GLOBAL INVESTMENT FOUNDATION FOR TOMORROW, INC.

FINANCIAL STATEMENTS AND INDEPENDENT AUDITOR'S REPORT

DECEMBER 31, 2025 AND 2024

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Independent Auditor's Report

To the Board of Directors
Global Investment Foundation for Tomorrow, Inc.

Opinion

We have audited the accompanying financial statements of Global Investment Foundation for Tomorrow, Inc. (a nonprofit organization), which comprise the statements of financial position as of December 31, 2025 and 2024, and the related statements of activities, functional expenses, and cash flows for the years then ended, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Global Investment Foundation for Tomorrow, Inc. as of December 31, 2025 and 2024, and the changes in its net assets and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are required to be independent of Global Investment Foundation for Tomorrow, Inc. and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

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To the Board of Directors
Global Investment Foundation for Tomorrow, Inc.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Global Investment Foundation for Tomorrow, Inc.'s ability to continue as a going concern within one year after the date that the financial statements are available to be issued.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Global Investment Foundation for Tomorrow, Inc.'s internal control. Accordingly, no such opinion is expressed.

- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.

- Conclude whether, in our judgment, there are conditions or events considered in the aggregate, that raise substantial doubt about Global Investment Foundation for Tomorrow, Inc.'s ability to continue as a going concern for a reasonable period of time.

To the Board of Directors
Global Investment Foundation for Tomorrow, Inc.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control related matters that we identified during the audit.

Belfint, Lyons & Shuman, P.A.

July 17, 2026
Wilmington, Delaware

GLOBAL INVESTMENT FOUNDATION FOR TOMORROW, INC.
STATEMENTS OF FINANCIAL POSITION
DECEMBER 31, 2025 AND 2024

ASSETS

	2025	2024
ASSETS		
Cash and Cash Equivalents	$ 280,641	$ 96,348
Prepaid Expenses	2,346	2,378
Contributions Receivable - Net	50,270	221,754
TOTAL ASSETS	$ 333,257	$ 320,480

LIABILITIES AND NET ASSETS

	2025	2024
LIABILITIES		
Accounts Payable	$ 40,312	$ 11,135
Note Payable	72,035	187,711
TOTAL LIABILITIES	112,347	198,846
NET ASSETS		
Without Donor Restrictions	150,910	121,634
With Donor Restrictions	70,000	-
TOTAL NET ASSETS	220,910	121,634
TOTAL LIABILITIES AND NET ASSETS	$ 333,257	$ 320,480

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

GLOBAL INVESTMENT FOUNDATION FOR TOMORROW, INC.
STATEMENT OF ACTIVITIES
YEAR ENDED DECEMBER 31, 2025

	Without Donor Restrictions	With Donor Restrictions	Total
SUPPORT AND REVENUE			
Contributions	$ 1,344,874	$ 70,000	$ 1,414,874
Net Assets Released from Restrictions	-	-	-
TOTAL REVENUE	1,344,874	70,000	1,414,874
EXPENSES			
Program Services	1,109,343	-	1,109,343
Support Services			
Management and General	123,765	-	123,765
Fundraising	82,490	-	82,490
Total Support Services	206,255	-	206,255
TOTAL EXPENSES	1,315,598	-	1,315,598
CHANGE IN NET ASSETS	29,276	70,000	99,276
NET ASSETS - Beginning of Year	121,634	-	121,634
NET ASSETS - End of Year	$ 150,910	$ 70,000	$ 220,910

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

GLOBAL INVESTMENT FOUNDATION FOR TOMORROW, INC.
STATEMENT OF ACTIVITIES
YEAR ENDED DECEMBER 31, 2024

	Without Donor Restrictions	With Donor Restrictions	Total
SUPPORT AND REVENUE			
Contributions	$ 1,150,585	$ -	$ 1,150,585
Net Assets Released from Restrictions	22,503	(22,503)	-
TOTAL REVENUE	1,173,088	(22,503)	1,150,585
EXPENSES			
Program Services	852,912	-	852,912
Support Services			
Management and General	140,500	-	140,500
Fundraising	65,079	-	65,079
Total Support Services	205,579	-	205,579
TOTAL EXPENSES	1,058,491	-	1,058,491
CHANGE IN NET ASSETS	114,597	(22,503)	92,094
NET ASSETS - Beginning of Year	7,037	22,503	29,540
NET ASSETS - End of Year	$ 121,634	$ -	$ 121,634

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

GLOBAL INVESTMENT FOUNDATION FOR TOMORROW, INC.
STATEMENT OF FUNCTIONAL EXPENSES
YEAR ENDED DECEMBER 31, 2025

	Program Services	Management and General	Fundraising	Total
PERSONNEL EXPENSES				
Salaries	$ 56,250	$ -	$ 18,750	$ 75,000
Payroll Taxes	4,304	-	1,434	5,738
TOTAL PERSONNEL EXPENSES	60,554	-	20,184	80,738
OTHER EXPENSES				
Accounting	-	33,604	-	33,604
Contributions and Grants Paid	50	-	-	50
Conferences, Conventions, and Meetings	6,290	-	-	6,290
Program Supplies	58,671	-	-	58,671
Information Technology	26,405	16,406	4,648	47,459
Interest	-	12,773	-	12,773
Occupancy	11,373	1,421	1,421	14,215
Office Expense	11,767	7,384	464	19,615
Legal	-	15,000	-	15,000
Other Professional and Service Fees	882,580	31,620	50,742	964,942
Insurance	2,165	271	271	2,707
Miscellaneous	-	259	-	259
Travel	49,488	5,027	4,760	59,275
TOTAL OTHER EXPENSES	1,048,789	123,765	62,306	1,234,860
TOTAL EXPENSES	$ 1,109,343	$ 123,765	$ 82,490	$ 1,315,598

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

GLOBAL INVESTMENT FOUNDATION FOR TOMORROW, INC.
STATEMENT OF FUNCTIONAL EXPENSES
YEAR ENDED DECEMBER 31, 2024

	Program Services	Management and General	Fundraising	Total
PERSONNEL EXPENSES				
Salaries	$ 56,250	$ -	$ 18,750	$ 75,000
Payroll Taxes	4,303	-	1,434	5,737
TOTAL PERSONNEL EXPENSES	60,553	-	20,184	80,737
OTHER EXPENSES				
Accounting	-	34,560	-	34,560
Contribution Receivable Write-Offs	-	29,500	-	29,500
Conferences, Conventions, and Meetings	2,156	-	-	2,156
Program Supplies	27,947	-	-	27,947
Information Technology	25,462	2,933	1,600	29,995
Interest	-	24,588	-	24,588
Occupancy	12,433	1,554	1,554	15,541
Office Expense	13,999	8,305	112	22,416
Other Professional and Service Fees	673,458	32,833	37,200	743,491
Insurance	-	944	-	944
Micellaneous	-	854	-	854
Travel	36,904	4,429	4,429	45,762
TOTAL OTHER EXPENSES	792,359	140,500	44,895	977,754
TOTAL EXPENSES	$ 852,912	$ 140,500	$ 65,079	$ 1,058,491

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

GLOBAL INVESTMENT FOUNDATION FOR TOMORROW, INC.
STATEMENTS OF CASH FLOWS
YEARS ENDED DECEMBER, 2025 AND 2024

	2025	2024
CASH FLOWS FROM OPERATING ACTIVITIES		
Cash Received from Revenue and Other Support	$ 1,579,564	$ 1,258,944
Cash Paid to Suppliers and Employees	(1,266,822)	(1,050,443)
Interest Paid	(12,773)	(24,588)
NET CASH FROM OPERATING ACTIVITIES	299,969	183,913
CASH FLOWS FROM FINANCING ACTIVITIES		
Line of Credit Advances, Net of Repayments	-	(55,127)
Principal Payments on Note Payable	(115,676)	(45,392)
NET CASH FROM FINANCING ACTIVITIES	(115,676)	(100,519)
NET CHANGE IN CASH AND CASH EQUIVALENTS	184,293	83,394
CASH AND CASH EQUIVALENTS - Beginning of Year	96,348	12,954
CASH AND CASH EQUIVALENTS - End of Year	$ 280,641	$ 96,348
RECONCILIATION OF CHANGE IN NET ASSETS TO NET CASH FROM OPERATING ACTIVITIES		
Change in Net Assets	$ 99,276	$ 92,094
Adjustment to Reconcile Change in Net Assets to Net Cash from Operating Activities		
Contribution Receivable Write-offs	-	29,500
Changes in Assets and Liabilities		
(Increase) Decrease in Pledge Receivable	171,484	108,359
(Increase) Decrease in Prepaid Expenses	32	(1,249)
Increase (Decrease) in Accounts Payable	29,177	(44,791)
Total Adjustments	200,693	91,819
NET CASH FROM OPERATING ACTIVITIES	$ 299,969	$ 183,913
NONCASH INVESTING AND FINANCING ACTIVITIES		
Line of Credit Converted to Note Payable	$ -	$ 233,104

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

GLOBAL INVESTMENT FOUNDATION FOR TOMORROW, INC.

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2025 AND 2024

NOTE 1: NATURE OF ACTIVITIES

Global Investment Foundation for Tomorrow, Inc. (GIFT) is committed to designing, delivering, and supporting programs that educate, strengthen, and inspire families and communities. Through evidence-informed educational programming, parent and caregiver engagement, technology tools, and community-based collaborative learning experiences, GIFT equips individuals with the knowledge, relationships, and resources needed to foster lifelong well-being and opportunity.

GIFT advances its mission by supporting and collaborating with parents, caregivers, educators, community leaders, and cross-sector partners through in-person educational events and Legacy Circles, the Parenting Suite technology solution, and other social impact initiatives that strengthen family engagement, promote literacy, build social capital, and support healthy child and family development.

The organization amplifies its impact through strategic alliances with nonprofit organizations, educational institutions, healthcare providers, businesses, and community partners across the nation and around the world. These collaborations increase awareness, deepen engagement, inspire investment, and advance innovative, community-driven solutions that improve outcomes for children, families, and communities, contributing to stronger, more resilient societies.

NOTE 2: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The significant accounting policies followed are described below to enhance the usefulness of the financial statements to the reader. The financial statements and notes are representations of management, who is responsible for their integrity and objectivity.

Basis of Reporting - GIFT prepares its financial statements in accordance with U.S. generally accepted accounting principles which involves the application of accrual accounting.

Use of Estimates - The preparation of financial statements in conformity with U.S. generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements, and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates, and those differences could be material.

NOTE 2: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES - CONTINUED

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

> *Net Assets Without Donor Restrictions* - Net assets available for use in general operations and not subject to donor (or certain grantor) restrictions. The governing board may designate from net assets without donor restrictions and net assets for an operating reserve.
>
> *Net Assets With Donor Restrictions* - Net assets subject to donor- (or certain grantor-) imposed restrictions. Some donor-imposed restrictions are temporary in nature, such as those that will be met by the passage of time or other events specified by the donor. Other donor-imposed restrictions may be perpetual in nature, where the donor stipulates that resources be maintained in perpetuity. Donor-imposed restrictions are released when a restriction expires, that is, when the stipulated time has elapsed, when the stipulated purpose for which the resource was restricted has been fulfilled, or both.

Revenues are reported as increases in net assets without donor restrictions unless use of the related assets is limited by donor-imposed restrictions. Expenses are reported as decreases in net assets without donor restrictions. When a donor restriction expires, that is, when a stipulated time restriction ends or purpose restriction is accomplished, donor restricted net assets are reclassified to net assets without donor restrictions and reported in the statements of activities as net assets released from restrictions. Support that is restricted by the donor is reported as an increase in net assets without donor restrictions if the restriction expires in the reporting period in which the support is recognized. Gifts of long-lived assets and gifts of cash restricted for the acquisition of long-lived assets are released from restriction when the assets are placed in service.

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

In-Kind Contributions - Contributed nonfinancial assets may include donated professional services, donated equipment, and other in-kind contributions which are recorded at the respective fair values of the goods or services received. GIFT does not sell donated gifts-in-kind. In addition, volunteers contribute time to program services and administrative activities; however, the financial statements do not reflect the value of these contributed volunteer services because they do not meet recognition criteria prescribed by generally accepted accounting principles. In-kind contributions recognized in the financial statements from donated professional services totaled $6,794 and $0, during the years ended December 31, 2025 and 2024, respectively.

NOTE 2: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES - CONTINUED

Contributions Receivable - Unconditional promises to give (contributions receivable) are recognized as revenues or gains in the period received. Conditional promises to give are recognized when the conditions on which they depend are substantially met. Unconditional promises to give that are expected to be collected within one year are recorded at net realizable value. Unconditional promises to give expected to be collected in future years are initially recorded at present value using present value techniques incorporating risk-adjusted discount rates designed to reflect the assumptions market participants would use in pricing the asset. In subsequent years, amortization of the discounts is included in contributions revenue in the statements of activities. The discount rate used on long-term promises to give was 7.50% as of December 31, 2025 and 2024. GIFT determines the allowance for uncollectible promises to give based on historical experience, an assessment of economic conditions, and a review of subsequent collections. Promises to give are written off when deemed uncollectible. Bad debt expense related to promises to give was $0 and $29,500, respectively, for the years ended December 31, 2025 and 2024.

Cash and Cash Equivalents - GIFT considers all cash and highly liquid financial instruments with original maturities of three months or less to be cash and cash equivalents.

Financial Instruments and Credit Risk **-** GIFT manages deposit concentration risk by placing cash with a financial institution believed to be creditworthy. At times, amounts on deposit may exceed insured limits. To date, GIFT has not experienced losses in any of these accounts. Uninsured balances as of December 31, 2025 and 2024 were $8,449 and $0, respectively.

Lease Transactions as Lessee **-** GIFT, as a lessee, classifies its leasing arrangements as operating leases or finance leases in accordance with Financial Accounting Standards Board Accounting Standards Codification, Topic 842, *Leases*, recognizing right-of-use assets and lease liabilities accordingly.

GIFT has elected the short-term lease exemption for all leases with a term of 12 months or less for both existing and ongoing operating leases to not recognize the asset and liability for these leases. Lease payments for short-term leases are recognized on straight-line basis. GIFT elected the practical expedient to not separate lease and non-lease components.

Advertising - Costs incurred for advertising and promotion are expensed when incurred.

Functional Allocation of Expenses **-** The costs of programs and supporting services activities have been summarized on a functional basis in the statements of activities. Certain categories of expenses are attributable to one or more programs or supporting services of GIFT. Those expenses include payroll related expenses, travel, and occupancy expenses. Payroll related expenses are allocated by management based on an analysis of time where efforts are made while other allocable expenses are allocated by management based on the estimated benefit received.

NOTE 2: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES - CONTINUED

Income Taxes - GIFT is a nonprofit organization that is exempt from income taxes under Section 501(c)(3) of the Internal Revenue Code (IRC), and therefore, has made no provision for federal income taxes in the accompanying financial statements. In addition, GIFT has been determined by the Internal Revenue Service not to be a "private foundation" within the meaning of Section 509(a) of the IRC.

Income not related to GIFT's tax-exempt purpose may be subject to taxation as unrelated business income. Accounting principles generally accepted in the United States of America impose a threshold for determining when an income tax benefit can be recognized in regard to uncertain tax positions. GIFT has determined that no liability for uncertain tax positions is required to be accrued and included in the statements of financial position as of December 31, 2025 and 2024.

GIFT's tax periods are open to examination by taxing authorities, generally for a period of three years.

Subsequent Events - In preparing these financial statements, GIFT has evaluated events and transactions for potential recognition or disclosure through the date of the independent auditor's report, which was the date the financial statements were available to be issued.

NOTE 3: AVAILABILITY AND LIQUIDITY

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

	2025	2024
Financial Assets as of December 31		
Cash and Cash Equivalents	$ 280,641	$ 96,348
Contributions Receivable - Net	50,270	221,754
	330,911	318,102
Less: Amounts Not Available for General Expenditures Within One Year:		
Amounts Purpose Restricted by Donor	(70,000)	-
Financial Assets Available to Meet Cash Needs for General Expenditures Within One Year	$ 260,911	$ 318,102

NOTE 3: AVAILABILITY AND LIQUIDITY – CONTINUED

GIFT's short-term liquidity plan is to maintain readily available resources to cover 30 to 60 days of operating expenses to satisfy obligations as they become due. Additionally, through July 29, 2024, GIFT had a line of credit available to meet unanticipated cash flow needs (Note 5). On July 29, 2024, GIFT's line of credit was converted to a term loan.

NOTE 4: CONTRIBUTIONS RECEIVABLE

Contributions receivable as of December 31, 2025 and 2024 were receivables from various donors as follows:

	2025		
	Within One Year	In One to Five Years	Total
Contributions Receivable - Gross	$ 58,500	$ 750	$ 59,250
Less: Discounts to Net Present Value	(2,428)	(52)	(2,480)
Less: Allowance for Doubtful Accounts	(5,802)	(698)	(6,500)
Total Unconditional Promises to Give - Net	$ 50,270	$ -	$ 50,270

	2024		
	Within One Year	In One to Five Years	Total
Contributions Receivable - Gross	$ 227,550	$ 3,750	$ 231,300
Less: Discounts to Net Present Value	(2,796)	(250)	(3,046)
Less: Allowance for Doubtful Accounts	(3,000)	(3,500)	(6,500)
Total Unconditional Promises to Give - Net	$ 221,754	$ -	$ 221,754

NOTE 5: DEBT

As of January 1, 2024, GIFT had a $300,000 line of credit with WSFS Bank. The line of credit incurred interest at the Wall Street Journal prime rate plus 2.00%. The line of credit was individually guaranteed by an officer of GIFT. On July 29, 2024, GIFT's line of credit was converted to a term loan. The outstanding balance at the date of conversion was $233,104. The refinanced term loan will require 24 monthly payments of principal and interest in the amount of $10,577, through the loan's maturity in July 2026. The interest rate on the loan is 8.19%. The outstanding balance of the term loan was $72,035 and $187,711 as of December 31, 2025 and 2024, respectively.

NOTE 5: DEBT - CONTINUED

The following represents principal maturities of the term loan for the year ending December 31:

2026	$	72,035
	$	72,035

NOTE 6: NET ASSETS WITH DONOR RESTRICTIONS

Donor-restricted net assets as of December 31, 2025 totaled $70,000 and included restricted amounts for children's health initiatives totaling $25,000 and restricted amounts for the Legacy of Literacy Circles program totaling $45,000. As of December 31, 2024, there were no donor-restricted net assets.

NOTE 7: RELATED-PARTY TRANSACTIONS

GIFT's founding board member and president provides support to the GIFT through contributions. During the year ended December 31, 2025, contribution income from this board member totaled $892,075, with $25,000 as contributions receivable as of December 31, 2025. During the year ended December 31, 2024, contribution income from this board member totaled $634,127, with $215,000 as contributions receivable as of December 31, 2024.

NOTE 8: LEASES

GIFT leases an office for use under a 12-month lease agreement. The agreement was set to expire in June 2025 and was renewed for a 12-month period through June 2026. Required monthly lease payments were $992 during the years ended December 31, 2025 and 2024, respectively. In accordance with the short-term lease exemption for all leases with a term of 12 months or less, GIFT does not recognize an asset and liability for this lease. Rent expense for the years ended December 31, 2025 and 2024 was $11,904 and $13,054, respectively.

NOTE 9: SUBSEQUENT EVENTS

The outstanding balance of GIFT's debt (Note 5) was paid in full in June 2026.