent to you. After such time, if you wish for us to send you paper copies of any such documents from our office to you, you will be charged a \$0.00 per-page fee. You may request delivery of such paper copies from us by following the procedure described below.

Withdrawing your consent

If you decide to receive notices and disclosures from us electronically, you may at any time change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format. How you must inform us of your decision to receive future notices and disclosure in paper format and withdraw your consent to receive notices and disclosures electronically is described below.

Consequences of changing your mind

If you elect to receive required notices and disclosures only in paper format, it will slow the speed at which we can complete certain steps in transactions with you and delivering services to you because we will need first to send the required notices or disclosures to you in paper format, and then wait until we receive back from you your acknowledgment of your receipt of such paper notices or disclosures. Further, you will no longer be able to use the DocuSign system to receive required notices and consents electronically from us or to sign electronically documents from us.

All notices and disclosures will be sent to you electronically

Unless you tell us otherwise in accordance with the procedures described herein, we will provide electronically to you through the DocuSign system all required notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you during the course of our relationship with you. To reduce the chance of you inadvertently not receiving any notice or disclosure, we prefer to provide all of the required notices and disclosures to you by the same method and to the same address that you have given us. Thus, you can receive all the disclosures and notices electronically or in paper format through the paper mail delivery system. If you do not agree with this process, please let us know as described below. Please also see the paragraph immediately above that describes the consequences of your electing not to receive delivery of the notices and disclosures electronically from us.

How to contact Ocean County, NJ:

You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically as follows:

To contact us by email send messages to: jbowens@co.ocean.nj.us

To advise Ocean County, NJ of your new email address

To let us know of a change in your email address where we should send notices and disclosures electronically to you, you must send an email message to us at jbowens@co.ocean.nj.us and in the body of such request you must state: your previous email address, your new email address. We do not require any other information from you to change your email address.

If you created a DocuSign account, you may update it with your new email address through your account preferences.

To request paper copies from Ocean County, NJ

To request delivery from us of paper copies of the notices and disclosures previously provided by us to you electronically, you must send us an email to jbowens@co.ocean.nj.us and in the body of such request you must state your email address, full name, mailing address, and telephone number. We will bill you for any fees at that time, if any.

To withdraw your consent with Ocean County, NJ

To inform us that you no longer wish to receive future notices and disclosures in electronic format you may:

- i. decline to sign a document from within your signing session, and on the subsequent page, select the check-box indicating you wish to withdraw your consent, or you may;
- ii. send us an email to jbowens@co.ocean.nj.us and in the body of such request you must state your email, full name, mailing address, and telephone number. We do not need any other information from you to withdraw consent.. The consequences of your withdrawing consent for online documents will be that transactions may take a longer time to process..

Required hardware and software

The minimum system requirements for using the DocuSign system may change over time. The current system requirements are found here: <https://support.docusign.com/guides/signer-guide-signing-system-requirements>.

Acknowledging your access and consent to receive and sign documents electronically

To confirm to us that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you, please confirm that you have read this ERSD, and (i) that you are able to print on paper or electronically save this ERSD for your future reference and access; or (ii) that you are able to email this ERSD to an email address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving notices and disclosures exclusively in electronic format as described herein, then select the check-box next to 'I agree to use electronic records and signatures' before clicking 'CONTINUE' within the DocuSign system.

By selecting the check-box next to 'I agree to use electronic records and signatures', you confirm that:

- You can access and read this Electronic Record and Signature Disclosure; and
- You can print on paper this Electronic Record and Signature Disclosure, or save or send this Electronic Record and Disclosure to a location where you can print it, for future reference and access; and
- Until or unless you notify Ocean County, NJ as described above, you consent to receive exclusively through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you by Ocean County, NJ during the course of your relationship with Ocean County, NJ.

Proposal
For
Acquisition for Innovations to Address Homelessness

Just Believe Inc. is requesting \$300,000.00 in accordance with the competitive contract proposal for the Acquisition for Innovations to address homelessness.

Agency Background and Experience

Chief Executive Officer or Executive Director's name and contact information.

Contact Information for the person responsible for the application.

CEO/President – Paul Hulse

Just Believe Inc. contact – Paul Hulse

Email – Paul@justbelieveinc.org

Phone – 386-315-0168

Address – P.O. Box 5441, Toms River, New Jersey, 08754

Provide the Corporation type, EIN, SAM Registration Number, mailing and physical address and main phone number.

Just Believe Inc. is a Section 501(c)3 Corporation.

EIN – 2712739

SAM registration number – EJ4AKN58FB5

Mailing address – P.O. Box 5441, Toms River, NJ 08754

Physical address – 200 Corporate Circle, 2nd Floor, Toms River, NJ 08755

Main Phone Number – 732-279-6157

Explain the Agency's mission and vision.

Just Believe Inc's mission statement is:

To help the homeless and disenfranchised progress from homelessness to contributing members of society through affordable housing, outreach, advocacy, and warming centers. We will also work with the local community of non-profit organizations and for-profit organizations to help people lead self-sustaining lives.

Our philosophy is to be proactive in providing assistance. Just Believe Inc. is dedicated to providing for the basic and immediate needs of the homeless. It is our goal to provide permanent solutions not temporary fixes. Thus, Just Believe Inc's purpose is to ensure that every resident of Ocean County who experiences food insecurity issues, homelessness or is at imminent risk of homelessness will have access to community and system resources to facilitate the transition from homelessness to permanent housing.

Our vision for the future is to remain at the forefront of the Cold Blue Emergency Shelter Initiative (Code Blue) in Ocean County, New Jersey as well as continuing to conduct outreaches and providing advocacy for at-risk individuals to assist them in finding housing and address any obstacles that stand in their way. Moreover, we are excited that we were able to improve the assistance we provide the homeless and disenfranchised by coordinating our outreach programs out of our headquarters located within our new offices located at 200 Corporate Circle, 2nd Floor, Toms River, NJ, 08755.

We are also extremely excited about the future, as we are embarking on a significant new project, Larry's Home. Larry's Home will be a transitional home that prioritizes assisting homeless veterans. The home will be located on 29 Peterson Drive, Little Egg Harbor, Ocean County, New Jersey 08755 on land donated to our organization. In this regard, Larry Robertiello was our CEO/President Paul Hulse's childhood friend. Mr. Robertiello served 2 tours during Operation Iraqi Freedom and rose to the rank of Specialist in the United States Army receiving 4 medals during his time in Iraq. He was traumatized from his two tours and suffered from PTSD. While struggling with PTSD Larry also battled addiction and it ultimately took his life on April 9, 2022.

Larry is survived by his 10-year-old son. He received treatment for his addiction from the VA but struggled with the aftercare. If he had access to a facility such as Larry's Home, he may have lived to see his son grow up. That is how Mr. Robertiello became the inspiration for Larry's Home and it's mission to help veterans. Accordingly, the home will be named Larry's Home in honor of deceased veteran Larry Robertiello.

Moreover, in managing our assistance program pursuant to Larry's Home Just Believe Inc. will partner with the Ocean County Board of Social Services and local non-profit organizations that provide assistance regarding mental health services, programs helping veterans, programs treating substance abuse, programs providing counseling and agencies assisting our guests with their medical needs. Accordingly, our program will offer residents safe and stable living accommodations with the goal of rehabilitating our guests so they can reenter society. Our goal for Larry's Home is to establish a permanent transitional housing center that has the capacity of assisting homeless veterans in Ocean County, New Jersey so that we can provide the necessary services to the homeless and disenfranchised as they progress to self-sustaining lives.

Agency's Background

In 2011, Paul Hulse founded Beat the Street Inc. in Ormond Beach, Florida to address issues which the homeless encounter that prevent them from finding housing and later in 2011, Paul brought Beat the Street Inc. to New Jersey. In 2014/2015 Paul then co-founded Haven/Beat the Street Inc. as COO. In the inaugural 2017/2018 Code Blue season Pastor Marsha Griffin, OEM Director Rob Lawson, and our CEO/President Paul Hulse established the first Code Blue warming centers in Ocean County and, acting on that partnership, Paul managed an extremely successful Code Blue Warming Center in Toms River, New Jersey. In August 2019, Paul formed Just Believe Inc. to focus more on the poor and impoverished of Ocean County

Accordingly, CEO/President Paul Hulse and a significant portion of our volunteers have spearheaded and remain a primary resource for Code Blue since the 2017/2018 inaugural season. As a result, Paul and

Blue shelter, we also work with another 40 organizations including the Boy Scouts, Girl Scouts, multiple church ministries, the Ocean County Government, the Ocean County Sheriffs' Office, and local police departments to provide necessary services. In addition, The Mental Health Association offers their services to our guests and Humana provides information regarding available insurance.

Just Believe Inc has 270 volunteers including Pastors, peer to peer recovery specialists, LCSWs, and drug and alcohol counselors to further serve our guests. Also, in our continuing effort to improve the manner in which we provide services 2 of our employees became peer-to-peer certified and 6 enrolled in de-escalation and ethics certification classes. Moreover, at this time, we have more vehicles at our disposal to better provide services to at-risk individuals.

Furthermore, as documented by HMIS, Just Believe Inc. provided assistance to over 1,200 individuals who were homeless or in imminent danger of becoming homeless. This assistance accounted for 17% of the homeless within Ocean County. Of that 17% 1 out of every 5 clients seeking assistance made Just Believe Inc their initial contact agency.

Finally, Just Believe Inc. receives up to 75 to 100 calls a day. Once a homeless individual calls us we assess them and attempt to link them to the agency that would best meet their needs whether it is Just Believe Inc., Social Services or another non-profit. Just Believe Inc. will also work with the homeless as they attempt to navigate Social Services' complex criteria. Accordingly, Just Believe Inc. will provide referral and advocacy services for approximately 2,000 individuals a year. As a result, Just Believe Inc opened a Thrift Store (The Just Believe Boutique) on August 12, 2020, and then on September 18, 2023, we opened an administrative office to serve as headquarters for our outreach, advocacy, and referral programs.

List Project Locations

Larry's Home – Ocean County – 29 Peterson Drive, Little Egg Harbor, New Jersey 08087

Code Blue – Ocean County - Toms River recreational building - 250 Riverwood Drive, Riverwood Park, Toms River, New Jersey 08755

Outreach, advocacy, and referral programs – Ocean County – headquarters- 200 Corporate Circle, 2nd Floor, Toms River New Jersey 08755.

Indicate projects funded directly from a Federal awarding agency.

Just Believe Inc. has received Integrated Homelessness Prevention & Services – ESG/OHP from the Federal Government for \$277,500.00 to assist with our outreach program.

Demonstrate how your agency meets the following experience requirements.

At least 5 years with property acquisition, development, and/or rehabilitation

We have leased the Riverwood Recreation Center, 250 Riverwood Drive, Riverwood Park, Toms River, NJ 08755 for 5 years. We also have leased the Just Believe Boutique (Thrift Store) 734 Route 37 West Unit 5 for 4 years. Our CEO/President Paul Hulse purchased a 3-story apartment building with 13 apartments in Atlantic City, New Jersey for Haven Beat the Streets (Haven) and Haven owned that building for five years while he remained was COO with Haven.

Larry's Home is the first project that Just Believe is embarking on in which we are developing a property we have acquired by donation.

CEO/Paul Hulse had to rehabilitate apartments when he managed the above Atlantic City apartment building as tenants would move out or apartments needed repairs. His responsibilities included painting, plumbing, replacing doors and windows and coordinating with other contractors to do repairs and remodeling as needed. Paul was also a plumber from 2000 to 2013 performing plumbing repairs during that time.

At least 5 years experience owning and operating congregate and non-congregate sheltering for individuals or families.

Our CEO/President Paul Hulse has 10 years experience operating Code Blue Shelters and a significant portion of our volunteers have 7 years of experience operating Code Blue shelters. As an agency, Just Believe Inc. has 5 years of experience operating our Code Blue shelter.

A collaborative affiliation with the Ocean County Continuum of Care and the Ending Homelessness Group.

Just Believe Inc. has belonged to the COC since its inaugural year which was 5 years ago in 2019. We sit on the COC outreach committee and assist with the Point in Time Count.

In regard to the Ending Homelessness Group, we have partnered with them since they have been in existence (The Group was founded in 2020) as they oversee Code Blue.

Already have identified property.

Larry's Home will be located at 29 Peterson Drive, Little Egg Harbor, New Jersey 08087

History of implementing Continuum of Care funded programs.

Just Believe has not received CoC funding.

At least 5 years experience administering County, State and Federal Grants

In 2019 Just Believe Inc received a grant for \$25,000.00 from the state of New Jersey (DCA) and \$15,000.00 from the Ending Homelessness Group.

Just Believe Inc also received grants from the state (DCA) in 2021 for \$40,000.00, in 2023 for \$115,000.00 and another in 2023 for \$372,500.00 which included \$277,500.00 directly from the Federal Government. Moreover, we received grants from Ocean County in 2020, 2021, 2022 for \$10,000.00 and 2023 we received a \$15,000.00 grant from Ocean County (CBDG). In addition, we also received a \$35,000.00 grant for COVID-19 from Ocean County.

Just Believe Inc. also received grants from the Ending Homelessness Group (Code Blue Program) in 2020 for \$50,000.00, in 2021 for \$65,000.00, in 2022 for \$68,000.00, in 2023 for \$67,500.00 and so far in 2024 for \$40,000.00

In the past 12 months has the agency acquired new technology (i.e., financial systems, HR Systems) or created new operating procedures that will be utilized in the management of funds received by this grant?

Our current systems and operating procedures have already been implemented. These systems and procedures include QuickBooks, Profit and Loss Detail Statements (overview) reviewed by the Board of Trustees monthly, separate accounts for different programs, C and C accounting handles are audit and tax returns. Pursuant to our procedure for separate accounts for separate program functions make it easier to allocate funding to those programs and to track those funds.

List 4 professional references with addresses and telephone contact numbers. Three must have direct contact and have direct knowledge relating to the vendor's experience in providing the scope of work requested by the County. References from Ocean County Departments Offices or entities with a fiduciary interest in the operations are prohibited. Letters of Support are not necessary.

Dennis L. Addesso
Ma Deuce Deuce, LLC (MA22)
7 Apache Drive
Toms River, NJ 08753

Steve Heisman
Habcore Inc.
Executive Director
Email – Sheisman@Habcore.org
Telephone number – 732-544 1975 ext. #

Mark Harding
Soldier On
SSVG Field Supervisor
3525 Quakerbridge Road, Suite 906
Hamilton, NJ 08619
Telephone – 413-387-3512

Brian McGillivray
New Jersey Re-entry Director
Facility Director – Toms River
Main Street, Toms River
Phone number 848 238 7006

Address, with specificity, if your agency has had any public or private grants rescinded for non-compliance or inability to administer the grant.

Just Believe Inc. has never had any public or private grants rescinded for non-compliance or inability to administer a grant.

Attach a copy of the organization's Continuity of Operations Plan (COOP), which documents how your organization's operations during an emergency situation or long-term disruption, which might last

from 2 days to several weeks. The plan will identify functions, departmental communication methods, and alternative personnel, systems, and locations.

Just Believe Inc. is an organization which operates during emergencies and, thus, our Continuity of Operations Plan (COOP) is to remain open during any emergency situation because we are an organization that serves our target population during those situations.

Provide your agency's grievance policy and describe in detail what measures are taken administratively within your organization to ensure issues are addressed in a timely and reasonable fashion.

First, the complainant will contact and inform Larry's Home in person at the Site, email or Just Believe Inc may discover a problem that we need to investigate. We would then contact the complainant to review their allegations. After we have the complainant's version of what happened we could then talk to the site manager and, if possible, we will attempt to come to a resolution between the parties. If a resolution is not possible, we would investigate further including viewing relevant video surveillance when available and interviewing other guests (depending on the severity of the incident). Once our investigation is complete, we will again attempt to come to a resolution. If we cannot resolve the issue, we will contact Ocean County's Department of Human Services for feedback and request any suggestions.

Project Description

Describe the specific activities that the agency proposes for the acquisition, construction, renovation and rehabilitation of property and structures designed to serve as a congregate or non-congregate shelter for adult residents of Ocean County.

In regard to the acquisition of the property, the property for Larry's Home has been donated to Just Believe Inc for the purpose of building a veteran's sober living home.

In regard to the construction of Larry's Home we hired an engineer, builder, and architect.

Since Larry's Home will constitute new construction there will not be a need for any renovations or rehabilitation regarding the property.

Identify key staff relevant to this request. Describe their qualifications, management authority and responsibilities.

CEO/President Paul Hulse

Project Supervisor

Management Authority and responsibilities – Complete oversight of the project

Hired

Elite Builders LLC

Licensed Building Contractors in the state of New Jersey.

Fully Insured

Work fully warranted on completion.

Describe the organization's internal controls that will be used for maintaining all records and documents related to purchases made if awarded.

Our internal controls for maintaining records and documents include QuickBooks, Profit and Loss Detail Statements Overview which will be reviewed by the Board of Trustees monthly, separate accounts for different projects including Larry's Home, C and C accounting handles audit and tax returns. Having separate accounts for separate program functions makes it easier to allocate funding to those programs and to track those funds.

List and describe each location with MLS listings details (or similar realtor listings), including municipality, lot(s), and block(s), street address and condition of the site (vacant, previously developed, wooded, etc.)

Address -	Larry's Home 29 Peterson Drive Little Egg Harbor, NJ 08087
Tax Lot -	2
Block	157
Condition of Site -	Vacant

Clearly delineate the activities already undertaken for the proposed project (i.e., "already have identified properties or are currently in discussions/negotiations with Ocean County municipal leadership for property/project development"

Larry's Home will be built on land donated to Just Believe Inc. for the purpose of building the home.

CEO/President Paul Hulse talked with the Ocean County Commissioners Gary Quin, Bobby Jo Crea, and Frank Sadeghi about our business plan for Larry's Home. Paul also met with the Little Egg Harbor Business Administrator Rodney Haines and Acting Mayor Blaise Scibetta. Finally, Paul has met with the Zoning Department in Little Egg Harbor and the zoning for Larry's Home is in the permit phase.

Provide a detailed implementation plan, including all required activities to roll out the proposed project, responsible parties, and associated timeframes. Describe the project timeline/phases in detail. Attach a Gantt chart summarizing the project timeline.

In either the activities already undertaken or detailed implementation plan the following should be included:

Any overview of the zoning for the project site

The Larry's Home property has already been zoned for a residential single-family home. Larry's Home has also passed through Engineering. As stated above, the property for Larry's Home is in the permit phase.

The permits for sober living usage with veterans regarding Larry's Home is in review.

Just Believe is hoping to break ground regarding Larry's Home in July 2024. The procedure for a New Jersey DCA Class F License will begin once Larry's Home is close to receiving a Certificate of Occupancy.

Any inconsistencies and/or variances required to develop the project.

There have been no inconsistencies and/or variances in developing our Larry's Home project.

All permits and approvals required (i.e., municipal planning board, municipal zoning board, Ocean County Soil Conservation District, NJDEP Wetlands Permit, NJDEPE Stream Encroachment, etc.) to develop the site as proposed and the status of each.

The above permits have already been issued.

Describe the target population to be served and projected program service delivery.

The target population will be homeless veterans and veterans coming from recovery.

Include total level of projected service.

The Larry's Home project will provide supportive housing, case management and collaboration with veteran organizations for veterans.

Include eligibility and exclusionary criteria.

Eligibility criteria will be:

Homeless veterans

Veterans coming from recovery.

Veterans released from jail.

Referrals from Coordinated Entry

Exclusionary criteria

Megan's Law – Individuals who have violated Megan's Law.

Mental illness beyond Larry's Home's capacity to assist the individual.

Explain how enrollment will be managed, including triage and implementation of a waitlist if required.

Enrollment will be managed by a 3-part intake process. The 1st part will be an assessment of the individual. The 2nd part of the intake process will be a review of the assessment from Larry's Home advisory board.

This process will take 3 to 7 days and the applicant will be approved or denied at the end of that time frame. The applicant then will be notified by email. Once this is completed the 3rd step of the intake process is that after an in-person interview residents of Larry's Home will vote to

approve or deny the applicant. When the applicant receives approval from the other residents the applicant will be welcomed into the home.

Describe the procedure for responding to referrals, including outreach to the participant and to the referral source.

Referrals will be sent to the case manager conducting the assessment and will be included in that assessment. At times there will be outreach to the participant and/or referral source. This will be done based on their assessment so, as a result, the outreach will be part of the assessment process. Then in accordance with the case management plan Just Believe will contact the best organizations to provide the individuals services.

Describe the process for referrals to and coordination with partner organizations.

In accordance with the case management plan Just Believe will contact the best organizations to provide the individuals services while they stay at Larry's Home.

Explain projected or current methods of community buy in. Indicate the level of community support and provide evidence of such support.

Little Egg Harbor's Acting Mayor Blaise Scibetta and Business Administrator Rodney Haines are supporting the project.

Pickwick Well Drilling is donating its services to install a well.

Local Union IBEW Local 400 has donated the labor and materials to the electrical portion of the project.

Mike Rank Roofing is donating the roofing work to the project.

Attach any cooperative agreements and letters of commitment (Memorandums of Understanding, Articulation Agreements, etc.) with any other entity (entities) that will be involved in the proposal.

Just Believe Inc. has an MOU with:

Dennis L. Addesso

Ma Deuce Deuce, LLC (MA22)

7 Apache Drive

Toms River, NJ 08753

We are also including an Ocean County HPAC support letter and an Ocean County Board Commission's Business Administrators support letter.

Identify the proposed developer, contractor, architect, engineer, and attorney.

Developer – N/A

Builder/Contractor:

Elite Construction Services

3321 Doris Avenue, 2nd Floor

Ocean, NJ 07712

Phone – 732 204 4003

Email – josh@econscvs.com

Architect – hired Dan Governale & Barlow Associates LLC

Engineer – hired Gravatt Consulting Group

Attorney – Scott W. Keneally from Starkey, Kelly, Kenneally, Cunningham, Turnbach & Yannone

Describe the plan for sustainability, including long term funding prospects.

Just Believe Inc. has secured a loan for \$350,000.00 through Manasquan Bank to fund Larry's Home project long term.

Just Believe Inc. has raised \$100,000.00 for funding the Larry's Home project long term.

Larry's Home will have a program fee of \$600.00 a month for up to 6 residents.

Private Grants through Foundations will assist in funding Larry's Home in the long term.

A portion of the profits from Just Believe Boutique (Thrift Store) will also assist in funding Larry's Home long term.

Computed Budget Proposal

Submit a cost proposal/development budget. Show the data used to calculate the funding request.

We attached a cost proposal/development budget. Elite Construction Services has calculated the data for the funding request.

Elite Construction Services
3321 Doris Avenue, 2nd Floor
Ocean, NJ 07712
Phone – 732 204 4003
Email – josh@econscvs.com

Describe each element of the funding request in a budget narrative. The narrative should align with the cost proposal.

We are in the process of drafting a budget narrative with Elite Construction Services.

Elite Construction Services
3321 Doris Avenue, 2nd Floor
Ocean, NJ 07712
Phone – 732 204 4003
Email – josh@econscvs.com

Explain why County funds are needed and will not supplement or supplant other sources of funding.

These County Funds are needed because Just Believe Inc has no other start-up funding.

List resources already committed to the project from your organization, other organizations, local and state government sources and/or banks and other lending institutions that will be applied to the project.

Just Believe Inc. has secured a loan for \$350,000.00 through Manasquan Bank to fund the Larry's Home project long term.

Provide a projected operating budget including sources of funds and uses.

Included with proposal.



Elite Construction Services

3321 Doris Avenue | 2nd Floor | Ocean, NJ 07712
7322047003 | josh@econscvs.com

RECIPIENT:

Just Believe Inc.

29 Peterson Drive
Little Egg Harbor Township, New Jersey 08087

Estimate #4224

Sent on

01/23/2024

Total

\$355,505.00

Product/Service	Description	Qty.	Unit Price	Total
General Conditions	Porta John Temporary Electric Temporary Fencing Dumpsters	1	\$7,500.00	\$7,500.00
Site Work	Silt Fence Tracking Pad 1000-gallon septic tank Septic field (2) Drywells Deep till / scarify 8" depth. Strip & Stockpile topsoil. Respread topsoil & seed. Water Connection	1	\$37,500.00	\$37,500.00
Excavation / Backfill	Excavate & backfill building footing & foundation.	1	\$3,500.00	\$3,500.00
Concrete & Masonry	Applegate Masonry	1	\$23,500.00	\$23,500.00
Framing Materials	Grubb & UFPI	1	\$13,000.00	\$13,000.00
Framing Labor	Michael J. Wright	1	\$8,000.00	\$8,000.00
Windows & Ext. Doors	Builders General	1	\$7,200.00	\$7,200.00
Roofing & Siding w/ Gutters & Leaders	Garden State Roofing / Siding	1	\$15,900.00	\$15,900.00
Plumbing	JT Perez Services	1	\$40,000.00	\$40,000.00
HVAC	Central Air	1	\$22,000.00	\$22,000.00
Electric	Estimate by Elite Electric & Lighting	1	\$15,000.00	\$15,000.00
Insulation & Drywall	MJW Interiors	1	\$15,000.00	\$15,000.00
Interior Doors & Trim	MJW Interiors	1	\$12,600.00	\$12,600.00
Painting	MJW Interiors	1	\$11,255.00	\$11,255.00
Cabinets & Vanities including Tops	Estimate by Elite Construction Services.	1	\$17,500.00	\$17,500.00
Appliances	Estimate by Elite Construction Services.	1	\$5,400.00	\$5,400.00



Elite Construction Services

3321 Doris Avenue | 2nd Floor | Ocean, NJ 07712
7322047003 | josh@econscvs.com

Notes Continued...

Sales Tax
Hazardous Materials
Dewatering beyond standard sump pump
Excess soil removed from property.
Concrete or Soil testing or inspections
Concrete protection after work hours
Architectural or Engineering Fees & Inspections
City, County & State Testing & Inspections

This quote is valid for the next 10 days, after which values may be subject to change.

Signature: _____ Date: _____

Named Insured: Just Believe A Nj Non Profit Corporation	Agent/Broker Name and Code: NJM Insurance Company 100323
Policy Period: 01/27/2024 to 01/27/2025	12:01 AM Standard Time at the address of the Named Insured as stated herein.

ITEM THREE: Schedule Of Covered Autos You Own										
DESCRIPTION						GARAGE LOCATION				
Cov. Auto No.	Loss Payee *	Year	Model	Trade Name	Serial Number or Vehicle Identification Number (VIN):	Town and State Where The Covered Auto Will Be Principally Garaged			Total Premium	
1		2003	CAVALIER	CHEVROLET	1G1JC52F937265496	TOMS RIVER NJ 08753			\$ 1,058.00	
3		2023	TRANSIT-350	FORD	1FBAX2Y8XPKA62840	TOMS RIVER NJ 08753			\$ 2,338.00	
4		2021	COLORADO	CHEVROLET	1GCGTCEN2M1163101	TOMS RIVER NJ 08753			\$ 1,861.00	
5		2020	Traverse	Chevrolet	1GNEVHKW4LJ287680	Toms River NJ 08755			\$ 2,007.00	
CLASSIFICATION										
Cov. Auto No.	Actual Cost N=New U=Used S=Stated	Radius of Operation			Business Use S=Service, R=Retail C=Commercial		Size GVWR, CGW or Vehicle Seating Capacity		Class Code	
1	N								7398	
3	N	Local			C		9250		03499	
4	N								7398	
5	N	Local			S		5160		01499	
* Except For Towing And Labor, All Physical Damage Loss Is Payable To You And The Loss Payee Named In Schedule of Loss Payees CA SC 001 According To Their Interests In The Auto At The Time Of The Loss.										
COVERAGES – Premiums, Limits And Deductibles (Absence of a deductible or limit entry in any column below means that the limit or deductible entry in the corresponding ITEM TWO column applies instead.)										
	Covered Autos Liability		Personal Injury Protection (PIP)				Auto Medical Payments		NY ONLY Optional Basic Economic Loss (O.B.E.L.)	
			Or Equivalent No-Fault Coverage		Added PIP					
Cov. Auto No.	Limit	Premium	Limit Stated In Each PIP Endorsement Minus Deductible Shown Below	Premium	Limit Stated In Each Added PIP Endorsement	Premium	Limit	Premium	Limit	Premium
1	\$ 500,000	\$ 692.00	\$ 250	\$ 158.00						
3	\$ 500,000	\$ 1,407.00		\$ 16.00			\$ 10,000	\$ 52.00		
4	\$ 500,000	\$ 881.00	\$ 250	\$ 137.00						
5	\$ 500,000	\$ 1,279.00		\$ 16.00			\$ 10,000	\$ 52.00		
COVERAGES – Premiums, Limits And Deductibles (Cont'd)										
Cov. Auto No.	Comprehensive			Specified Causes of Loss			Collision		Towing And Labor	
	A maximum deductible may also apply. Refer to Coverage Form for details.									
	Deductible For:	All Perils	Premium	Deductible For:		Premium	Deductible	Premium	Limit Per Disablement	Premium
Loss Caused by Theft Or Mischief Or Vandalism	Loss Caused by Theft Or Mischief Or Vandalism			All Perils						
1									\$ 75	\$ 2.00
3		\$ 1,000	\$ 113.00				\$ 1,000	\$ 574.00	\$ 75	\$ 2.00
4		\$ 1,000	\$ 167.00				\$ 1,000	\$ 424.00	\$ 75	\$ 2.00
5		\$ 1,000	\$ 102.00				\$ 1,000	\$ 382.00	\$ 75	\$ 2.00

BUSINESS AUTO POLICY DECLARATION

THESE DECLARATIONS, TOGETHER WITH THE COVERAGE FORMS AND ANY ENDORSEMENTS, COMPLETE THE ABOVE NUMBERED POLICY.

ITEM ONE:

Named Insured: Just Believe A Nj Non Profit Corporation	Agent/Broker Name and Code: NJM Insurance Company 100323
Mailing Address: 377 KETTLE CREEK RD APT 1 TOMS RIVER, NJ 08753 Phone Number: 386-315-0168 Email Address: paul@justbelieveinc.org Website:	Mailing Address: 301 Sullivan Way West Trenton, NJ 08628 Phone Number: 888-656-4467 Email Address: CommercialSales@NJM.com Website:
Policy Period: 01/27/2024 to 01/27/2025 Entity: Corporation Business Description:	

12:01 AM Standard Time at the address of the Named Insured as stated herein.

ITEM TWO: Schedule of Coverages And Covered Auto

This Policy provides only those coverages where a charge is shown in the premium column below. Each of these coverages will apply only to those "autos" shown as covered "autos". "Autos" are shown as covered "autos" for a particular coverage by the entry of one or more of the symbols from the Covered Autos section of the Business Auto Coverage Form next to the name of the coverage.

TYPE OF COVERAGES	COVERED AUTOS SYMBOL	LIMIT OR DEDUCTIBLE	PREMIUM
Covered Autos Liability (CSL)	7	\$ 500,000	\$ 6,763.00
Supplemental Spousal Liability (SSL) (NY Only)		\$	\$
Personal Injury Protection (PIP) (Or Equivalent No-Fault Coverage)	7	Separately Stated In Each PIP Endorsement Minus Applicable Deductible See ITEM THREE Schedule	\$ 359.00
Additional Personal Injury Protection (Or Equivalent No-Fault Coverage)		Separately stated in Additional PIP Endorsement	\$
Optional Basic Economic Loss (O.B.E.L.) (NY Only)		\$	\$
Aggregate No-Fault Benefits Available (Excluding Death Benefits) (NY Only)		\$ (Premium included in "Additional Personal Injury Protection" above)	\$
Death Benefit (NY Only)		\$ (In addition to PIP Limits above)	\$
Maximum Monthly Work Loss (NY Only)		\$ Per Month (Included in PIP Limits) Premium included in "Additional Personal Injury Protection" above)	\$
Other Necessary Expenses (NY Only)		\$ Per Day (Included in PIP Limits) Premium included in "Additional Personal Injury Protection" above)	\$

Just Believe Inc.

Larry's Home - Veterans Sober Living Home
29 Peterson Drive
Little Egg Harbor, NJ 08087

Income

Just Believe Boutique	Donation - \$35,000.00
Manasquan Bank	Sponsor - \$ 3,000.00
OceanFirst Bank	Sponsor - \$5,000.00
Cita Foundation	Sponsor - \$5,000.00
Rent - 6 guests at \$600.00 \$3,600.00 fee for 12 months	Program fee - \$43,200.00
Individuals can be sponsored regarding their rent	Estimate yearly \$5,000 Total - \$91,200.00

Expenses

Mortgage \$350,000	\$1,500.00 a month = \$18,000.00
Utilities	
Electric	Average - \$170.00 a month = \$2,040.00
Gas	Average - \$100.00 a month = \$1,200.00
Cable and Internet	\$140.00 a month = \$1,680.00
Property Insurance	\$5,000.00 a year
Maintenance Budget	\$4,000.00 a year
House Manager	Volunteer - Rent is included
Staffing	Volunteer - Rent is included
Case management Staff \$3000 a month	\$36,000.00 a year
Supervisor Staff \$1,375 a Month	\$16,500 a year

Call Center \$510 Per Month

\$6,120 a year

TOTAL Expense: \$90,540

Location: 29 Peterson Drive, Little Egg Harbor, NJ 08087		Projected Operating Budget for Larry's Home		
Category		30 days	60 days	90 days
Electric		200	200	200
Natural Gas		200	200	200
Homeowner's Insurance		416	416	416
\$5700 per month for Case Management for 3 months (30% of \$19,000.00 per month=\$17,100)		5700	5700	5700
\$510.00 per month for 3 months for JB Call Center (30% of \$1,700.00 per month)		510	510	510
\$1375.00 for Paul Hulse for Supervising operations and JB Staff: Total JB staff \$22,755.00, (30% of \$16,500.00 per month for his salary) = \$4,125.00		1375	1375	1375
Monthly Totals:		8401	8401	8401
Quarterly totals:				25203



JUSTB-1

OP ID: CC

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

04/03/2024

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PRODUCER Shore Agency, Inc. 453 White Horse Pike Absecon, NJ 08201	609-641-0625	CONTACT NAME: PHONE (A/C, No, Ext): 609-641-0625 FAX (A/C, No): 609-641-5394 E-MAIL ADDRESS:
INSURER(S) AFFORDING COVERAGE		NAIC #
INSURER A: United States Liability		
INSURER B:		
INSURER C:		
INSURER D:		
INSURER E:		
INSURER F:		

INSURED Just Believe Inc. PO Box 5441 Toms River, NJ 08754	
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COVERAGES

CERTIFICATE NUMBER:

REVISION NUMBER:

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INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☒ POLICY ☐ PROJECT ☐ LOC OTHER:	X		NPP1592652D	11/08/2023	11/08/2024	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ Included
	AUTOMOBILE LIABILITY ☐ ANY AUTO ☐ OWNED AUTOS ONLY ☐ SCHEDULED AUTOS ☐ HIRED AUTOS ONLY ☐ NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	UMBRELLA LIAB ☐ OCCUR EXCESS LIAB ☐ CLAIMS-MADE DED ☐ RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) Y/N If yes, describe under DESCRIPTION OF OPERATIONS below		N/A				PER STATUTE ☐ OTH-ER ☐ E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Social Services- Not-for-Profit.
Certificate Holder is Additional Insured with respect to insured's rented premises at 200 Corporate Circle, 2nd Floor, Toms River, NJ 08755.
EMAILED to Kim Halbeisen, Crossroads Realty Inc at: kdupont@crnj.com

CERTIFICATE HOLDER

TBKPR-1

TBK Properties LLC
25 Route 37 East
Toms River, NJ 08753

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE



JUSTB-1

OP ID: CC

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TBK Properties LLC
25 Route 37 East
Toms River, NJ 08753

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AUTHORIZED REPRESENTATIVE



THE HARTFORD
BUSINESS SERVICE CENTER
3600 WISEMAN BLVD
SAN ANTONIO TX 78251

January 20, 2024

For Informational Purposes
PO BOX 5441
TOMS RIVER NJ 08754-5441

Account Information:

Policy Holder Details :	Just Believe Inc
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Contact Us

Need Help?

Chat online or call us at

(866) 467-8730.

We're here Monday - Friday.

Enclosed please find a Certificate Of Insurance for the above referenced Policyholder. Please contact us if you have any questions or concerns.

Sincerely,

Your Hartford Service Team



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
01/20/2024

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PRODUCER AUTOMATIC DATA PROCESSING INS AGCY 76250717 71 HANOVER ROAD FLORHAM PARK NJ 07932	CONTACT NAME:	
	PHONE (800) 524-7024	FAX
	(A/C, No, Ext):	
	E-MAIL ADDRESS:	
	INSURER(S) AFFORDING COVERAGE	
	INSURER A: Sentinel Insurance Company Ltd.	
INSURED JUST BELIEVE INC PO BOX 5441 TOMS RIVER NJ 08754-5441	NAIC# 11000	
	INSURER B:	
	INSURER C:	
	INSURER D:	
	INSURER E:	
	INSURER F:	

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	CLAIMS-MADE ☐ OCCUR ☐						DAMAGE TO RENTED PREMISES (Ea occurrence)
							MED EXP (Any one person)
							PERSONAL & ADV INJURY
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE
	☐ POLICY ☐ PRO-JECT ☐ LOC						PRODUCTS - COMP/OP AGG
	OTHER:						
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)
	ANY AUTO						BODILY INJURY (Per person)
	ALL OWNED AUTOS						BODILY INJURY (Per accident)
	HIRED AUTOS						PROPERTY DAMAGE (Per accident)
	SCHEDULED AUTOS						
	NON-OWNED AUTOS						
	UMBRELLA LIAB						EACH OCCURRENCE
	EXCESS LIAB						AGGREGATE
	OCCUR ☐ CLAIMS-MADE ☐						
	DED ☐ RETENTION \$						
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY						X PER STATUTE
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	Y/N	N/A	76 WEG BD0Y8F	02/11/2024	02/11/2025	E.L. EACH ACCIDENT
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE -EA EMPLOYEE
							E.L. DISEASE - POLICY LIMIT

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Those usual to the Insured's Operations.

CERTIFICATE HOLDER

For Informational Purposes
PO BOX 5441
TOMS RIVER NJ 08754-5441

CANCELLATION

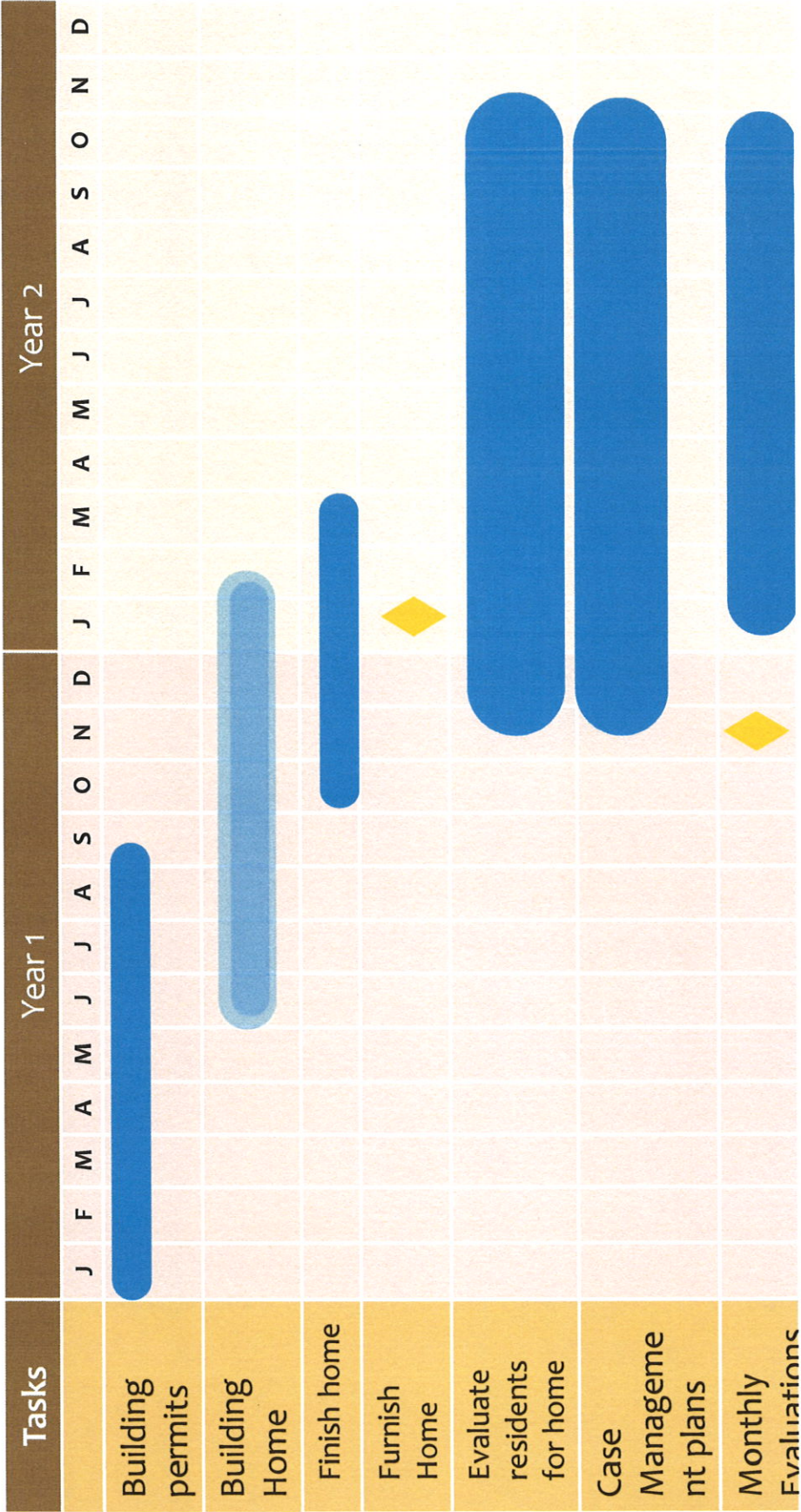
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AUTHORIZED REPRESENTATIVE

Susan L. Castaneda

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Just Believe Gnatt Chart 2024-2025





MICHAEL J. FIURE
County Administrator

TRISTIN J. COLLINS
Assistant County Administrator

OFFICE OF THE
OCEAN COUNTY ADMINISTRATOR
P.O. BOX 2191 * 101 HOOPER AVENUE * ADMINISTRATION BUILDING
TOMS RIVER, NEW JERSEY 08754-2191

Telephone
(732) 929-2147

September 25, 2023

Mr. Michael Callahan, Director
Office of Homelessness Prevention
Department of Community Affairs
101 South Broad Street
Trenton, NJ 08625

RE: Letter of Support for NJDCA Homelessness Diversion Pilot Grant

Dear Mr. Callahan:

The County of Ocean is pleased to support Just Believe, Inc. in their pursuit of the New Jersey Department of Community Affairs Homelessness Diversion Pilot Grant.

Enhancements to the existing local service delivery system to bring client driven homelessness diversion assistance to households in imminent risk of homelessness or to households that can be rapidly exited from homelessness are critical in offering an effective and evidence based continuum of care.

The need continues to be evident in our community. Our expectation is that any agency awarded to implement the Homelessness Diversion Pilot in Ocean County will do so through interactive and collaborative measures and we look forward to integrating this project into our service delivery system.

Sincerely,

A handwritten signature in blue ink, appearing to read "Michael J. Fiure", is written over a blue circular stamp.

Michael J. Fiure,
Administrator, County of Ocean

C: Tracy Maksel, Director, Human Services



SPECIAL ASSISTANCE/ACCOMMODATIONS available, please call (732) 929-2147.



Ocean County Homeless Prevention and Assistance Coalition

Executive
Committee

**Natasha
McLaurin**
South Jersey
Legal Services

Nina Hagen
Ocean County Jail

Rose Bulbach
Ocean County
Department of
Human Services

Jackie Edwards
Village Resources

Kathryn Colhoun
Ocean
Partnership for
Children

Mark Harding
Soldier On

Kim Santora
Contact

Wanda Alfaro
Senior Services

Elizabeth Golla
Family Promise
of the Jersey
Shore

September 26, 2023

James Hughes
Director of Project Development
Just Believe
P.O Box 5441
Toms River, NJ 08754

Dear Mr. Hughes:

I am writing this letter on behalf of the Ocean County Homeless Prevention and Assistance Coalition (HPAC) in support of Just Believe's application for funding through DCA's Office of Homelessness Prevention's Diversion Pilot program.

Just Believe has been an active part of the geographic community's efforts to end homelessness. They operate a low barrier warming center providing Emergency shelter to homeless individuals on Code Blue declared nights for the past 7 years. In addition, they provide food distribution to those in need, operate a second-hand clothing & home goods boutique that offers employment opportunities for people attempting to get back on their feet.

Just Believe, as it exists, has a built-in client-centered approach in all their services provided by consistently employing those with lived expertise in all areas of service. They connect at-risk individuals with the services they need through homelessness prevention services, street outreach, permanent housing placements, and provide liaison services with mental health and substance abuse resources, as well as assisted living.

Staff from Just Believe have been active participants in the HPAC for several years and sit on a variety of subcommittees, including Coordinated Entry. They also participate in the annual Point in Time (PIT) by completing surveys with community members and hosting events in the community providing resources to vulnerable populations.

The HPAC looks forward to the continued collaboration, with Just Believe to provide Diversion assistance available to homeless households or those in imminent danger of being homeless in Ocean County.

Sincerely,



Natasha McLaurin
Chair, Executive Committee
Ocean County HPAC



Ma Deuce Deuce, LLC (Ma22)
7 Apache Drive
Toms River, NJ 08753
(732) 684-1314
www.ma22.org

June 4, 2024

Just Believe Inc.
Paul Hulse
808 Conifer Street
Toms River, NJ 08753

Dear Paul ,

This letter is to provide a confirmation of a Memorandum of Understanding (MOU) between **Just Believe Inc.** and **Ma Deuce Deuce (Ma22)**. Over the last three years, not only have our two organizations worked together as a team to remove homeless and transient veterans off the streets, but we have also provided meals to veterans while in transient housing. Ma22 has also provided resources for Just Believe Inc. donating water, soda, blankets, toiletries, and other necessities needed to ensure our veterans are comfortable under their care. Although Ma22 isn't solely a homeless organization, we have placed homeless veterans or those awaiting placement into hotels while larger organizations get them placed in permanent housing. Just Believe has been supportive and a safety net for Ma22 when our limits for a veteran's stay have been reached or funds are too limited to support this part of our mission.

Ma22 supports Just Believe Inc. and their mission to help the homeless and disenfranchised progress from homelessness to contributing members of society through affordable housing, outreach, and warming centers. Bottom line, we are honored to be a conduit to the blessings Just Believe provides. Our partnership warms my heart to know our missions will never fail and humbled by the trust amongst our organizations to *save one more*.

Sincerely,

Dennis L. Addesso
President



Elite Construction Services

3321 Doris Avenue | 2nd Floor | Ocean, NJ 07712
7322047003 | josh@econsrvs.com

RECIPIENT:

Just Believe Inc.

29 Peterson Drive
Little Egg Harbor Township, New Jersey 08087

Estimate #4224

Sent on

01/23/2024

Total

\$355,505.00

Product/Service	Description	Qty.	Unit Price	Total
General Conditions	Porta John Temporary Electric Temporary Fencing Dumpsters	1	\$7,500.00	\$7,500.00
Site Work	Silt Fence Tracking Pad 1000-gallon septic tank Septic field (2) Drywells Deep till / scarify 8" depth. Strip & Stockpile topsoil. Respread topsoil & seed. Water Connection	1	\$37,500.00	\$37,500.00
Excavation / Backfill	Excavate & backfill building footing & foundation.	1	\$3,500.00	\$3,500.00
Concrete & Masonry	Applegate Masonry	1	\$23,500.00	\$23,500.00
Framing Materials	Grubb & UFPI	1	\$13,000.00	\$13,000.00
Framing Labor	Michael J. Wright	1	\$8,000.00	\$8,000.00
Windows & Ext. Doors	Builders General	1	\$7,200.00	\$7,200.00
Roofing & Siding w/ Gutters & Leaders	Garden State Roofing / Siding	1	\$15,900.00	\$15,900.00
Plumbing	JT Perez Services	1	\$40,000.00	\$40,000.00
HVAC	Central Air	1	\$22,000.00	\$22,000.00
Electric	Estimate by Elite Electric & Lighting	1	\$15,000.00	\$15,000.00
Insulation & Drywall	MJW Interiors	1	\$15,000.00	\$15,000.00
Interior Doors & Trim	MJW Interiors	1	\$12,600.00	\$12,600.00
Painting	MJW Interiors	1	\$11,255.00	\$11,255.00
Cabinets & Vanities including Tops	Estimate by Elite Construction Services.	1	\$17,500.00	\$17,500.00
Appliances	Estimate by Elite Construction Services.	1	\$5,400.00	\$5,400.00



Elite Construction Services

3321 Doris Avenue | 2nd Floor | Ocean, NJ 07712
7322047003 | josh@econs cvs.com

Product/Service	Description	Qty.	Unit Price	Total
Ceramic Tile	Estimate by Elite Construction Services.	1	\$6,200.00	\$6,200.00
Flooring	Estimate by Elite Construction Services.	1	\$6,800.00	\$6,800.00
Shower Door	Estimate by Elite Construction Services.	1	\$2,000.00	\$2,000.00
Bathroom Accessories	Donated by 10 Spec.	1	\$0.00	\$0.00
Closet Shelving	Estimate by Elite Construction Services.	1	\$1,500.00	\$1,500.00
Generator - Natural Gas	Estimate by Elite Electric & Lighting	1	\$12,000.00	\$12,000.00
Miscellaneous Items	Permits \$3500.00 Survey \$2500.00 As Built Survey \$3500.00 Special Testing & Inspections (if required) \$3900.00 Concrete Washout \$750.00	1	\$14,150.00	\$14,150.00
Construction Management Fee	Provide Supervision, material ordering, subcontractor co-ordination, scheduling inspections & testing.	1	\$30,000.00	\$30,000.00
Contingency	10% of cost less misc. items and CM fee.	1	\$28,000.00	\$28,000.00

Total **\$355,505.00**

* Non-taxable

Notes:

Estimate is based upon all work being completed in a single phase, during normal working hours, using open shop wages.

Estimate is based upon subcontractors using temporary onsite utilities at no cost.

Estimate is based upon Soil Erosion drawings sheets 1 & 2 dated 4/21/23 prepared by Gravatt and architectural plans by Barlo Governale & Assoc, Project 22284, dated 10/2/23, TS-1, SP-1&2, A-1, 2, 3, S-1 & E-1.

Note that no site plans were provided for this estimate.

Exclusions:

Well



Elite Construction Services

3321 Doris Avenue | 2nd Floor | Ocean, NJ 07712
7322047003 | josh@econscvs.com

Notes Continued...

Sales Tax
Hazardous Materials
Dewatering beyond standard sump pump
Excess soil removed from property.
Concrete or Soil testing or inspections
Concrete protection after work hours
Architectural or Engineering Fees & Inspections
City, County & State Testing & Inspections

This quote is valid for the next 10 days, after which values may be subject to change.

Signature: _____ Date: _____



JUSTB-1

OP ID: CC

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DATE (MM/DD/YYYY)

04/03/2024

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PO Box 5441
Toms River, NJ 08754

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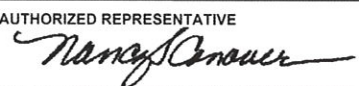
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JUSTB-1

OP ID: CC

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
04/03/2024

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Shore Agency, Inc. 453 White Horse Pike Absecon, NJ 08201	609-641-0625	CONTACT NAME: PHONE (A/C, No, Ext): 609-641-0625 FAX (A/C, No): 609-641-5394 E-MAIL ADDRESS:
INSURER(S) AFFORDING COVERAGE		NAIC #
INSURER A : United States Liability		
INSURER B :		
INSURER C :		
INSURER D :		
INSURER E :		
INSURER F :		

INSURED Just Believe Inc. PO Box 5441 Toms River, NJ 08754

COVERAGES

CERTIFICATE NUMBER:

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☒ POLICY ☐ PRO-JECT ☐ LOC OTHER:	X		NPP1592652D	11/08/2023	11/08/2024	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ Included
	AUTOMOBILE LIABILITY ☐ ANY AUTO ☐ OWNED AUTOS ONLY ☐ SCHEDULED AUTOS ☐ HIRED AUTOS ONLY ☐ NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	UMBRELLA LIAB ☐ OCCUR EXCESS LIAB ☐ CLAIMS-MADE DED ☐ RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) ☐ Y / N If yes, describe under DESCRIPTION OF OPERATIONS below		N / A				PER STATUTE ☐ OTH-ER ☐ E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Social Services- Not-for-Profit.

Certificate Holder is Additional Insured with respect to insured's rented premises at 200 Corporate Circle, 2nd Floor, Toms River, NJ 08755.
EMAILED to Kim Halbeisen, Crossroads Realty Inc at: kdupont@crnj.com

CERTIFICATE HOLDER

CANCELLATION

TBKPR-1 TBK Properties LLC 25 Route 37 East Toms River, NJ 08753	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE
---	---



THE HARTFORD
BUSINESS SERVICE CENTER
3600 WISEMAN BLVD
SAN ANTONIO TX 78251

January 20, 2024

For Informational Purposes
PO BOX 5441
TOMS RIVER NJ 08754-5441

Account Information:

Policy Holder Details :	Just Believe Inc
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Contact Us

Need Help?

Chat online or call us at
(866) 467-8730.

We're here Monday - Friday.

Enclosed please find a Certificate Of Insurance for the above referenced Policyholder. Please contact us if you have any questions or concerns.

Sincerely,
Your Hartford Service Team



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
01/20/2024

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER AUTOMATIC DATA PROCESSING INS AGCY 76250717 71 HANOVER ROAD FLORHAM PARK NJ 07932	CONTACT NAME:		
	PHONE (800) 524-7024	FAX	
	(A/C, No, Ext):		
	E-MAIL ADDRESS:		
	INSURER(S) AFFORDING COVERAGE		
INSURED JUST BELIEVE INC PO BOX 5441 TOMS RIVER NJ 08754-5441	INSURER A: Sentinel Insurance Company Ltd.		NAIC# 11000
	INSURER B:		
	INSURER C:		
	INSURER D:		
	INSURER E:		
	INSURER F:		

COVERAGES

CERTIFICATE NUMBER:

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/Y YYY)	LIMITS
	COMMERCIAL GENERAL LIABILITY						EACH OCCURRENCE
	CLAIMS-MADE ☐ OCCUR ☐						DAMAGE TO RENTED PREMISES (Ea occurrence)
							MED EXP (Any one person)
							PERSONAL & ADV INJURY
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE
	POLICY ☐ PRO-JECT ☐ LOC ☐						PRODUCTS - COMP/OP AGG
	OTHER:						
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)
	ANY AUTO						BODILY INJURY (Per person)
	ALL OWNED AUTOS						BODILY INJURY (Per accident)
	HIRED AUTOS						PROPERTY DAMAGE (Per accident)
	SCHEDULED AUTOS						
	NON-OWNED AUTOS						
	UMBRELLA LIAB						EACH OCCURRENCE
	EXCESS LIAB						AGGREGATE
	DED ☐ RETENTION \$						
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY			76 WEG BD0Y8F	02/11/2024	02/11/2025	X PER STATUTE ☐ OTH-ER ☐
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	Y/N ☐	N/A				E.L. EACH ACCIDENT \$1,000,000
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE -EA EMPLOYEE \$1,000,000
							E.L. DISEASE - POLICY LIMIT \$1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Those usual to the Insured's Operations.

CERTIFICATE HOLDER

For Informational Purposes
PO BOX 5441
TOMS RIVER NJ 08754-5441

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

Susan L. Castaneda

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Named Insured: Just Believe A Nj Non Profit Corporation	Agent/Broker Name and Code: NJM Insurance Company 100323
Policy Period: 01/27/2024 to 01/27/2025	12:01 AM Standard Time at the address of the Named Insured as stated herein.

ITEM THREE: Schedule Of Covered Autos You Own										
DESCRIPTION						GARAGE LOCATION				
Cov. Auto No.	Loss Payee *	Year	Model	Trade Name	Serial Number or Vehicle Identification Number (VIN):	Town and State Where The Covered Auto Will Be Principally Garaged			Total Premium	
1		2003	CAVALIER	CHEVROLET	1G1JC52F937265496	TOMS RIVER NJ 08753			\$ 1,058.00	
3		2023	TRANSIT-350	FORD	1FBAX2Y8XPKA62840	TOMS RIVER NJ 08753			\$ 2,338.00	
4		2021	COLORADO	CHEVROLET	1GCGTCEN2M1163101	TOMS RIVER NJ 08753			\$ 1,861.00	
5		2020	Traverse	Chevrolet	1GNEVHKW4LJ287680	Toms River NJ 08755			\$ 2,007.00	
CLASSIFICATION										
Cov. Auto No.	Actual Cost N=New U=Used S=Stated	Radius of Operation			Business Use S=Service, R=Retail C=Commercial		Size GVWR, CGW or Vehicle Seating Capacity		Class Code	
1	N								7398	
3	N	Local			C		9250		03499	
4	N								7398	
5	N	Local			S		5160		01499	
* Except For Towing And Labor, All Physical Damage Loss Is Payable To You And The Loss Payee Named In Schedule of Loss Payees CA SC 001 According To Their Interests In The Auto At The Time Of The Loss.										
COVERAGES – Premiums, Limits And Deductibles (Absence of a deductible or limit entry in any column below means that the limit or deductible entry in the corresponding ITEM TWO column applies instead.)										
	Covered Autos Liability		Personal Injury Protection (PIP)				Auto Medical Payments		NY ONLY Optional Basic Economic Loss (O.B.E.L.)	
			Or Equivalent No-Fault Coverage		Added PIP					
Cov. Auto No.	Limit	Premium	Limit Stated In Each PIP Endorsement Minus Deductible Shown Below	Premium	Limit Stated In Each Added PIP Endorsement	Premium	Limit	Premium	Limit	Premium
1	\$ 500,000	\$ 692.00	\$ 250	\$ 158.00						
3	\$ 500,000	\$ 1,407.00		\$ 16.00			\$ 10,000	\$ 52.00		
4	\$ 500,000	\$ 881.00	\$ 250	\$ 137.00						
5	\$ 500,000	\$ 1,279.00		\$ 16.00			\$ 10,000	\$ 52.00		
COVERAGES – Premiums, Limits And Deductibles (Cont'd)										
	Comprehensive			Specified Causes of Loss			Collision		Towing And Labor	
	A maximum deductible may also apply. Refer to Coverage Form for details.									
Cov. Auto No.	Deductible For:		Premium	Deductible For:		Premium	Deductible	Premium	Limit Per Disablement	Premium
	Loss Caused by Theft Or Mischief Or Vandalism	All Perils		Loss Caused by Theft Or Mischief Or Vandalism	All Perils					
1									\$ 75	\$ 2.00
3		\$ 1,000	\$ 113.00				\$ 1,000	\$ 574.00	\$ 75	\$ 2.00
4		\$ 1,000	\$ 167.00				\$ 1,000	\$ 424.00	\$ 75	\$ 2.00
5		\$ 1,000	\$ 102.00				\$ 1,000	\$ 382.00	\$ 75	\$ 2.00

BUSINESS AUTO POLICY DECLARATION

THESE DECLARATIONS, TOGETHER WITH THE COVERAGE FORMS AND ANY ENDORSEMENTS, COMPLETE THE ABOVE NUMBERED POLICY.

ITEM ONE:

Named Insured: Just Believe A Nj Non Profit Corporation	Agent/Broker Name and Code: NJM Insurance Company 100323
Mailing Address: 377 KETTLE CREEK RD APT 1 TOMS RIVER, NJ 08753 Phone Number: 386-315-0168 Email Address: paul@justbelieveinc.org Website:	Mailing Address: 301 Sullivan Way West Trenton, NJ 08628 Phone Number: 888-656-4467 Email Address: CommercialSales@NJM.com Website:
Policy Period: 01/27/2024 to 01/27/2025 Entity: Corporation Business Description:	

12:01 AM Standard Time at the address of the Named Insured as stated herein.

ITEM TWO: Schedule of Coverages And Covered Auto

This Policy provides only those coverages where a charge is shown in the premium column below. Each of these coverages will apply only to those "autos" shown as covered "autos". "Autos" are shown as covered "autos" for a particular coverage by the entry of one or more of the symbols from the Covered Autos section of the Business Auto Coverage Form next to the name of the coverage.

TYPE OF COVERAGES	COVERED AUTOS SYMBOL	LIMIT OR DEDUCTIBLE	PREMIUM
Covered Autos Liability (CSL)	7	\$ 500,000	\$ 6,763.00
Supplemental Spousal Liability (SSL) (NY Only)		\$	\$
Personal Injury Protection (PIP) (Or Equivalent No-Fault Coverage)	7	Separately Stated In Each PIP Endorsement Minus Applicable Deductible See ITEM THREE Schedule	\$ 359.00
Additional Personal Injury Protection (Or Equivalent No-Fault Coverage)		Separately stated in Additional PIP Endorsement	\$
Optional Basic Economic Loss (O.B.E.L.) (NY Only)		\$	\$
Aggregate No-Fault Benefits Available (Excluding Death Benefits) (NY Only)		\$ (Premium included in "Additional Personal Injury Protection" above)	\$
Death Benefit (NY Only)		\$ (In addition to PIP Limits above)	\$
Maximum Monthly Work Loss (NY Only)		\$ Per Month (Included in PIP Limits) Premium included in "Additional Personal Injury Protection" above)	\$
Other Necessary Expenses (NY Only)		\$ Per Day (Included in PIP Limits) Premium included in "Additional Personal Injury Protection" above)	\$



Tax ID # 84-2712739
P.O Box 5441
Toms River, NJ 08754

Date: 12/1/2022
Cell: 386-315-0168

RE: Board of Directors

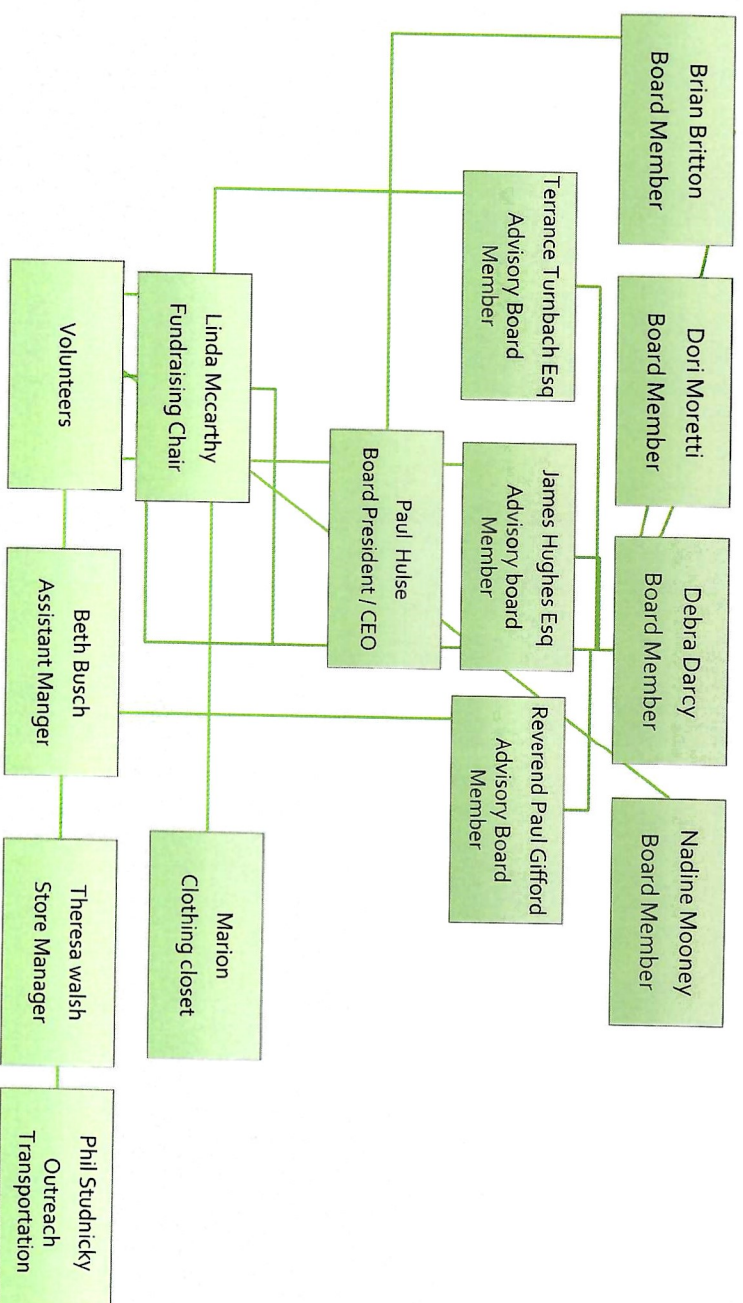
Board

Name/Phone Number	Position	Employer/Affiliation	Work Position
Paul Hulse 386-315-0168	Board President	Just Believe Inc.	CEO/President
Brian Britton 609-433-9151	Board Treasurer	Collier Engineers	Surveyor
Debra Darcy 609-290-2901	Board Secretary	Investors Bank	Bank Manager
Nadine Mooney 732-604-0705	Board Member	Ocean Harbor House	Counselor
Dori Moretti 732-814-0780	Board Member	M&T Bank	Bank Manager

Advisory Board

Terrance Turnbach, Esq. 908-433-9151	Advisory Board	Starkey, Kelly, Kenneally, Cunningham, and Turnbach	Partner (Attorney)
Reverend Paul Gifford 401-241-5278	Advisory Board	Assembly of God Church	Reverend
James P. Hughes, Esq. 201-281-2176	Advisory Board	Just Believe Inc.	Director of Project Development (Attorney)

Just Believe Inc Organization Chart 2022-2023



Just Believe, A New Jersey Non-profit Corporation

Just Believe Inc.

(A Non-profit Organization)

P.O. Box 5441

Toms River, NJ 08754

Catherine C. Cromlish

Firm Accountant

CC Accounting Services, LLC

2 Chatham Court

Toms River, NJ 08753

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CC Accounting Services, LLC

2 Chatham Court
Toms River, NJ 08753

(732)-600-9715

Catherine.Cromlish@outlook.com

CAF #2005-69511R

EIN #465380186

INDEPENDENT AUDITORS' REPORT

To: The Board of Directors
Just Believe Inc.
Toms River, New Jersey

Report on the Financial Statement

We have audited the accompanying financial statements of Just Believe A New Jersey Non-profit Corporation/Just Believe Inc. (the "Organization") a non-profit organization, which comprised of the statement of financial position as of December 31, 2022, and the related statements 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 controls 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 of these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America and standards applicable to financial audits contained in

Government Auditing Standards, issued by the Comptroller General of the United States. Those standards require that we plan and perform the audit to obtain reasonable assurances 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 auditor's judgement, including the assessment of the risk of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments an auditor considers internal controls relevant to the entity's preparation and fair representation of the financial statements in order to design audit procedures that are appropriate in the circumstances. 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 an audit opinion

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of the Organization as of December 31, 2022, and the changes in its net assets and its cash flow for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Other Matters

Other Information

Our audit was conducted for the purpose of forming an opinion on the financial statements taken as a whole. The supplementary information is presented for the purposes of additional analysis and is not a required part of the financial statements. Such information was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves. The information was also derived from procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated, in all material respects, in relation to the financial statements as a whole.

Other Reporting Requirements to Governmental Auditing Standards

In accordance with *Government Auditing Standards*, we have also issued our report dated June 16, 2023, on our consideration of the Organization's internal controls over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements as well as other matters. The purpose of that report is to describe the scope of our testing of internal controls over financial reporting, compliance, and the reporting on compliance. That report is an integral part of an audit performed in accordance with Government Auditing Standards in considering the Organizations' internal controls over financial reporting and compliance.

Report on Summarized Comparative Information

We have audited the Organization's 2022 financial statements and our report dated June 16, 2023, expressed an unmodified opinion on those audited financial statements. In our opinion, the summarized comparative information presented herein as of and for the year ending on December 31, 2022, is consistent, in all material respects, with the audited financial statements from which it has been derived.

Catherine Cromlish
Firm Accountant

Catherine Cromlish

CC Accounting Services, LLC
2 Chatham Court
Toms River, NJ 08753

JUST BELEIVE, INC
Profit & Loss Statement
January 1, 2022 through December 31, 2022

Income	
Code Blue	38,457
Donations	44,401
Clothing Bin	4,000
Fundraisers	1,055
Grants	105,356
JB Boutique	99,986
Ending Homelessness	48,392
Gross Profit	\$ 341,647
Expenses	
Advertising	\$ 4,781
Accounting	5,000
Auto Expense	10,883
Auto Purchase	48,285
BCS	340
Client services	27,566
Construction costs	13,575
Computer & Internet	990
Fuel	13,477
General Supply(code blue)	3,250
Insurance	7,273
Janitorial Service	1,538
Meals & Entertainment	6,062
Office Expenses	10,738
Payroll	100,420
Payroll Taxes	10,286
Professional Fees	28,443
Property Taxes	1,401
Registration & License	425
Rent	24,000
Travel	16,138
Utilities	4,560
Total Expenses	\$ 339,431
Net Profit	\$ 2,216

1. Summary of Significant Policies

Business Activity

The Organization is a non-profit corporation located in Toms River, Ocean County, New Jersey that provides emergency shelter and life sustaining services, including hot nutritious meals, to at-risk individuals during life threatening weather events. The Organization is the only organization in Ocean County, New Jersey to assist at-risk individuals address any underlying issues that may have contributed to their situation in order to break the cycle of homelessness. In addressing these issues, the Organization has successfully ushered individuals into addiction programming, mental health services and full-time employment.

In fact, the services the Organization provides pursuant to The Code Blue Emergency Shelter Initiative inspired the Township of Toms River to award it with a proclamation as the first non-profit to be presented with such an award for helping the homeless. The Organization also opened a Thrift Store on August 12, 2020, partially to serve as headquarters for its outreach program. As a result, the Organization's outreaches provide meals for up to 1,000 individuals each time it conducts one and every year the Organization distributes 50,000 pounds of food to those in need.

Moreover, the Organization is embarking on a project to build the first transitional home in Ocean County, New Jersey on land donated to it. The home will be named Larry's Home in honor of deceased veteran Larry Robertiello and veterans will have priority regarding living at the home. The Organization's transitional living program will be designed to support individuals struggling with homelessness and assist them overcome any barriers in reentering community living. Furthermore, the Organization provides information referral services and advocacy regarding the Board of Social Services and other agencies for approximately 2,000 homeless individuals. The Organization will also work with the homeless as they attempt to navigate the Board of Social Services' complex criteria

Just Believe Inc accomplishes the above through advocacy, partnership building, maintaining warming centers, building transitional housing, and conducting outreaches to provide food to those in need. Priority regarding the Organization's services is given to those who are categorized as low income. The Organization's support comes primarily from contributions from foundations associated with various corporations, foundations associated with various banks, other private foundations, State, County and Local governments and individuals.

Basis of Accounting

The basis of accounting refers to when revenues and expenditures are recognized in the accounts and reported in the financial statements. The basis of accounting relates to the timing of measurements made regardless of the measurement's focus. The financial statements of the Organization have been prepared on the accrual basis of accounting. The revenues are recognized when the related liability is incurred.

Basis of Presentation

The financial statements include certain prior year summarized comparative information in total but not by net asset class. Such information does not include sufficient detail to constitute a presentation in conformity with generally accepted accounting principles. Accordingly, such information should be read in conjunction with the Organization's financial statements for the year ending on December 31, 2022, from which the summarized information was derived.

In accordance with generally accepted accounting principles, the Organization is required to report information regarding its financial position and activities according to three classes of net assets: unrestricted net assets, temporarily restricted net assets, and permanently restricted net assets. As of December 31, 2022, the Organization has no permanently restricted net assets.

Cash and Cash Equivalents

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

Property and Equipment

Property and equipment are recorded at cost if purchased, or if donated, as the estimated fair value at the date of the donation. The cost is depreciated over the estimated useful lives of the related assets. The Organization's current policy is to capitalize all assets acquired in excess of \$250.00 and having an estimated useful life of greater than one year. Depreciation is computed using the straight-line of greater than one-year. The useful lives used for depreciation range from five to ten years.

When depreciable assets are retired or otherwise disposed of, the cost is removed from the asset accounts and the related accumulated depreciation accounts. The related accumulated depreciation accounts with the net difference subtracted from the disposal revenue is recorded as income or loss in the period sold.

Contributions and Promises to Give

Contributions received are recorded as unrestricted, temporarily restricted, or permanently restricted support depending on the existence and/or nature of any donor restrictions. Contributions are recognized when the donor makes a promise to give to the Organization in substance and are unconditional. Contributions that are received subject to certain donor stipulations are reported as increases in unrestricted net assets if the restrictions expire in the fiscal year in which the contributions are recognized. All other donor-restricted contributions are reported as increases in temporarily or permanently restricted net assets depending on the nature of the restrictions. When a restriction expires (that is, when a stipulated restriction ends or the purpose of the restriction is accomplished), the temporarily restricted net assets are reclassified to unrestricted net assets and reported in the statement of activities released from restrictions.

The Organization used the allowance method to determine uncollectable promises to give. The allowance is based on prior years' experience and management's analysis of specific promises made. As of December 31, 2022, all promises to give were considered collectible, therefore no allowances were established.

Donated Services and In-Kind Contributions

Many individuals volunteer their time and perform a variety of tasks that assist the Organization with specific programs, various committee assignments and fundraising services throughout the year. Contributed services are recognized if the services received (a) create or enhance long-lived assets or (b) require specialized skills that are performed by individuals processing those skills and would typically need to be purchased if not provided by donation. The amounts reflected in the accompanying financial statements as in-kind contributions are offset by like amounts included in expenses or additions to property and equipment. Non-cash donations are recorded as in-kind contributions at their estimated fair value at the date of the donation.

Functional Allocation of Expenses

The Organization allocates its expenses on a functional basis among its various programs and activities. Expenses that can be identified with a specific program are allocated directly according to their natural expenditure classification. Other expenses that are common to several activities are allocated based on various relationships.

Grant and Contract Revenue and Support

The Organization received funding from government agencies. Any of the funding sources may, at its discretion, request reimbursement of expenses, return of funds or both as a result of non-compliance by the Organization with the terms of the grants or contracts.

Income Taxes

The Organization is exempt from income tax under 501(c)(3) of the Internal Revenue Code as a not-for-profit corporation. The tax reform act of 1969 imposed a corporate income tax on the "unrelated business income" of an otherwise tax-exempted organization. No provision has been made for income taxes in the accompanying financial statements since the Organization has no unrelated business income.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. In addition, management is also required to make estimates regarding disclosure of contingent assets and liabilities at the date of the financial statements, the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates. Management periodically evaluates estimates used in preparation of the financial statements for continued reasonableness. Appropriate adjustments to the estimates used are made prospectively based upon such periodic evaluation. It is reasonable that possible changes may occur in the near term that would affect management's estimates with accrued expenses.

Concentration of Credit Risk

The Organization maintains its cash in a financial institution - a national bank. The balance is insured by the Federal Deposit Insurance Corporation for up to \$250,000.00. During the year ending on December 31, 2022, the Organization had no uninsured cash balances.

Donated Materials, Services and Facilities

The Organization receives materials, services, and facilities for use in its programs and supporting services. During the year ending on December 31, 2022, the Organization received donated materials, services, and facilities valued at:

Revenue and Support

\$ 341,647.00

Expenses

\$ 339,431.00

In this regard, the Organization receives a significant amount of donated services from volunteers who assist in fundraising and special projects. For the year ending on December 31, 2022, the Organization received an estimated 5,898.58 volunteer hours. No amount related to these volunteer hours have been recognized in the statements of activities since these services do not meet the criteria for recognition as contributed services.

Moreover, the Organization also receives a significant amount of donated materials including clothing for our clients. For the year ending on December 31, 2022, the Organization received 35,015 pounds of clothing.

Operating Lease

The Organization leases space for the Just Believe Boutique (Thrift Store) and its offices. The lease for the thrift store/office expires on 12/31/2023. The rent expense pursuant to the operating lease was \$24,000.00 in 2022.

Future minimum lease payments under the operating lease as of December 31, 2023, will be \$2,000.00 per month.

Income Taxes

The Organization adopted ASC 740-10 Income Taxes, (formerly Financial Accounting Standards interpretation NO. 48, Accounting for Uncertainty in Income Taxes - interpretation of FASB Statement No. 109.) ASC 740-10 is intended to substantially reduce tax benefits (e.g., deductions, credits) from uncertainty in accounting for income tax positions. It prescribes under a two-step approach (i.e., recognition under the more-likely-than-not threshold and measurement under the cumulative probability) that attributes for a tax position taken or expected to be taken in the tax return. ASC 740-10 also provides guidance on de-recognition, classification, interest and penalties, accounting in interim periods, disclosure, and transition.

For federal purposes, the Organization has chosen to be treated as a Corporation operating as a tax-exempt organization under section 501(c)(3) of the Internal Revenue Code. Section 501(c)(3) allows an Organization to operate with a status that makes them exempt from federal income tax as a charitable organization. Accordingly, no provision for federal or state income tax was reflected in the accompanying financial statements.

As of December 31, 2022, the Organization has no liability for unrecognized income tax and does not anticipate any increase in the liability for unrecognized tax during the next twelve months. The Organization believes that its income tax position would be sustained upon examination and does not anticipate any adjustments that would result in a material change to its financial position or results of operations. Federal income tax returns remain open for examination by U.S. tax authorities for the years 2022 and 2023. State income tax returns remain open for examination by tax authorities for the years 2022 and 2023. The Organization is currently not under any federal or state income tax examination.

Compensated Absences

Compensated absences for sick pay and personal time do not accumulate and carry over to the next year. If the personal leave that is accrued is not used by the end of the year it is forfeited. Accordingly, no provision for such liability is necessary.

**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
Just Believe Inc.
Toms River, New Jersey

We have audited the Organization's financial statements in accordance with the auditing standards generally accepted in the United States of America and standards applicable to financial audits contained in Government Auditing Standards, issued by the Comptroller General of the United States. The financial statements of Just Believe Inc. (the "Organization"), a nonprofit organization which comprises of the statement of financial position as of December 31, 2022, the related statement of activities, functional expenses and cash flows for the year then ended. We have also considered the related notes to financial statements and have issued our report thereon dated June 16, 2023.

Internal Control over Financial Reporting

In planning and performing our audit of the financial statements we considered the Organization's internal controls over financial reporting ("internal controls") to determine the audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the effectiveness of the Organization's internal controls.

A deficiency in internal controls 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, detect or correct misstatements on a timely basis. A material weakness is a deficiency or combination of deficiencies in the internal controls such that there is a reasonable possibility that a material misstatement of the organization's financial statements will not be prevented, detected, or corrected on a timely basis. A significant deficiency is a deficiency or a combination of deficiencies in the internal controls that is less severe than a material weakness yet important enough to merit attention by those charged with governance.

Compliance and Other Matters

As part of obtaining reasonable assurance about whether the Organization's financial statements are free from material misstatement we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements. We also performed tests regarding noncompliance with which would have a direct and material effect on the determination of financial statement amounts. 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 to describe the scope of our testing of internal controls and compliance with the results of that testing. This report is an integral part of an audit performed in accordance with Governmental Auditing Standards in considering the Organization's internal control and compliance.

Catherine Cromlish
Firm Accountant

Catherine Cromlish

CC Accounting Services, LLC
2 Chatham Court
Toms River, NJ 08753

INTERNAL REVENUE SERVICE
P. O. BOX 2508
CINCINNATI, OH 45201

DEPARTMENT OF THE TREASURY

Date:

SEP 25 2019

JUST BELIEVE A NJ NON PROFIT
CORPORATION
C/O PAUL HULSE
377 KETTLE CREEK RD SUITE 1
TOMS RIVER, NJ 08753

Employer Identification Number:
84-2712739

DLN:

29053261346009

Contact Person:

FAITH E CUMMINS

ID# 31534

Contact Telephone Number:

(877) 829-5500

Accounting Period Ending:

December 31

Public Charity Status:

170(b)(1)(A)(vi)

Form 990/990-EZ/990-N Required:

Yes

Effective Date of Exemption:

August 12, 2019

Contribution Deductibility:

Yes

Addendum Applies:

No

Dear Applicant:

We're pleased to tell you we determined you're exempt from federal income tax under Internal Revenue Code (IRC) Section 501(c)(3). Donors can deduct contributions they make to you under IRC Section 170. You're also qualified to receive tax deductible bequests, devises, transfers or gifts under Section 2055, 2106, or 2522. This letter could help resolve questions on your exempt status. Please keep it for your records.

Organizations exempt under IRC Section 501(c)(3) are further classified as either public charities or private foundations. We determined you're a public charity under the IRC Section listed at the top of this letter.

If we indicated at the top of this letter that you're required to file Form 990/990-EZ/990-N, our records show you're required to file an annual information return (Form 990 or Form 990-EZ) or electronic notice (Form 990-N, the e-Postcard). If you don't file a required return or notice for three consecutive years, your exempt status will be automatically revoked.

If we indicated at the top of this letter that an addendum applies, the enclosed addendum is an integral part of this letter.

For important information about your responsibilities as a tax-exempt organization, go to www.irs.gov/charities. Enter "4221-PC" in the search bar to view Publication 4221-PC, Compliance Guide for 501(c)(3) Public Charities, which describes your recordkeeping, reporting, and disclosure requirements.



STATE OF NEW JERSEY BUSINESS REGISTRATION CERTIFICATE

Taxpayer Name: JUST BELIEVE A NJ NONPROFIT CORPORATION

Trade Name:

Address: 377 KETTLE CREEK RD 1
TOMS RIVER, NJ 08753

Certificate Number: 2388531

Effective Date: October 08, 2019

Date of Issuance: October 08, 2019

For Office Use Only:

20191008134448309

Certification 62167

CERTIFICATE OF EMPLOYEE INFORMATION REPORT INITIAL

This is to certify that the contractor listed below has submitted an Employee Information Report pursuant to N.J.A.C. 17:27-1.1 et. seq. and the State Treasurer has approved said report. This approval will remain in effect for the period of 15-DEC-2019 to 15-DEC-2026



JUST BELIEVE A NJ NON-PROFIT CORPORATION
377 KETTLECREEK RD 1
TOMS RIVER NJ 08753


ELIZABETH MAHER MUOIO
State Treasurer