

<h1>CHAR500</h1> <p>NYS Annual Filing for Charitable Organizations www.CharitiesNYS.com</p>	<p>Send with fee and attachments to: NYS Office of the Attorney General Charities Bureau Registration Section 28 Liberty Street New York, NY 10005</p>	<h2>2020</h2> <p>Open to Public Inspection</p>
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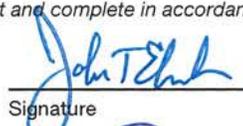
### 1. General Information

For Fiscal Year Beginning (mm/dd/yyyy) <b>01/01/2020</b> and Ending (mm/dd/yyyy) <b>12/31/2020</b>		
Check if Applicable: <input type="checkbox"/> Address Change <input type="checkbox"/> Name Change <input type="checkbox"/> Initial Filing <input type="checkbox"/> Final Filing <input type="checkbox"/> Amended Filing <input type="checkbox"/> Reg ID Pending	Name of Organization: <b>YOUNG MEN'S CHRISTIAN ASSOCIATION BUFFAL</b>	Employer Identification Number (EIN): <b>16-0743231</b>
	Mailing Address: <b>301 CAYUGA ROAD, NO. 100</b>	NY Registration Number: <b>03-08-25</b>
	City / State / ZIP: <b>BUFFALO, NY 14225</b>	Telephone: <b>716 565-6000</b>
	Website: <b>WWW.YMCABUFFALONIAGARA.ORG</b>	Email:
Check your organization's registration category: <input type="checkbox"/> 7A only <input type="checkbox"/> EPTL only <input checked="" type="checkbox"/> DUAL (7A & EPTL) <input type="checkbox"/> EXEMPT* <span style="float: right;">Confirm your Registration Category in the Charities Registry at <a href="http://www.CharitiesNYS.com">www.CharitiesNYS.com</a>.</span>		

### 2. Certification

See instructions for certification requirements. Improper certification is a violation of law that may be subject to penalties. The certification requires two signatories.

*We certify under penalties of perjury that we reviewed this report, including all attachments, and to the best of our knowledge and belief, they are true, correct and complete in accordance with the laws of the State of New York applicable to this report.*

President or Authorized Officer:		<b>JOHN T. EHRBAR</b> PRESIDENT/CEO	<b>6/8/2021</b>
	Signature	Print Name and Title	Date
Chief Financial Officer or Treasurer:		<b>MATTHEW J. SHRIVER</b> VICE PRES.-FINANCE	<b>6/8/2021</b>
	Signature	Print Name and Title	Date

### 3. Annual Reporting Exemption

Check the exemption(s) that apply to your filing. If your organization is claiming an exemption under one category (7A or EPTL only filers) or both categories (DUAL filers) that apply to your registration, complete only parts 1, 2, and 3, and submit the certified Char500. No fee, schedules, or additional attachments are required. If you cannot claim an exemption or are a DUAL filer that claims only one exemption, you must file applicable schedules and attachments and pay applicable fees.

**3a. 7A filing exemption:** Total contributions from NY State including residents, foundations, government agencies, etc. did not exceed \$25,000 and the organization did not engage a professional fund raiser (PFR) or fund raising counsel (FRC) to solicit contributions during the fiscal year.

**3b. EPTL filing exemption:** Gross receipts did not exceed \$25,000 and the market value of assets did not exceed \$25,000 at any time during the fiscal year.

### 4. Schedules and Attachments

See the following page for a checklist of schedules and attachments to complete your filing.	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	4a. Did your organization use a professional fund raiser, fund raising counsel or commercial co-venturer for fund raising activity in NY State? If yes, complete Schedule 4a.
	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	4b. Did the organization receive government grants? If yes, complete Schedule 4b.

### 5. Fee

See the checklist on the next page to calculate your fee(s). Indicate fee(s) you are submitting here:	7A filing fee: \$ <u>25.</u>	EPTL filing fee: \$ <u>750.</u>	Total fee: \$ <u>775.</u>	Make a single check or money order payable to: <b>"Department of Law"</b>
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CHAR500 Annual Filing for Charitable Organizations (Updated January 2021)

\*The "Exempt" category refers to an organization's NYS registration status. It does not refer to its IRS tax designation.

YOUNG MEN'S CHRISTIAN ASSOCIATION BUFFALO NIAGARA

CHAR500

Annual Filing Checklist

Simply submit the certified CHAR500 with no fee, schedule, or additional attachments IF:

- Your organization is registered as 7A only and you marked the 7A filing exemption in Part 3.
- Your organization is registered as EPTL only and you marked the EPTL filing exemption in Part 3.
- Your organization is registered as DUAL and you marked both the 7A and EPTL filing exemption in Part 3.

Checklist of Schedules and Attachments

Check the schedules you must submit with your CHAR500 as described in Part 4:

- [ ] If you answered "yes" in Part 4a, submit Schedule 4a: Professional Fund Raisers (PFR), Fund Raising Counsel (FRC), Commercial Co-Venturers (CCV)
[X] If you answered "yes" in Part 4b, submit Schedule 4b: Government Grants

Check the financial attachments you must submit with your CHAR500:

- [X] IRS Form 990, 990-EZ, or 990-PF, and 990-T if applicable
[X] All additional IRS Form 990 Schedules, including Schedule B (Schedule of Contributors). Schedule B of public charities is exempt from disclosure and will not be available for public review.
[ ] Our organization was eligible for and filed an IRS 990-N e-postcard. Our revenue exceeded \$25,000 and/or our assets exceeded \$25,000 in the filing year. We have included an IRS Form 990-EZ for state purposes only.

If you are a 7A only or DUAL filer, submit the applicable independent Certified Public Accountant's Review or Audit Report:

- [ ] Review Report if you received total revenue and support greater than \$250,000 and up to \$750,000.
[X] Audit Report if you received total revenue and support greater than \$750,000
[ ] No Review Report or Audit Report is required because total revenue and support is less than \$250,000
[ ] We are a DUAL filer and checked box 3a, no Review Report or Audit Report is required

Calculate Your Fee

For 7A and DUAL filers, calculate the 7A fee:

- [ ] \$0, if you checked the 7A exemption in Part 3a
[X] \$25, if you did not check the 7A exemption in Part 3a

For EPTL and DUAL filers, calculate the EPTL fee:

- [ ] \$0, if you checked the EPTL exemption in Part 3b
[ ] \$25, if the NET WORTH is less than \$50,000
[ ] \$50, if the NET WORTH is \$50,000 or more but less than \$250,000
[ ] \$100, if the NET WORTH is \$250,000 or more but less than \$1,000,000
[ ] \$250, if the NET WORTH is \$1,000,000 or more but less than \$10,000,000
[X] \$750, if the NET WORTH is \$10,000,000 or more but less than \$50,000,000
[ ] \$1500, if the NET WORTH is \$50,000,000 or more

Is my Registration Category 7A, EPTL, DUAL or EXEMPT?

Organizations are assigned a Registration Category upon registration with the NY Charities Bureau:

7A filers are registered to solicit contributions in New York under Article 7-A of the Executive Law ("7A")

EPTL filers are registered under the Estates, Powers & Trusts Law ("EPTL") because they hold assets and/or conduct activities for charitable purposes in NY.

DUAL filers are registered under both 7A and EPTL.

EXEMPT filers have registered with the NY Charities Bureau and meet conditions in Schedule E - Registration Exemption for Charitable Organizations. These organizations are not required to file annual financial reports but may do so voluntarily.

Confirm your Registration Category and learn more about NY law at www.CharitiesNYS.com.

Send Your Filing

Send your CHAR500, all schedules and attachments, and total fee to:

NYS Office of the Attorney General
Charities Bureau Registration Section
28 Liberty Street
New York, NY 10005

Where do I find my organization's NET WORTH?

NET WORTH for fee purposes is calculated on:

- IRS Form 990 Part I, line 22
- IRS Form 990 EZ Part I, line 21
- IRS Form 990 PF, calculate the difference between Total Assets at Fair Market Value (Part II, line 16(c)) and Total Liabilities (Part II, line 23(b)).

Need Assistance?

Visit: www.CharitiesNYS.com
Call: (212) 416-8401
Email: Charities.Bureau@ag.ny.gov

# CHAR500

Schedule 4b: Government Grants  
www.CharitiesNYS.com

## 2020

Open to Public  
Inspection

If you checked the box in question 4b in Part 4, complete this schedule and list EACH government grant award by a domestic (federal, state or local) agency; interstate or intergovernmental agency (for example Port Authority of New York and New Jersey); and state or local authorities. Use additional pages if necessary. Include this schedule with your certified CHAR500 NYS Annual Filing for Charitable Organizations.

### 1. Organization Information

Name of Organization:	NY Registration Number:
YOUNG MEN'S CHRISTIAN ASSOCIATION BUFFALO NIAGARA	03-08-25

### 2. Government Grants

Name of Government Agency	Amount of Grant
1. CITY OF BUFFALO	1. 22,671.
2. STATE OF NEW YORK	2. 238,128.
3. U.S. SMALL BUSINESS ADMINISTRATION	3. 10,000.
4.	4.
5.	5.
6.	6.
7.	7.
8.	8.
9.	9.
10.	10.
11.	11.
12.	12.
13.	13.
14.	14.
15.	15.
Total Government Grants:	Total: 270,799.

**YOUNG MEN'S CHRISTIAN ASSOCIATION  
BUFFALO NIAGARA  
(d/b/a YMCA BUFFALO NIAGARA)**

**Financial Statements  
With Independent Auditor's Report**

**December 31, 2020**

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## INDEPENDENT AUDITOR'S REPORT

To the Board of Trustees  
and the Board of Directors  
Young Men's Christian Association Buffalo Niagara  
(d/b/a YMCA Buffalo Niagara)  
Buffalo, New York

### **Report on the Financial Statements**

We have audited the accompanying financial statements of Young Men's Christian Association Buffalo Niagara (d/b/a YMCA Buffalo Niagara), which comprise the statement of financial position as of December 31, 2020, and the related statements of activities and changes in net assets, cash flows, and functional expenses for the year then ended, and the related notes to the financial statements.

### **Management's Responsibility for the Financial Statements**

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

### **Auditor's Responsibility**

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

**Opinion**

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of YMCA Buffalo Niagara as of December 31, 2020, and the changes in its net assets and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

**Report on Summarized and Comparative Information**

We have previously audited YMCA Buffalo Niagara's 2019 financial statements, and we expressed an unmodified audit opinion on those audited financial statements in our report dated April 21, 2020. In our opinion, the summarized and comparative information presented herein as of and for the year ended December 31, 2019, is consistent, in all material respects, with the audited financial statements from which it has been derived.

*Dopkins & Company, LLP*  
CERTIFIED PUBLIC ACCOUNTANTS

April 22, 2021

YMCA BUFFALO NIAGARA

STATEMENT OF FINANCIAL POSITION

December 31, 2020

(With Comparative Financial Information as of December 31, 2019)

<b>ASSETS</b>	<b>2020</b>	<b>2019</b>
<b>Current Assets</b>		
Cash and cash equivalents	\$ 3,172,664	\$ 5,064,154
Receivables, net	894,904	745,858
Prepaid expenses	37,308	268,080
<b>Total current assets</b>	<b>4,104,876</b>	<b>6,078,092</b>
<b>Other Assets</b>		
Investments	14,347,297	12,367,226
Beneficial interest in trusts	145,144	139,493
	<b>14,492,441</b>	<b>12,506,719</b>
Property and Equipment, net	38,904,294	40,600,224
<b>Total assets</b>	<b>\$ 57,501,611</b>	<b>\$ 59,185,035</b>
<b>LIABILITIES AND NET ASSETS</b>		
<b>Current Liabilities</b>		
Current maturities of long-term debt	\$ 1,571,915	\$ 1,549,099
Current maturities of capital leases	298,888	293,155
Accounts payable	895,230	561,224
Accrued expenses	641,508	982,403
Deferred revenue	535,913	917,582
<b>Total current liabilities</b>	<b>3,943,454</b>	<b>4,303,463</b>
Deferred Naming Rights Revenue	600,000	600,000
Long-Term Debt, less current maturities	19,349,906	20,734,948
Capital Leases, less current maturities	234,363	209,186
Interest Rate Swaps	932,725	468,283
<b>Total liabilities</b>	<b>25,060,448</b>	<b>26,315,880</b>
<b>Net Assets</b>		
Without donor restrictions:		
Undesignated	17,911,387	20,213,254
Board designated - endowment	13,015,662	11,044,211
	<b>30,927,049</b>	<b>31,257,465</b>
With donor restrictions	1,514,114	1,611,690
<b>Total net assets</b>	<b>32,441,163</b>	<b>32,869,155</b>
<b>Total liabilities and net assets</b>	<b>\$ 57,501,611</b>	<b>\$ 59,185,035</b>

YMCA BUFFALO NIAGARA

STATEMENT OF ACTIVITIES AND CHANGES IN NET ASSETS

Year Ended December 31, 2020

(With Summarized Comparative Financial Information for the Year Ended December 31, 2019)

	2020			2019
	Without Donor Restrictions	With Donor Restrictions	Total	Total
Operating activities:				
Public support:				
Annual campaign	\$ 478,929	\$ -	\$ 478,929	\$ 789,084
Special events, net	185,728	-	185,728	213,564
Contributions	593,119	15,000	608,119	452,308
United Way	17,945	-	17,945	68,330
Net assets released from restriction	70,407	(70,407)	-	-
	<u>1,346,128</u>	<u>(55,407)</u>	<u>1,290,721</u>	<u>1,523,286</u>
Operating revenue:				
Membership fees	8,212,487	-	8,212,487	12,858,505
Program service fees	4,226,043	-	4,226,043	9,619,925
Government contracts	2,473,588	-	2,473,588	2,006,664
Rental income	77,865	-	77,865	89,836
Merchandise sales	13,673	-	13,673	34,195
Miscellaneous	42,829	-	42,829	47,907
	<u>15,046,485</u>	<u>-</u>	<u>15,046,485</u>	<u>24,657,032</u>
<b>Total operating support and revenues</b>	<b>16,392,613</b>	<b>(55,407)</b>	<b>16,337,206</b>	<b>26,180,318</b>
Operating expenses:				
Program services:				
Youth development	8,423,625	-	8,423,625	12,432,654
Healthy living	7,091,722	-	7,091,722	10,959,315
Social responsibility	32,049	-	32,049	57,731
	<u>15,547,396</u>	<u>-</u>	<u>15,547,396</u>	<u>23,449,700</u>
Support services:				
Management and general	2,574,740	-	2,574,740	2,862,783
Fundraising	288,781	-	288,781	338,533
	<u>2,863,521</u>	<u>-</u>	<u>2,863,521</u>	<u>3,201,316</u>
<b>Total operating expenses</b>	<b>18,410,917</b>	<b>-</b>	<b>18,410,917</b>	<b>26,651,016</b>
<b>Operating loss</b>	<b>(2,018,304)</b>	<b>(55,407)</b>	<b>(2,073,711)</b>	<b>(470,698)</b>
Non-operating activities:				
Investment income, net	2,060,829	8,620	2,069,449	2,143,067
Change in fair value of beneficial interest in trusts	2,281	5,651	7,932	20,685
Change in fair value of interest rate swaps	(464,442)	-	(464,442)	(497,409)
Net gain on sale of property and equipment	32,780	-	32,780	10,418
Net assets released from restriction	56,440	(56,440)	-	-
<b>Total non-operating activities</b>	<b>1,687,888</b>	<b>(42,169)</b>	<b>1,645,719</b>	<b>1,676,761</b>
<b>Change in net assets</b>	<b>(330,416)</b>	<b>(97,576)</b>	<b>(427,992)</b>	<b>1,206,063</b>
Net assets, beginning of year	31,257,465	1,611,690	32,869,155	31,663,092
Net assets, end of year	<u>\$ 30,927,049</u>	<u>\$ 1,514,114</u>	<u>\$ 32,441,163</u>	<u>\$ 32,869,155</u>

YMCA BUFFALO NIAGARA

STATEMENT OF CASH FLOWS

Year Ended December 31, 2020

(With Comparative Financial Information for the Year Ended December 31, 2019)

	2020	2019
Cash Flows From Operating Activities		
Change in net assets	\$ (427,992)	\$ 1,206,063
Adjustments to reconcile change in net assets to net cash and cash equivalents provided by operating activities:		
Depreciation	2,994,468	2,937,601
Amortization of deferred financing costs	36,873	36,873
Net realized and unrealized gains on investments	(1,920,277)	(1,870,571)
Change in fair value of beneficial interest in trusts	(7,932)	(20,685)
Net gain on sale of property and equipment	(32,780)	(10,418)
Contributions of marketable securities	(4,023)	(1,736)
Change in fair value of interest rate swaps	464,442	497,409
Changes in assets and liabilities:		
(Increase) decrease in:		
Receivables	(205,486)	61,049
Prepaid expenses	230,772	(10,615)
Increase (decrease) in:		
Accounts payable	307,675	136,755
Accrued expenses	(340,895)	64,897
Deferred revenue	(381,669)	(89,048)
<b>Net cash provided by operating activities</b>	<u>713,176</u>	<u>2,937,574</u>
Cash Flows From Investing Activities		
Purchases of property and equipment	(841,547)	(2,028,247)
Proceeds from sale of investments	5,434,658	4,332,699
Purchase of investments	(5,490,429)	(3,247,146)
Distributions received through beneficial interest in trusts	2,281	4,435
<b>Net cash used in investing activities</b>	<u>(895,037)</u>	<u>(938,259)</u>
Cash Flows From Financing Activities		
Principal payments on long-term debt	(1,399,099)	(1,430,420)
Principal payments on capital leases	(366,970)	(359,815)
Proceeds from capital campaign pledges	56,440	1,131,885
<b>Net cash used in financing activities</b>	<u>(1,709,629)</u>	<u>(658,350)</u>
<b>Increase (decrease) in cash and cash equivalents</b>	<b>(1,891,490)</b>	<b>1,340,965</b>
Cash and cash equivalents:		
Beginning	<u>5,064,154</u>	<u>3,723,189</u>
Ending	<u>\$ 3,172,664</u>	<u>\$ 5,064,154</u>
Supplemental Disclosure of Cash Flow Information		
Cash paid for interest	<u>\$ 679,118</u>	<u>\$ 749,518</u>
Supplemental Schedule of Non-Cash Investing and Financing Activities		
Property and equipment purchases included in accounts payable	<u>\$ 26,331</u>	<u>\$ -</u>
Property and equipment financed with capital lease obligations	<u>\$ 397,880</u>	<u>\$ 454,007</u>

YMCA BUFFALO NIAGARA

STATEMENT OF FUNCTIONAL EXPENSES

Year Ended December 31, 2020

(With Summarized Comparative Financial Information for the Year Ended December 31, 2019)

	PROGRAM SERVICES					SUPPORT SERVICES				TOTAL	
	Youth Development	Healthy Living	Social Responsibility	2020 Total	2019 Total	Management and General	Fund - Raising	2020 Total	2019 Total	2020	2019
Salaries	\$ 4,151,310	\$ 2,516,319	\$ 12,054	\$ 6,679,683	\$ 11,900,892	\$ 1,285,181	\$ 198,669	\$ 1,483,850	\$ 1,574,439	\$ 8,163,533	\$ 13,475,331
Employee benefits	399,053	367,459	2,172	768,684	843,774	296,157	30,553	326,710	350,148	1,095,394	1,193,922
Payroll taxes	365,287	224,221	1,092	590,600	1,154,049	86,869	16,075	102,944	149,031	693,544	1,303,080
<b>Total salaries and related expenses</b>	<b>4,915,650</b>	<b>3,107,999</b>	<b>15,318</b>	<b>8,038,967</b>	<b>13,898,715</b>	<b>1,668,207</b>	<b>245,297</b>	<b>1,913,504</b>	<b>2,073,618</b>	<b>9,952,471</b>	<b>15,972,333</b>
Purchased services	23,900	55,183	115	79,198	214,566	567,709	8,821	576,530	611,890	655,728	826,456
Supplies	551,525	162,507	1,748	715,780	1,332,048	11,768	23,004	34,772	39,085	750,552	1,371,133
Telephone	69,097	61,332	268	130,697	124,824	13,557	-	13,557	14,562	144,254	139,386
Postage and shipping	7,834	8,721	1,138	17,693	41,399	147	1,495	1,642	6,929	19,335	48,328
Occupancy	1,031,233	932,467	5,587	1,969,287	2,414,574	212,819	936	213,755	211,203	2,183,042	2,625,777
Equipment rental and maintenance	108,873	82,195	649	191,717	263,020	20,704	-	20,704	40,122	212,421	303,142
Advertising and promotion	46,006	35,426	51	81,483	307,323	7,654	332	7,986	16,352	89,469	323,675
Travel	52,267	16,343	44	68,654	214,110	2,492	313	2,805	37,334	71,459	251,444
Training and meetings	9,794	13,066	10	22,870	74,770	16,885	8,257	25,142	77,798	48,012	152,568
Membership dues	95,747	116,494	230	212,471	356,387	31,956	326	32,282	45,594	244,753	401,981
Finance costs	280,789	660,488	218	941,495	1,172,807	18,599	-	18,599	10,094	960,094	1,182,901
Miscellaneous	36,922	47,478	344	84,744	103,304	115	-	115	10,987	84,859	114,291
<b>Total expenses before depreciation</b>	<b>7,229,637</b>	<b>5,299,699</b>	<b>25,720</b>	<b>12,555,056</b>	<b>20,517,847</b>	<b>2,572,612</b>	<b>288,781</b>	<b>2,861,393</b>	<b>3,195,568</b>	<b>15,416,449</b>	<b>23,713,415</b>
Depreciation	1,193,988	1,792,023	6,329	2,992,340	2,931,853	2,128	-	2,128	5,748	2,994,468	2,937,601
	<b>\$ 8,423,625</b>	<b>\$ 7,091,722</b>	<b>\$ 32,049</b>	<b>\$ 15,547,396</b>	<b>\$ 23,449,700</b>	<b>\$ 2,574,740</b>	<b>\$ 288,781</b>	<b>\$ 2,863,521</b>	<b>\$ 3,201,316</b>	<b>\$ 18,410,917</b>	<b>\$ 26,651,016</b>

See Notes to Financial Statements.

## YMCA BUFFALO NIAGARA

### 2020 NOTES TO FINANCIAL STATEMENTS (With Comparative Financial Information For 2019)

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#### Note 1. Nature of the Association and Significant Accounting Policies

##### Nature of the Association:

Young Men's Christian Association Buffalo Niagara (d/b/a YMCA Buffalo Niagara) (YMCA or the Association) is a nonprofit organization with the following mission statement:

“YMCA Buffalo Niagara is a charitable, community-based organization committed to providing programs designed to build a healthy spirit, mind and body for all.”

The Association's goal is to advance its cause of strengthening the community through youth development, healthy living and social responsibility. The YMCA is a powerful association of men, women, and children committed to bringing about lasting personal and social change. With a focus on nurturing the potential of every child and teen, improving the nation's health and well-being, and providing opportunities to give back and support its neighbors, the YMCA enables youth, adults, families and communities to be healthy, confident, connected and secure.

##### Program activities:

A summary of the Association's significant program activities follows:

**Youth Development** – The YMCA is committed to nurturing the potential of every child and teen. The YMCA believes that all children deserve the opportunity to discover who they are and what they can achieve. That is why the YMCA helps young people cultivate the values, skills and relationships that lead to positive behaviors, better health and educational achievement. YMCA programs, such as school age child care, summer camp and preschool education, offer a range of experiences that enrich cognitive, social, physical and emotional growth.

**Healthy Living** – The YMCA is a leading voice on health and well-being. The YMCA brings families closer together, encourages good health and fosters connections through fitness, sports, fun and shared interests. As a result, people in the community are receiving the support, guidance and resources they need to achieve greater health in spirit, mind and body. This is particularly important as the nation struggles with an obesity crisis, families struggle with work/life balance and individuals search for personal fulfillment.

**Social Responsibility** – The YMCA believes in giving back and supporting its neighbors. The YMCA has been listening and responding to the community's most critical social needs. YMCA programs, such as the senior citizen center, volunteer service programs, and CPR & First Aid training, are examples of how the YMCA delivers training, resources and support that empower its neighbors to effect change, bridge gaps and overcome obstacles. The YMCA engages members, participants and volunteers in activities that strengthen the community and pave the way for future generations to thrive.

As part of the YMCA's mission, the programs are accessible, affordable and open to all faiths, backgrounds, abilities and income levels. The YMCA provides financial assistance to people who otherwise are not able to participate.

## YMCA BUFFALO NIAGARA

### 2020 NOTES TO FINANCIAL STATEMENTS (With Comparative Financial Information For 2019)

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#### Note 1. Nature of the Association and Significant Accounting Policies (Continued)

##### YMCA of the USA:

The Association is a member of the National Council of Young Men's Christian Associations of the United States of America. The Association is an independent autonomous organization, recognized as a member of, but separate from the National Council. The Association must meet annual certification requirements to remain a member.

A summary of the Association's significant accounting policies follows:

##### Basis of accounting:

The financial statements of the Association have been prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America.

##### Basis of presentation:

The Association records resources for accounting and reporting purposes based on the existence or absence of donor-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 restrictions. The governing board has designated, from net assets without donor restrictions, a board-designated endowment.

Net assets with donor restrictions – Net assets subject to donor-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 are perpetual in nature, where the donor stipulates that resources be maintained in perpetuity.

##### Operating activities:

Operating activities reflect all transactions increasing or decreasing net assets except those contributions received for long-term investment purposes, investment returns, changes in the fair value of the interest rate swaps, and gains/losses from sale of property and equipment.

##### Public support:

The Association receives public support in the form of contributions through its annual campaign, special events, the United Way and other fundraising efforts. Contributions are received from individuals, foundations and corporations to support specific programming activities, capital projects, general operations, and endowments.

## YMCA BUFFALO NIAGARA

### 2020 NOTES TO FINANCIAL STATEMENTS (With Comparative Financial Information For 2019)

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#### Note 1. Nature of the Association and Significant Accounting Policies (Continued)

##### Public support (continued):

All contributions are considered to be available for unrestricted use unless specifically restricted by a donor. Unconditional contributions not subject to a pledge agreement with the Association are recorded as revenue when received. The Association records unconditional promises to give as contribution revenues and pledges receivable, net of an estimate for uncollectable amounts, when there is sufficient evidence in the form of verifiable documentation that an unconditional promise was received. Conditional contributions containing a measurable performance or other barrier and right of return for contributions received are reported as deferred revenue, and for conditional promises to give are not recognized until the conditions on which they depend are substantially met or explicitly waived by the donor.

The Association reports gifts of land, buildings and equipment at estimated fair value as support without donor restrictions unless explicit donor stipulations specify how the donated assets must be used. Absent explicit donor stipulations, the Association reports expirations of donor restrictions when the donated or acquired long-lived assets are placed in service.

Donor restricted contributions whose restrictions are met in the same reporting period are reported as support without donor restrictions in the statement of activities and changes in net assets.

##### Revenue recognition and deferred revenue:

Membership and program service fees consist of revenues earned from providing health, fitness, education, childcare, summer camp and recreation programs to families and individuals. Certain programs are also available to the public. Membership and program service fees are specific to distinct performance obligations that are satisfied over time. Accordingly, revenue is recognized ratably on a straight-line basis in an amount that reflects the consideration the Association expects to be entitled to, net of financial assistance provided (Note 15), in exchange for providing services. Financial assistance represents reductions from gross membership and program service fees for individuals that demonstrate financial need. Financial assistance is estimated in the same period the revenue is recognized based on the amount an individual is most likely to receive in accordance with the terms of the financial assistance. Membership and program service fees are generally due in advance of the membership or program service period and are reported as deferred revenue until the membership or program service period occurs.

Contracts with governmental agencies consist of revenues earned from providing education, recreation and child care programs primarily to school districts. Contracts with governmental agencies are recognized as revenue over time as the distinct performance obligations are satisfied, which is generally as related expenditures are incurred over the service period. Advances from governmental agencies are reported as deferred revenue until the performance obligations are satisfied.

Revenues may be affected by consumer recreation and fitness trends as well as general economic conditions. There is generally not an extension of credit and, therefore, no financing component to revenue transactions.

## YMCA BUFFALO NIAGARA

### 2020 NOTES TO FINANCIAL STATEMENTS (With Comparative Financial Information For 2019)

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#### Note 1. Nature of the Association and Significant Accounting Policies (Continued)

##### Donated services:

The Association receives services from a large number of volunteers who give significant amounts of their time to the programs of the Association. No amounts have been reflected for these types of donated services, as there is no objective basis available to measure their value.

##### Cash and cash equivalents:

The Association reports all cash accounts as cash and cash equivalents on the accompanying statement of financial position. The Association maintains its cash in bank deposit accounts which, at times, may exceed federally insured limits. The Association has not experienced any losses in such accounts and believes it is not exposed to any significant risk with respect to its cash balances.

##### Receivables:

Receivables include amounts for trade accounts, fundraising pledges, and investment income. Receivables are carried at their original amount less an estimate made for doubtful receivables based on a periodic review of all outstanding amounts. Management determines the allowance for doubtful accounts by identifying troubled accounts and using historical experience applied to an aging of accounts. Receivables are written off when deemed uncollectible. Recoveries of receivables previously written off are recorded when received. Receivables are considered to be past due if any portion of the balance is outstanding past its original due date. The Association does not accrue interest on unpaid receivables.

##### Investments:

The Association has investments in debt, marketable equity securities and money market funds. Investments are reported at fair value, with realized and unrealized holding gains and losses reported in the statement of activities and changes in net assets. Interest on debt securities and money market funds is recognized in income as earned, and dividends on marketable equity securities are recognized in income when declared. Realized gains and losses are determined on the basis of the specific securities sold.

##### Beneficial interest in trusts:

The Association recognizes its beneficial interest in a trust as a contribution in the period in which it receives notice that the trust agreement conveys an unconditional right to receive benefits. The Association is an income beneficiary under the trusts, the corpus of which is not controlled by the Association. Although the Association has no control over the administration of the investment of the trusts' assets, the fair value of the Association's beneficial interest is recognized in the statement of financial position. The Association values the beneficial interest in trusts based upon the Association's interest in the underlying net assets of the trusts reported at fair value by the trustees.

# YMCA BUFFALO NIAGARA

## 2020 NOTES TO FINANCIAL STATEMENTS (With Comparative Financial Information For 2019)

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### Note 1. Nature of the Association and Significant Accounting Policies (Continued)

#### Property and equipment:

Property and equipment are stated at cost. The Association capitalizes items that are over \$5,000 and provide future value. Depreciation is computed on the straight-line basis over the following estimated useful lives:

	<u>Years</u>
Buildings and improvements	5 - 40
Equipment	3 - 20

Expenditures for maintenance and repairs are charged to expense as incurred.

The carrying value of the Association's long-lived assets is periodically reviewed to determine if facts or circumstances suggest that the assets may be impaired or that the remaining useful, depreciable lives may need to be changed. The Association considers internal and external factors related to each asset, including future asset utilization and business climate. If these factors and the projected undiscounted cash flows of the asset over its remaining life indicate that the asset will not be recoverable, the carrying value will be adjusted down to the estimated fair value if less than book value.

#### Capital leases:

Leases which meet the capital lease criteria are recorded as assets and obligations at the lesser of the present value of future rental payments or the fair market value of the leased property and equipment at the inception of the lease. Amortization of property and equipment under capital leases is provided using the straight-line method over the terms of the related lease and is included in depreciation expense.

#### Interest rate swaps:

The interest rate swaps are recorded in the statement of financial position at their fair value. Changes in fair value are recorded in the statement of activities and changes in net assets.

#### Deferred financing costs:

Financing costs related to debt instruments are deferred and presented in the statement of financial position as a direct reduction from the carrying amount of the related debt. Amortization of deferred financing costs is presented as a component of interest expense.

## YMCA BUFFALO NIAGARA

### 2020 NOTES TO FINANCIAL STATEMENTS (With Comparative Financial Information For 2019)

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#### Note 1. Nature of the Association and Significant Accounting Policies (Continued)

##### Deferred naming rights revenue:

In 2011, the Association received a \$2,000,000 conditional sponsorship for naming rights of the Independent Health Family Branch YMCA. Sponsorship revenue of \$1,400,000 was contingent on the construction of the facility and \$600,000 was contingent on the facility remaining open for ten years. The YMCA recognized \$1,400,000 as revenue in 2013 when the building was placed in service. The balance of \$600,000 remains in the accompanying statement of financial position as deferred naming rights revenue until the final condition is resolved, which is expected to occur in 2023.

##### Endowments:

The Association's endowments consist of donor-restricted and board-designated endowment funds. The donor-restricted endowment is established through donor-restricted contributions. The Board of Trustees of the Association has set aside funds through unrestricted donor contributions representing a portion of the Association's net assets without donor restrictions in a board-designated endowment.

The New York Prudent Management of Institutional Funds Act (NYPMIFA or the Act), New York's version of the Uniform Prudent Management of Institutional Funds Act, governs the management and investment of funds held by not-for-profit corporations and other institutions. The Association has interpreted the Act as requiring the preservation of the fair value of the original gift as of the gift date of donor-restricted endowment funds which is prudent, absent explicit donor stipulations to the contrary. As a result of this interpretation, the Association retains in perpetuity (a) the original value of gifts donated to the endowment, (b) the original value of subsequent gifts to the endowment, and (c) accumulations to the endowment made in accordance with the direction of the applicable donor gift instrument at the time the accumulation is added to the fund. The remaining portion of the donor-restricted endowment fund that is not retained in perpetuity is classified as net assets with donor restrictions until those amounts are appropriated for expenditure by the Association in a manner consistent with the standards of prudence prescribed by NYPMIFA.

When making a determination to appropriate or accumulate donor-restricted endowment funds, the Association considers the following: the duration and preservation of the endowment fund; the purposes of the donor-restricted endowment fund; general economic conditions; the possible effect of inflation and deflation; the expected total return from income and the appreciation of investments; other resources of the Association; where appropriate and circumstances would otherwise warrant, alternatives to expenditure of the endowment fund, giving due consideration to the effect that such alternatives may have on the Association; and the investment policies of the Association.

**YMCA BUFFALO NIAGARA**

**2020 NOTES TO FINANCIAL STATEMENTS  
(With Comparative Financial Information For 2019)**

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**Note 1. Nature of the Association and Significant Accounting Policies (Continued)**

Endowments (continued):

From time-to-time the fair value of assets associated with individual donor-restricted endowment funds may fall below the level that the donor or relevant law requires the Association to retain as a fund of perpetual duration. In accordance with generally accepted accounting principles, deficiencies of this nature would be reported in net assets with donor restrictions. The reporting of such deficiencies as a reduction of Association-controlled net assets with donor restrictions does not legally create an affirmative obligation of the Association to restore the fair value of those funds from net assets without donor restrictions. Deficiencies of this nature amounted to \$5,416 and \$14,036 at December 31, 2020 and 2019, respectively.

The Association, under the direction of the Board of Trustees, has adopted investment and spending policies for endowment assets that attempt to provide a predictable stream of funding to the Association while seeking to maintain the purchasing power of the endowment assets after considering the effects of inflation. Under these policies, endowment assets are invested in a manner that is intended to achieve returns, net of fees, in excess of a relevant balanced benchmark, as defined by the target asset allocation, while assuming a moderate level of investment risk.

To satisfy its long-term rate-of-return objectives, the Association relies on a total return strategy in which investment returns are achieved through both capital appreciation (realized and unrealized) and current yield (interest and dividends). The Association targets a diversified asset allocation that places a greater emphasis on equity-based and fixed income investments to achieve its long-term return objectives within prudent risk constraints.

The Board of Trustees will review the fund's performance at least annually and will appropriate for distribution an amount it feels is appropriate. Annual endowment fund spending is expected to be no more than 5% of the average market value for the last twenty quarters, unless modified and approved by a majority of the Board of Trustees. All endowment expenditures will be made in accordance with any donor restrictions or board designations.

Income taxes:

The Association has received a favorable determination letter from the Internal Revenue Service stating that it is exempt from federal income taxes under Section 501(a) of the Internal Revenue Code (IRC) of 1986, as an organization described in Section 501(c)(3), except for income taxes pertaining to unrelated business income.

The Financial Accounting Standards Board (FASB) guidance requires tax effects from uncertain tax positions to be recognized in the financial statements only if the position is more likely than not to be sustained if the position were to be challenged by a taxing authority. Management has determined that there are no material uncertain positions that require recognition in the financial statements. Accordingly, no provision for uncertain income tax positions is reflected in these financial statements. Interest and penalties would be recognized as tax expense; however, there are no interest or penalties recognized. The tax years after 2016 are still open to audit for both federal and state purposes.

## YMCA BUFFALO NIAGARA

### 2020 NOTES TO FINANCIAL STATEMENTS (With Comparative Financial Information For 2019)

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#### **Note 1. Nature of the Association and Significant Accounting Policies (Continued)**

##### Functional allocation of expenses:

The financial statements report certain categories of expenses that are attributable to one or more programs or supporting function of the Association. Those expenses include personnel, occupancy, finance costs and depreciation. Expenses are allocated to the program or supporting functions based on the revenue produced by each program or function.

##### 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 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.

##### Summarized comparative financial information:

The statements of activities and changes in net assets and functional expenses include prior year summarized comparative financial information. Such information does not include sufficient detail to constitute a presentation in conformity with accounting principles generally accepted in the United States of America (U.S. GAAP). Accordingly, such information should be read in conjunction with the Association's financial statements for the year ended December 31, 2019, from which the summarized information was derived.

##### Subsequent events:

Management has evaluated subsequent events through April 22, 2021, which is the date the financial statements were available to be issued.

#### **Note 2. Liquidity Management**

The Association regularly monitors liquidity required to meet its annual operating needs and other contractual commitments while also striving to maximize the return on board-designated endowment investments not required for annual operations. As of December 31, 2020, the Association has financial assets consisting of cash, cash equivalents and receivables amounting to \$4,067,568 to meet annual operating needs for the 2021 fiscal year. The Association has additional sources of liquidity available, including a revolving credit facility (Note 7) and board-designated endowment investments (Note 13), which are subject to appropriation by the Board of Trustees. The Association's revenue bonds (Note 8) require the Association to maintain a minimum of \$6,500,000 of cash and investments not subject to donor restrictions.

**YMCA BUFFALO NIAGARA**

**2020 NOTES TO FINANCIAL STATEMENTS  
(With Comparative Financial Information For 2019)**

**Note 3. Receivables**

Receivables at December 31, 2020 and 2019 are summarized as follows:

	2020	2019
Trade accounts	\$ 709,524	\$ 386,713
Annual campaign pledges	155,460	257,834
Capital campaign pledges	22,335	78,775
Interest and dividends	7,585	22,536
	<u>\$ 894,904</u>	<u>\$ 745,858</u>

Receivables are presented net of an allowance for doubtful accounts of \$88,018 and \$111,779 at December 31, 2020 and 2019, respectively.

**Note 4. Investments**

Investments at December 31, 2020, stated at fair value, consist of the following:

	Cost	Net Unrealized Gain	Fair Value
Common stocks	\$ 3,166,942	\$ 2,826,532	\$ 5,993,474
Bonds	1,109,483	198,781	1,308,264
Mutual funds	4,446,110	378,205	4,824,315
Exchange traded funds	830,176	129,348	959,524
Money market funds	1,261,720	-	1,261,720
	<u>\$ 10,814,431</u>	<u>\$ 3,532,866</u>	<u>\$ 14,347,297</u>

Investments at December 31, 2019, stated at fair value, consist of the following:

	Cost	Net Unrealized Gain	Fair Value
Common stocks	\$ 3,153,926	\$ 2,066,449	\$ 5,220,375
Bonds	1,628,067	70,695	1,698,762
Mutual funds	4,391,185	130,350	4,521,535
Exchange traded funds	448,769	55,980	504,749
Money market funds	421,805	-	421,805
	<u>\$ 10,043,752</u>	<u>\$ 2,323,474</u>	<u>\$ 12,367,226</u>

## YMCA BUFFALO NIAGARA

### 2020 NOTES TO FINANCIAL STATEMENTS (With Comparative Financial Information For 2019)

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#### Note 4. Investments (Continued)

A summary of net investment income for the years ended December 31, 2020 and 2019 is as follows:

	2020	2019
Unrealized gain	\$ 1,209,392	\$ 1,846,812
Realized gain on sale of securities	710,885	23,759
Interest and dividend income	214,290	336,946
Investment expenses	<u>(65,118)</u>	<u>(64,450)</u>
Total investment income, net	<u>\$ 2,069,449</u>	<u>\$ 2,143,067</u>

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

#### Note 5. Fair Value Measurements

U.S. GAAP establishes a framework for measuring fair value. The framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority level to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy are described as follows:

Level 1 – Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Association has the ability to access.

Level 2 – Inputs to the valuation methodology include:

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

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

Level 3 – Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

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

## YMCA BUFFALO NIAGARA

### 2020 NOTES TO FINANCIAL STATEMENTS (With Comparative Financial Information For 2019)

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#### Note 5. Fair Value Measurements (Continued)

The following is a description of the valuation methodologies used for the Association's assets and liabilities measured at fair value. There have been no changes in the methodologies used at December 31, 2020 and 2019:

*Common stocks:* Valued at the daily closing price as reported on public exchanges.

*Bonds:* Valued at approximate fair value as determined by a service provider to the bond custodian using a pricing model.

*Mutual funds:* Mutual funds, except for money market mutual funds, are valued at the daily closing price as reported by the fund. Mutual funds owned by the Association are open-end funds that are registered with the Securities and Exchange Commission (SEC). These funds are required to publish their daily net asset value (NAV) and to transact at that price. The Association deems funds owned by them to be actively traded.

*Exchange traded funds:* Exchange traded funds (ETF) are traded at quoted prices throughout the day and valued at the end of the day at NAV as determined by the fund based upon the fair value of the underlying investments held by the fund less its liabilities. The ETFs are registered with the SEC and are deemed to be actively traded.

*Money market funds:* Money market funds generally transact at \$1.00 NAV as reported by the fund and is based on the amortized cost of the underlying securities of the fund. The \$1.00 NAV is considered to be the price to sell the money market fund and its estimated fair value. The Association's investments in money market funds have a daily redemption frequency. There are no required redemption notice periods and there are no unfunded commitments at December 31, 2020 and 2019.

*Beneficial interest in trusts:* Valued based upon the Association's interest in the fair value of the underlying trust assets as reported by the trustees. The underlying assets of the trusts are primarily invested in equity securities and mutual funds that are valued daily on public exchanges.

*Interest rate swaps:* Valued by the issuing financial institution using a proprietary market-based model.

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

YMCA BUFFALO NIAGARA

2020 NOTES TO FINANCIAL STATEMENTS  
(With Comparative Financial Information For 2019)

Note 5. Fair Value Measurements (Continued)

Financial instruments at December 31, 2020, stated at fair value, consist of the following:

	Level 1	Level 2	Level 3	Total
Investments:				
Common stocks:				
Consumer discretionary	\$ 618,737	\$ -	\$ -	\$ 618,737
Consumer staples	548,948	-	-	548,948
Energy (International)	156,070	-	-	156,070
Financials	511,407	-	-	511,407
Healthcare	910,978	-	-	910,978
Industrials	621,940	-	-	621,940
Information technology	1,592,778	-	-	1,592,778
Materials	299,500	-	-	299,500
Materials (International)	40,697	-	-	40,697
Real estate	140,063	-	-	140,063
Telecom services	434,954	-	-	434,954
Utilities	117,402	-	-	117,402
	<u>5,993,474</u>	-	-	<u>5,993,474</u>
Bonds:				
Corporate short-term	-	281,294	-	281,294
International	-	258,633	-	258,633
Structured notes	-	768,337	-	768,337
	-	<u>1,308,264</u>	-	<u>1,308,264</u>
Mutual funds:				
International large-cap	1,206,158	-	-	1,206,158
International small-cap	641,562	-	-	641,562
Domestic mid-cap	414,331	-	-	414,331
Domestic small-cap	215,969	-	-	215,969
Bond	1,598,516	-	-	1,598,516
Alternative	747,779	-	-	747,779
	<u>4,824,315</u>	-	-	<u>4,824,315</u>
Exchange traded funds:				
Domestic small-cap	317,671	-	-	317,671
Bonds	641,853	-	-	641,853
	<u>959,524</u>	-	-	<u>959,524</u>
Money market funds	-	1,261,720	-	1,261,720
	<u>\$ 11,777,313</u>	<u>\$ 2,569,984</u>	<u>\$ -</u>	<u>\$ 14,347,297</u>
Beneficial interest in trusts	\$ -	\$ -	\$ 145,144	\$ 145,144
Interest rate swaps	\$ -	\$ (932,725)	\$ -	\$ (932,725)

**YMCA BUFFALO NIAGARA**

**2020 NOTES TO FINANCIAL STATEMENTS**  
**(With Comparative Financial Information For 2019)**

**Note 5. Fair Value Measurements (Continued)**

Financial instruments at December 31, 2019, stated at fair value, consist of the following:

	Level 1	Level 2	Level 3	Total
<b>Investments:</b>				
<b>Common stocks:</b>				
Consumer discretionary	\$ 502,985	\$ -	\$ -	\$ 502,985
Consumer staples	528,510	-	-	528,510
Energy	218,002	-	-	218,002
Financials	701,315	-	-	701,315
Healthcare	769,666	-	-	769,666
Industrials	518,452	-	-	518,452
Information technology	1,212,995	-	-	1,212,995
Materials	132,990	-	-	132,990
Real estate	175,261	-	-	175,261
Telecom services	354,460	-	-	354,460
Utilities	105,739	-	-	105,739
	<u>5,220,375</u>	<u>-</u>	<u>-</u>	<u>5,220,375</u>
<b>Bonds:</b>				
Corporate short-term	-	452,641	-	452,641
Corporate medium-term	-	350,048	-	350,048
International	-	257,392	-	257,392
Structured notes	-	638,681	-	638,681
	<u>-</u>	<u>1,698,762</u>	<u>-</u>	<u>1,698,762</u>
<b>Mutual funds:</b>				
International large-cap	1,218,093	-	-	1,218,093
International small-cap	579,526	-	-	579,526
Domestic large-cap	437,740	-	-	437,740
Domestic mid-cap	356,630	-	-	356,630
Domestic small-cap	210,515	-	-	210,515
Bond	715,140	-	-	715,140
Alternative	1,003,891	-	-	1,003,891
	<u>4,521,535</u>	<u>-</u>	<u>-</u>	<u>4,521,535</u>
<b>Exchange traded funds:</b>				
Domestic small-cap	144,818	-	-	144,818
Bonds	359,931	-	-	359,931
	<u>504,749</u>	<u>-</u>	<u>-</u>	<u>504,749</u>
Money market funds	-	421,805	-	421,805
	<u>\$ 10,246,659</u>	<u>\$ 2,120,567</u>	<u>\$ -</u>	<u>\$ 12,367,226</u>
Beneficial interest in trusts	\$ -	\$ -	\$ 139,493	\$ 139,493
Interest rate swaps	\$ -	\$ (468,283)	\$ -	\$ (468,283)

## YMCA BUFFALO NIAGARA

### 2020 NOTES TO FINANCIAL STATEMENTS (With Comparative Financial Information For 2019)

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#### Note 5. Fair Value Measurements (Continued)

The following table sets forth a summary of changes in the fair value of Level 3 assets for the years ended December 31, 2020 and 2019:

	2020	2019
Balance, beginning of year	\$ 139,493	\$ 123,243
Change in fair value	7,932	20,685
Distributions received	<u>(2,281)</u>	<u>(4,435)</u>
Balance, end of year	<u>\$ 145,144</u>	<u>\$ 139,493</u>

#### Note 6. Property and Equipment

Property and equipment at December 31, 2020 and 2019 consist of the following:

	2020	2019
Land	\$ 2,930,572	\$ 2,930,572
Buildings and improvements	55,884,735	55,234,731
Equipment	4,830,945	4,711,087
Construction-in-progress	<u>296,280</u>	<u>154,000</u>
	63,942,532	63,030,390
Less accumulated depreciation	<u>25,038,238</u>	<u>22,430,166</u>
Total property and equipment, net	<u>\$ 38,904,294</u>	<u>\$ 40,600,224</u>

#### Note 7. Revolving Credit

The YMCA has a bank revolving credit facility with a maximum borrowing capacity of \$1,000,000 at December 31, 2020. Borrowed amounts bear interest at the prime rate. There were no outstanding borrowings on this facility at either December 31, 2020 or 2019.

**YMCA BUFFALO NIAGARA**

**2020 NOTES TO FINANCIAL STATEMENTS  
(With Comparative Financial Information For 2019)**

**Note 8. Long-Term Debt**

Long-term debt at December 31, 2020 and 2019 consists of the following:

	<u>2020</u>	<u>2019</u>
Civic facility revenue bond with a bank due in monthly principal and interest payments of \$88,000 through July 2033. Interest is variable and is equal to thirty-day LIBOR plus 2.15% times 67% (1.54% at December 31, 2020).	\$ <b>11,998,110</b>	\$ 12,850,261
Less deferred financing costs	<u>242,395</u>	<u>261,658</u>
	<u><b>11,755,715</b></u>	<u>12,588,603</u>
Civic facility revenue bond with a bank due in monthly principal and interest payments of \$49,995 through March 2039. Variable interest is equal to thirty-day LIBOR plus 2.15% times 65% (1.50% at December 31, 2020).	<b>9,011,014</b>	9,407,962
Less deferred financing costs	<u>319,908</u>	<u>337,518</u>
	<u><b>8,691,106</b></u>	<u>9,070,444</u>
Business loan agreement with a bank due in monthly principal installments of \$25,000 through February 2022 plus variable interest at thirty-day LIBOR plus .75% (0.91% at December 31, 2020).	<b>475,000</b>	625,000
	<u><b>20,921,821</b></u>	<u>22,284,047</u>
Less current maturities	<u><b>1,571,915</b></u>	<u>1,549,099</u>
	<u><b>\$ 19,349,906</b></u>	<u>\$ 20,734,948</u>

Long-term debt is secured by a mortgage on property in Amherst, West Seneca, and Lockport, New York along with property and equipment at two other branches.

The revenue bonds are subject to certain covenants which, among other things, require the Association to maintain a certain amount of net assets, debt service coverage, and unrestricted cash and investments. At December 31, 2020, the Association was not in compliance with these requirements and obtained a waiver from the bank.

Aggregate maturities of long-term debt at December 31, 2020 are as follows:

<u>Years ending December 31,</u>	
2021	\$ 1,571,915
2022	1,470,156
2023	1,318,832
2024	1,342,950
2025	1,367,519
Thereafter	<u>14,412,752</u>
Total	<u><b>\$ 21,484,124</b></u>

**YMCA BUFFALO NIAGARA**

**2020 NOTES TO FINANCIAL STATEMENTS  
(With Comparative Financial Information For 2019)**

**Note 8. Long-Term Debt (Continued)**

The Association maintains interest rate swap agreements with a bank to eliminate the risk of changes in interest rates on the civic facility revenue bonds. The notional amount for one swap agreement equals the outstanding principal balance at December 31, 2020 and 2019 of \$11,998,110 and \$12,850,261, respectively, and effectively changes the Association's interest rate exposure for the original bond to a fixed rate of 3.00% through 2023. The notional amount for the second swap agreement at December 31, 2020 and 2019 is \$7,348,790 and \$7,677,972, respectively, and effectively changes the Association's interest rate exposure to a fixed rate of 3.05% through 2028.

The Association is exposed to credit loss in the event of non-performance by the counterparties to the interest rate swap agreements; however, the Association does not anticipate such non-performance. The valuation of the interest rate swap agreements resulted in a liability of \$932,725 and \$468,283 as of December 31, 2020 and 2019, respectively.

Interest expense amounted to \$710,749 and \$780,971 for the years ended December 31, 2020 and 2019, respectively. Interest expense is included in finance costs in the accompanying statement of functional expenses.

**Note 9. Capital Leases**

The Association maintains various capital lease agreements for equipment. Capital lease obligations at December 31, 2020 and 2019 consist of the following:

	2020	2019
Equipment lease payable to a bank, due in aggregate fixed monthly installments of \$13,709, including interest of 5.50% expiring through 2022.	\$ 198,288	\$ 347,412
Equipment lease payable to a bank, due in aggregate fixed monthly installments of \$10,935, including interest of 4.24% expiring through 2021.	10,898	138,704
Equipment lease payable to a bank, due in aggregate fixed monthly installments of \$11,720, including interest of 3.85% expiring through 2023.	324,065	-
Equipment lease paid in full in 2020.	-	16,225
	<b>533,251</b>	502,341
Less current maturities	<b>298,888</b>	293,155
	<b>\$ 234,363</b>	<b>\$ 209,186</b>

**YMCA BUFFALO NIAGARA**

**2020 NOTES TO FINANCIAL STATEMENTS  
(With Comparative Financial Information For 2019)**

**Note 9. Capital Leases (Continued)**

Future minimum payments required on capital lease obligations, including interest, at December 31, 2020 are as follows:

Years ending December 31,

2021	\$ 316,091
2022	181,773
2023	<u>58,602</u>
	556,466
Less amount representing interest	<u>23,215</u>
Present value of net minimum lease payments	<u>\$ 533,251</u>

Equipment held under capital leases at December 31, 2020 and 2019 consists of the following:

	<u>2020</u>	<u>2019</u>
Equipment cost	\$ 1,461,072	\$ 1,174,968
Less accumulated depreciation	<u>755,876</u>	<u>506,561</u>
Net book value	<u>\$ 705,196</u>	<u>\$ 668,407</u>

**Note 10. Operating Leases – Lessee**

The Association leases a building and various equipment under non-cancelable operating lease agreements requiring various minimum payments through 2025.

Future minimum payments, by years and in the aggregate, under non-cancelable operating leases at December 31, 2020 are as follows:

Years ending December 31,

2021	\$ 355,846
2022	228,315
2023	192,090
2024	161,400
2025	<u>134,104</u>
Total	<u>\$ 1,071,755</u>

Rent expense, including rent under non-cancelable operating leases and rent under month-to-month rental agreements, amounted to \$449,918 and \$577,202 for the years ended December 31, 2020 and 2019, respectively, and is included in occupancy and equipment costs in the statement of functional expenses.

**YMCA BUFFALO NIAGARA**

**2020 NOTES TO FINANCIAL STATEMENTS  
(With Comparative Financial Information For 2019)**

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**Note 11. Operating Leases – Lessor**

The Association entered into two non-cancelable operating lease agreements for a portion of one of its branches through February 2023. Future lease receipts are approximately \$74,000 per year. Additionally, the Association rents certain facilities on a daily or longer-term basis that are generally cancelable. Income for all rental activities was \$77,865 and \$89,836 for the years ended December 31, 2020 and 2019, respectively.

**Note 12. Net Assets with Donor Restrictions**

Net assets with donor restrictions as of December 31, 2020 and 2019 are available for the following purposes or periods:

	<b>2020</b>	<b>2019</b>
Subject to the passage of time:		
Capital campaign receivables restricted for Lockport facility.	\$ 22,335	\$ 78,775
Subject to expenditure for a specified purpose:		
Contributions received to fund specific program operations.	15,000	70,407
Restricted in perpetuity with income subject to appropriation or expenditure:		
Donor-restricted endowment (Note 13) - investments in perpetuity at the original gift amount plus accumulated gains or losses, the income from which is expendable, once approved, to support specific YMCA branch operations.	1,331,635	1,323,015
Beneficial interest in trusts, the income from which is expendable, once approved, to support general YMCA operations and programming in the City of Niagara Falls.	145,144	139,493
	<b>\$ 1,514,114</b>	<b>\$ 1,611,690</b>

During 2020, net assets of \$126,847 were released from donor restrictions primarily through satisfaction of time restrictions.

**YMCA BUFFALO NIAGARA**

**2020 NOTES TO FINANCIAL STATEMENTS  
(With Comparative Financial Information For 2019)**

**Note 13. Endowment Funds**

The Association's endowment consists of donor-restricted endowment funds and funds that have been designated by the Board of Trustees to function as an endowment.

Changes in endowment net assets and net asset composition as of and for the years ended December 31, 2020 and 2019 are as follows:

	Without Donor Restrictions	With Donor Restrictions	Total
Endowment net assets, December 31, 2018	\$ 10,312,811	\$ 1,267,661	\$ 11,580,472
Investment return:			
Net gain on investments	1,815,217	55,354	1,870,571
Interest and dividends	336,946	-	336,946
Investment expenses	(64,450)	-	(64,450)
	<u>2,087,713</u>	<u>55,354</u>	<u>2,143,067</u>
Appropriation of endowment net assets for expenditure	<u>(1,358,049)</u>	-	<u>(1,358,049)</u>
Donated securities	<u>1,736</u>	-	<u>1,736</u>
Endowment net assets, December 31, 2019	<u>11,044,211</u>	<u>1,323,015</u>	<u>12,367,226</u>
Investment return:			
Net gain on investments	1,911,657	8,620	1,920,277
Interest and dividends	214,290	-	214,290
Investment expenses	(65,118)	-	(65,118)
	<u>2,060,829</u>	<u>8,620</u>	<u>2,069,449</u>
Appropriation of endowment net assets for expenditure	<u>(93,401)</u>	-	<u>(93,401)</u>
Donated securities	<u>4,023</u>	-	<u>4,023</u>
Endowment net assets, December 31, 2020	<u>\$ 13,015,662</u>	<u>\$ 1,331,635</u>	<u>\$ 14,347,297</u>

**YMCA BUFFALO NIAGARA**

**2020 NOTES TO FINANCIAL STATEMENTS  
(With Comparative Financial Information For 2019)**

**Note 13. Endowment Funds (Continued)**

Endowment net asset composition by type of fund as of December 31, 2020 and 2019 are as follows:

	2020		
	Without Donor Restrictions	With Donor Restrictions	Total
Restricted in perpetuity	\$ -	\$ 1,337,051	\$ 1,337,051
Accumulated investment losses on amounts to be retained in perpetuity	-	(5,416)	(5,416)
Board designated endowment fund	<u>13,015,662</u>	-	<u>13,015,662</u>
	<u>\$ 13,015,662</u>	<u>\$ 1,331,635</u>	<u>\$ 14,347,297</u>
	2019		
	Without Donor Restrictions	With Donor Restrictions	Total
Restricted in perpetuity	\$ -	\$ 1,337,051	\$ 1,337,051
Accumulated investment losses on amounts to be retained in perpetuity	-	(14,036)	(14,036)
Board designated endowment fund	<u>11,044,211</u>	-	<u>11,044,211</u>
	<u>\$ 11,044,211</u>	<u>\$ 1,323,015</u>	<u>\$ 12,367,226</u>

The aggregate fair value and cost of underwater donor-restricted endowment fund investments at December 31, 2020 and 2019 is as follows:

	2020	2019
Fair value	\$ 115,793	\$ 233,789
Cost	<u>121,209</u>	<u>247,825</u>
	<u>\$ (5,416)</u>	<u>\$ (14,036)</u>

## YMCA BUFFALO NIAGARA

### 2020 NOTES TO FINANCIAL STATEMENTS (With Comparative Financial Information For 2019)

#### Note 14. Special Events

As part of its fundraising efforts, the Association holds periodic special events. Revenue from special events is recognized in the period in which the event is held and is presented net of direct expenses in the statement of activities and changes in net assets. Special event revenue and direct expenses for the years ended December 31, 2020 and 2019 are as follows:

	2020	2019
Revenue	\$ 277,955	\$ 559,578
Direct expenses	92,227	346,014
Special event revenue, net	<u>\$ 185,728</u>	<u>\$ 213,564</u>

#### Note 15. Financial Assistance Provided

Gross membership and program service fees along with financial assistance provided for the years ended December 31, 2020 and 2019 amounted to:

	2020	2019
Gross membership fees	\$ 8,432,021	\$ 13,251,399
Less financial assistance provided	219,534	392,894
Membership fees, net	<u>\$ 8,212,487</u>	<u>\$ 12,858,505</u>
Gross program service fees	\$ 4,812,459	\$ 10,629,846
Less financial assistance provided	586,416	1,009,921
Program service fees, net	<u>\$ 4,226,043</u>	<u>\$ 9,619,925</u>

#### Note 16. Retirement Plans

The Association participates in the YMCA Retirement Fund Retirement Plan (the Retirement Plan) which is a defined contribution, money purchase, church plan that is intended to satisfy the qualification requirements of Section 401(a) of the IRC, as amended, and The YMCA Retirement Fund Tax-Deferred Savings Plan (the Tax-Deferred Savings Plan) which is a retirement income account plan as defined in Section 403(b)(9) of the IRC. Both plans are sponsored by The Young Men's Christian Association Retirement Fund (the Fund). The Fund is a not-for-profit, tax-exempt pension fund incorporated in the State of New York. The Fund is organized and operated for the purpose of providing retirement and other benefits for employees of YMCAs throughout the United States. The plans are operated as church pension plans. Participation is available to all duly organized and reorganized YMCAs and their eligible employees. As a defined contribution plan, the Retirement Plan and Tax-Deferred Savings Plan have no unfunded benefit obligations.

In accordance with an agreement between the Fund and the Association, contributions to the Retirement Plan are a percentage of the participating employees' salaries. These amounts are paid by the Association. Total cash contributions charged to retirement costs were \$558,712 and \$640,207 for the years ended December 31, 2020 and 2019, respectively.

## YMCA BUFFALO NIAGARA

### 2020 NOTES TO FINANCIAL STATEMENTS (With Comparative Financial Information For 2019)

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#### **Note 16. Retirement Plans (Continued)**

Contributions to the Tax-Deferred Savings Plan are withheld from employees' salaries and remitted to the YMCA Retirement Fund. There is no matching employer contribution to this plan.

#### **Note 17. Related Parties**

The Association pays dues to YMCA of the USA and Alliance of New York State YMCAs. Dues paid to YMCA of the USA for the years ended December 31, 2020 and 2019 were \$185,763 and \$325,000, respectively. Dues paid to Alliance of New York State YMCAs for the years ended December 31, 2020 and 2019 were \$23,568 and \$29,166, respectively.

#### **Note 18. Contingencies**

In the normal course of business, various legal actions and claims are asserted against the Association. On March 3, 2020, a complaint was filed against the Association alleging abuse for a period of time during the 1990s by an alleged former employee of the Association. The plaintiff seeks punitive damages from the Association which have not been quantified. The Association is investigating the claim but denies liability. The case is in the early stages of discovery. The Association has discovered it had insurance policies in effect from July 1, 1996 through 1999 with coverage for abuse, and is investigating whether any such coverage was in effect for the earlier part of the 1990s. The insurance company is working with the Association's attorneys to defend this claim. Also in 2020, two additional complaints were filed against the Association alleging abuse for periods of time during the 1950s and 1970s by alleged former employees of YMCA of Niagara Falls. The assets and operations of the YMCA of Niagara Falls were transferred to the Association during 2005. Both of these complaints were dismissed by the court, as the Association is not liable as successor to the YMCA of Niagara Falls as a matter of law, however the plaintiffs have the right to appeal the order to dismiss. At this time, management is unable to reasonably estimate the ultimate effect of an adverse decision resulting from these claims on the Association's financial position, results of operations or cash flows.

#### **Note 19. Commitment**

In 2020, the Association entered into an agreement to acquire land in the amount of \$2,400,000 for the future location of a branch in North Buffalo, New York (North Buffalo Branch).

**YMCA BUFFALO NIAGARA**

**2020 NOTES TO FINANCIAL STATEMENTS  
(With Comparative Financial Information For 2019)**

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**Note 20. Coronavirus Contingencies and Uncertainties**

On March 13, 2020, the President of the United States of America declared a national state of emergency related to the health pandemic from the COVID-19 virus (the Coronavirus Pandemic). As a result of the Coronavirus Pandemic, certain restrictions by governmental agencies including the closure of non-essential businesses, as defined, have been imposed. For more than six months during 2020, the Association closed all branch locations and discontinued its general programming and other activities. During this period of closure, the Association continued to provide only certain limited childcare services that were deemed essential. Once allowed to reopen, the Association was allowed a phased resumption of its general programming and activities allowing for utilization of only 33% of the Association's capacity. Because of the closures and reduction of general activities and programming, some Association members canceled or temporarily suspended their memberships resulting in a decline in membership and program service fee revenue. The Coronavirus Pandemic and resulting restrictions has had a significant impact on the Association's financial position, results of operations and cash flows for the year ended December 31, 2020.

The Coronavirus Aid, Relief, and Economic Security (CARES) Act, which was enacted on March 27, 2020 in response to the Coronavirus Pandemic, established the Paycheck Protection Program (PPP) administered by the U.S. Small Business Administration (SBA). Under this program, on February 10, 2021, the Association was awarded a loan in the amount of \$2,986,002 with interest at 1.0%. The Association has the opportunity to have all or a portion of the loan forgiven if it meets the requirements under the PPP which include requirements pertaining to eligibility, maintaining or increasing employment levels and other conditions, as defined. The forgiveness of the PPP loan is subject to audit by the SBA.

The ongoing impact from the Coronavirus Pandemic to future overall economic activity and the Association is uncertain.

\* \* \* \* \*

Form **990**

**Return of Organization Exempt From Income Tax**  
Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)

OMB No. 1545-0047

**2020**

Open to Public Inspection

Department of the Treasury  
Internal Revenue Service

▶ Do not enter social security numbers on this form as it may be made public.  
▶ Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for instructions and the latest information.

**A For the 2020 calendar year, or tax year beginning and ending**

**B** Check if applicable:  
 Address change  
 Name change  
 Initial return  
 Final return/terminated  
 Amended return  
 Application pending

**C Name of organization**  
**YOUNG MEN'S CHRISTIAN ASSOCIATION**  
**BUFFALO NIAGARA**  
 Doing business as **YMCA BUFFALO NIAGARA**  
 Number and street (or P.O. box if mail is not delivered to street address) Room/suite  
**301 CAYUGA ROAD 100**  
 City or town, state or province, country, and ZIP or foreign postal code  
**BUFFALO, NY 14225**

**D Employer identification number**  
**16-0743231**

**E Telephone number**  
**(716)565-6000**

**G Gross receipts \$** **21,279,178.**

**H(a) Is this a group return for subordinates?** Yes  No   
**H(b) Are all subordinates included?** Yes  No   
 If "No," attach a list. See instructions

**I Tax-exempt status:**  501(c)(3)  501(c) ( ) ◀ (insert no.)  4947(a)(1) or  527

**J Website:** **WWW.YMCABUFFALONIAGARA.ORG**

**K Form of organization:**  Corporation  Trust  Association  Other ▶

**L Year of formation:** **1853** **M State of legal domicile:** **NY**

**Part I Summary**

<b>Activities &amp; Governance</b>	1 Briefly describe the organization's mission or most significant activities: <b>SEE SCHEDULE O FOR DETAILS OF THE ORGANIZATION'S MISSION.</b>	
	2 Check this box <input type="checkbox"/> if the organization discontinued its operations or disposed of more than 25% of its net assets.	
	3 Number of voting members of the governing body (Part VI, line 1a)	3 41
	4 Number of independent voting members of the governing body (Part VI, line 1b)	4 41
	5 Total number of individuals employed in calendar year 2020 (Part V, line 2a)	5 1263
	6 Total number of volunteers (estimate if necessary)	6 346
	7 a Total unrelated business revenue from Part VIII, column (C), line 12	7a 0.
	b Net unrelated business taxable income from Form 990-T, Part I, line 11	7b 0.
<b>Revenue</b>	8 Contributions and grants (Part VIII, line 1h)	Prior Year 1,610,392. Current Year 1,383,727.
	9 Program service revenue (Part VIII, line 2g)	24,205,108. 14,641,319.
	10 Investment income (Part VIII, column (A), lines 3, 4, and 7d)	371,123. 957,955.
	11 Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)	299,420. 252,014.
	12 Total revenue - add lines 8 through 11 (must equal Part VIII, column (A), line 12)	26,486,043. 17,235,015.
	<b>Expenses</b>	13 Grants and similar amounts paid (Part IX, column (A), lines 1-3)
14 Benefits paid to or for members (Part IX, column (A), line 4)		0. 0.
15 Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10)		15,972,333. 9,952,471.
16a Professional fundraising fees (Part IX, column (A), line 11e)		0. 0.
b Total fundraising expenses (Part IX, column (D), line 25) ▶ <b>288,781.</b>		
17 Other expenses (Part IX, column (A), lines 11a-11d, 11f-24e)		10,592,601. 8,390,368.
18 Total expenses. Add lines 13-17 (must equal Part IX, column (A), line 25)	26,564,934. 18,342,839.	
19 Revenue less expenses. Subtract line 18 from line 12	-78,891. -1,107,824.	
<b>Net Assets or Fund Balances</b>	20 Total assets (Part X, line 16)	Beginning of Current Year 59,784,211. End of Year 58,063,914.
	21 Total liabilities (Part X, line 26)	26,915,056. 25,622,751.
	22 Net assets or fund balances. Subtract line 21 from line 20	32,869,155. 32,441,163.

**Part II Signature Block**

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.

**Sign Here**  
 Signature of officer: *John T. Ehrbar* Date: **6/8/2021**  
**JOHN T. EHRBAR, PRESIDENT/CEO**  
 Type or print name and title

**Paid Preparer Use Only**  
 Print/Type preparer's name: **MICHAEL ORLOWSKI** Preparer's signature: **MICHAEL ORLOWSKI** Date: **06/04/21** Check if self-employed  PTIN: **P00956557**  
 Firm's name: **DOPKINS & COMPANY, LLP** Firm's EIN: **16-0929175**  
 Firm's address: **200 INTERNATIONAL DR** Phone no. **716-634-8800**  
**BUFFALO, NY 14221-5794**

May the IRS discuss this return with the preparer shown above? See instructions  Yes  No

YOUNG MEN'S CHRISTIAN ASSOCIATION  
BUFFALO NIAGARA

Form 990 (2020)

16-0743231 Page 2

**Part III** Statement of Program Service Accomplishments

Check if Schedule O contains a response or note to any line in this Part III

1 Briefly describe the organization's mission:  
YMCA BUFFALO NIAGARA IS A CHARITABLE, COMMUNITY BASED ORGANIZATION  
COMMITTED TO PROVIDING PROGRAMS DESIGNED TO BUILD A HEALTHY SPIRIT,  
MIND AND BODY FOR ALL.

2 Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ?  Yes  No  
If "Yes," describe these new services on Schedule O.

3 Did the organization cease conducting, or make significant changes in how it conducts, any program services?  Yes  No  
If "Yes," describe these changes on Schedule O.

4 Describe the organization's program service accomplishments for each of its three largest program services, as measured by expenses. Section 501(c)(3) and 501(c)(4) organizations are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported.

4a (Code: \_\_\_\_\_) (Expenses \$ 8,410,805. including grants of \$ \_\_\_\_\_) (Revenue \$ 6,263,329.)  
YOUTH DEVELOPMENT-FOR ADDITIONAL DESCRIPTION OF PROGRAM SERVICE SEE  
SCHEDULE O.

4b (Code: \_\_\_\_\_) (Expenses \$ 7,036,464. including grants of \$ \_\_\_\_\_) (Revenue \$ 8,410,770.)  
HEALTHY LIVING-FOR ADDITIONAL DESCRIPTION OF PROGRAM SERVICE SEE  
SCHEDULE O.

4c (Code: \_\_\_\_\_) (Expenses \$ 32,049. including grants of \$ \_\_\_\_\_) (Revenue \$ \_\_\_\_\_)  
SOCIAL RESPONSIBILITY-FOR ADDITIONAL DESCRIPTION OF PROGRAM SERVICE SEE  
SCHEDULE O.

4d Other program services (Describe on Schedule O.)  
(Expenses \$ \_\_\_\_\_ including grants of \$ \_\_\_\_\_) (Revenue \$ \_\_\_\_\_)

4e Total program service expenses **15,479,318.**

Form 990 (2020)

**YOUNG MEN'S CHRISTIAN ASSOCIATION  
BUFFALO NIAGARA**

**Part IV Checklist of Required Schedules**

	Yes	No
1 Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? <i>If "Yes," complete Schedule A</i> .....	X	
2 Is the organization required to complete <i>Schedule B, Schedule of Contributors</i> ? .....	X	
3 Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? <i>If "Yes," complete Schedule C, Part I</i> .....		X
4 <b>Section 501(c)(3) organizations.</b> Did the organization engage in lobbying activities, or have a section 501(h) election in effect during the tax year? <i>If "Yes," complete Schedule C, Part II</i> .....	X	
5 Is the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization that receives membership dues, assessments, or similar amounts as defined in Revenue Procedure 98-19? <i>If "Yes," complete Schedule C, Part III</i> .....		X
6 Did the organization maintain any donor advised funds or any similar funds or accounts for which donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? <i>If "Yes," complete Schedule D, Part I</i> .....		X
7 Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas, or historic structures? <i>If "Yes," complete Schedule D, Part II</i> .....		X
8 Did the organization maintain collections of works of art, historical treasures, or other similar assets? <i>If "Yes," complete Schedule D, Part III</i> .....		X
9 Did the organization report an amount in Part X, line 21, for escrow or custodial account liability, serve as a custodian for amounts not listed in Part X; or provide credit counseling, debt management, credit repair, or debt negotiation services? <i>If "Yes," complete Schedule D, Part IV</i> .....		X
10 Did the organization, directly or through a related organization, hold assets in donor-restricted endowments or in quasi endowments? <i>If "Yes," complete Schedule D, Part V</i> .....	X	
11 If the organization's answer to any of the following questions is "Yes," then complete Schedule D, Parts VI, VII, VIII, IX, or X as applicable.		
a Did the organization report an amount for land, buildings, and equipment in Part X, line 10? <i>If "Yes," complete Schedule D, Part VI</i> .....	X	
b Did the organization report an amount for investments - other securities in Part X, line 12, that is 5% or more of its total assets reported in Part X, line 16? <i>If "Yes," complete Schedule D, Part VII</i> .....		X
c Did the organization report an amount for investments - program related in Part X, line 13, that is 5% or more of its total assets reported in Part X, line 16? <i>If "Yes," complete Schedule D, Part VIII</i> .....		X
d Did the organization report an amount for other assets in Part X, line 15, that is 5% or more of its total assets reported in Part X, line 16? <i>If "Yes," complete Schedule D, Part IX</i> .....		X
e Did the organization report an amount for other liabilities in Part X, line 25? <i>If "Yes," complete Schedule D, Part X</i> .....	X	
f Did the organization's separate or consolidated financial statements for the tax year include a footnote that addresses the organization's liability for uncertain tax positions under FIN 48 (ASC 740)? <i>If "Yes," complete Schedule D, Part X</i> .....	X	
12a Did the organization obtain separate, independent audited financial statements for the tax year? <i>If "Yes," complete Schedule D, Parts XI and XII</i> .....	X	
b Was the organization included in consolidated, independent audited financial statements for the tax year? <i>If "Yes," and if the organization answered "No" to line 12a, then completing Schedule D, Parts XI and XII is optional</i> .....		X
13 Is the organization a school described in section 170(b)(1)(A)(ii)? <i>If "Yes," complete Schedule E</i> .....		X
14a Did the organization maintain an office, employees, or agents outside of the United States? .....		X
b Did the organization have aggregate revenues or expenses of more than \$10,000 from grantmaking, fundraising, business, investment, and program service activities outside the United States, or aggregate foreign investments valued at \$100,000 or more? <i>If "Yes," complete Schedule F, Parts I and IV</i> .....		X
15 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of grants or other assistance to or for any foreign organization? <i>If "Yes," complete Schedule F, Parts II and IV</i> .....		X
16 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of aggregate grants or other assistance to or for foreign individuals? <i>If "Yes," complete Schedule F, Parts III and IV</i> .....		X
17 Did the organization report a total of more than \$15,000 of expenses for professional fundraising services on Part IX, column (A), lines 6 and 11e? <i>If "Yes," complete Schedule G, Part I</i> .....		X
18 Did the organization report more than \$15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? <i>If "Yes," complete Schedule G, Part II</i> .....	X	
19 Did the organization report more than \$15,000 of gross income from gaming activities on Part VIII, line 9a? <i>If "Yes," complete Schedule G, Part III</i> .....		X
20a Did the organization operate one or more hospital facilities? <i>If "Yes," complete Schedule H</i> .....		X
b <i>If "Yes" to line 20a, did the organization attach a copy of its audited financial statements to this return?</i> .....		
21 Did the organization report more than \$5,000 of grants or other assistance to any domestic organization or domestic government on Part IX, column (A), line 1? <i>If "Yes," complete Schedule I, Parts I and II</i> .....		X

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**Part IV Checklist of Required Schedules** (continued)

		Yes	No
22	Did the organization report more than \$5,000 of grants or other assistance to or for domestic individuals on Part IX, column (A), line 2? If "Yes," complete Schedule I, Parts I and III		X
23	Did the organization answer "Yes" to Part VII, Section A, line 3, 4, or 5 about compensation of the organization's current and former officers, directors, trustees, key employees, and highest compensated employees? If "Yes," complete Schedule J	X	
24a	Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than \$100,000 as of the last day of the year, that was issued after December 31, 2002? If "Yes," answer lines 24b through 24d and complete Schedule K. If "No," go to line 25a	X	
b	Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?		X
c	Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds?		X
d	Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?		X
25a	<b>Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations.</b> Did the organization engage in an excess benefit transaction with a disqualified person during the year? If "Yes," complete Schedule L, Part I		X
b	Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-EZ? If "Yes," complete Schedule L, Part I		X
26	Did the organization report any amount on Part X, line 5 or 22, for receivables from or payables to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons? If "Yes," complete Schedule L, Part II		X
27	Did the organization provide a grant or other assistance to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor or employee thereof, a grant selection committee member, or to a 35% controlled entity (including an employee thereof) or family member of any of these persons? If "Yes," complete Schedule L, Part III		X
28	Was the organization a party to a business transaction with one of the following parties (see Schedule L, Part IV instructions, for applicable filing thresholds, conditions, and exceptions):		
a	A current or former officer, director, trustee, key employee, creator or founder, or substantial contributor? If "Yes," complete Schedule L, Part IV		X
b	A family member of any individual described in line 28a? If "Yes," complete Schedule L, Part IV		X
c	A 35% controlled entity of one or more individuals and/or organizations described in lines 28a or 28b? If "Yes," complete Schedule L, Part IV		X
29	Did the organization receive more than \$25,000 in non-cash contributions? If "Yes," complete Schedule M		X
30	Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? If "Yes," complete Schedule M		X
31	Did the organization liquidate, terminate, or dissolve and cease operations? If "Yes," complete Schedule N, Part I		X
32	Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? If "Yes," complete Schedule N, Part II		X
33	Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? If "Yes," complete Schedule R, Part I		X
34	Was the organization related to any tax-exempt or taxable entity? If "Yes," complete Schedule R, Part II, III, or IV, and Part V, line 1		X
35a	Did the organization have a controlled entity within the meaning of section 512(b)(13)?		X
b	If "Yes" to line 35a, did the organization receive any payment from or engage in any transaction with a controlled entity within the meaning of section 512(b)(13)? If "Yes," complete Schedule R, Part V, line 2		
36	<b>Section 501(c)(3) organizations.</b> Did the organization make any transfers to an exempt non-charitable related organization? If "Yes," complete Schedule R, Part V, line 2		X
37	Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? If "Yes," complete Schedule R, Part VI		X
38	Did the organization complete Schedule O and provide explanations in Schedule O for Part VI, lines 11b and 19? <b>Note:</b> All Form 990 filers are required to complete Schedule O	X	

**Part V Statements Regarding Other IRS Filings and Tax Compliance**

Check if Schedule O contains a response or note to any line in this Part V

		Yes	No
1a	Enter the number reported in Box 3 of Form 1096. Enter -0- if not applicable		18
b	Enter the number of Forms W-2G included in line 1a. Enter -0- if not applicable		0
c	Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners?	X	

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**Part V Statements Regarding Other IRS Filings and Tax Compliance** (continued)

		Yes	No
2a	Enter the number of employees reported on Form W-3, Transmittal of Wage and Tax Statements, filed for the calendar year ending with or within the year covered by this return		
	2a		1263
b	If at least one is reported on line 2a, did the organization file all required federal employment tax returns? <b>Note:</b> If the sum of lines 1a and 2a is greater than 250, you may be required to e-file (see instructions)	X	
3a	Did the organization have unrelated business gross income of \$1,000 or more during the year?		X
b	If "Yes," has it filed a Form 990-T for this year? If "No" to line 3b, provide an explanation on Schedule O		
4a	At any time during the calendar year, did the organization have an interest in, or a signature or other authority over, a financial account in a foreign country (such as a bank account, securities account, or other financial account)?		X
b	If "Yes," enter the name of the foreign country See instructions for filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR).		
5a	Was the organization a party to a prohibited tax shelter transaction at any time during the tax year?		X
b	Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction?		X
c	If "Yes" to line 5a or 5b, did the organization file Form 8886-T?		
6a	Does the organization have annual gross receipts that are normally greater than \$100,000, and did the organization solicit any contributions that were not tax deductible as charitable contributions?		X
b	If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?		
<b>7 Organizations that may receive deductible contributions under section 170(c).</b>			
a	Did the organization receive a payment in excess of \$75 made partly as a contribution and partly for goods and services provided to the payor?	X	
b	If "Yes," did the organization notify the donor of the value of the goods or services provided?	X	
c	Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282?		X
d	If "Yes," indicate the number of Forms 8282 filed during the year		
	7d		
e	Did the organization receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?		X
f	Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?		X
g	If the organization received a contribution of qualified intellectual property, did the organization file Form 8899 as required?		
h	If the organization received a contribution of cars, boats, airplanes, or other vehicles, did the organization file a Form 1098-C?		
8	<b>Sponsoring organizations maintaining donor advised funds.</b> Did a donor advised fund maintained by the sponsoring organization have excess business holdings at any time during the year?		
9	<b>Sponsoring organizations maintaining donor advised funds.</b>		
a	Did the sponsoring organization make any taxable distributions under section 4966?		
b	Did the sponsoring organization make a distribution to a donor, donor advisor, or related person?		
<b>10 Section 501(c)(7) organizations.</b> Enter:			
a	Initiation fees and capital contributions included on Part VIII, line 12		
	10a		
b	Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities		
	10b		
<b>11 Section 501(c)(12) organizations.</b> Enter:			
a	Gross income from members or shareholders		
	11a		
b	Gross income from other sources (Do not net amounts due or paid to other sources against amounts due or received from them.)		
	11b		
12a	<b>Section 4947(a)(1) non-exempt charitable trusts.</b> Is the organization filing Form 990 in lieu of Form 1041?		
b	If "Yes," enter the amount of tax-exempt interest received or accrued during the year		
	12b		
<b>13 Section 501(c)(29) qualified nonprofit health insurance issuers.</b>			
a	Is the organization licensed to issue qualified health plans in more than one state? <b>Note:</b> See the instructions for additional information the organization must report on Schedule O.		
	13a		
b	Enter the amount of reserves the organization is required to maintain by the states in which the organization is licensed to issue qualified health plans		
	13b		
c	Enter the amount of reserves on hand		
	13c		
14a	Did the organization receive any payments for indoor tanning services during the tax year?		X
b	If "Yes," has it filed a Form 720 to report these payments? If "No," provide an explanation on Schedule O		
	14b		
15	Is the organization subject to the section 4960 tax on payment(s) of more than \$1,000,000 in remuneration or excess parachute payment(s) during the year? If "Yes," see instructions and file Form 4720, Schedule N.		X
16	Is the organization an educational institution subject to the section 4968 excise tax on net investment income? If "Yes," complete Form 4720, Schedule O.		X

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**Part VI Governance, Management, and Disclosure** For each "Yes" response to lines 2 through 7b below, and for a "No" response to line 8a, 8b, or 10b below, describe the circumstances, processes, or changes on Schedule O. See instructions.

Check if Schedule O contains a response or note to any line in this Part VI

**Section A. Governing Body and Management**

			Yes	No
<b>1a</b> Enter the number of voting members of the governing body at the end of the tax year .....	<b>1a</b>	41		
If there are material differences in voting rights among members of the governing body, or if the governing body delegated broad authority to an executive committee or similar committee, explain on Schedule O.				
<b>b</b> Enter the number of voting members included on line 1a, above, who are independent .....	<b>1b</b>	41		
<b>2</b> Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee, or key employee? .....	<b>2</b>			X
<b>3</b> Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors, trustees, or key employees to a management company or other person? .....	<b>3</b>			X
<b>4</b> Did the organization make any significant changes to its governing documents since the prior Form 990 was filed? .....	<b>4</b>			X
<b>5</b> Did the organization become aware during the year of a significant diversion of the organization's assets? .....	<b>5</b>			X
<b>6</b> Did the organization have members or stockholders? .....	<b>6</b>		X	
<b>7a</b> Did the organization have members, stockholders, or other persons who had the power to elect or appoint one or more members of the governing body? .....	<b>7a</b>		X	
<b>b</b> Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or persons other than the governing body? .....	<b>7b</b>		X	
<b>8</b> Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following:				
<b>a</b> The governing body? .....	<b>8a</b>		X	
<b>b</b> Each committee with authority to act on behalf of the governing body? .....	<b>8b</b>		X	
<b>9</b> Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? If "Yes," provide the names and addresses on Schedule O .....	<b>9</b>			X

**Section B. Policies** (This Section B requests information about policies not required by the Internal Revenue Code.)

			Yes	No
<b>10a</b> Did the organization have local chapters, branches, or affiliates? .....	<b>10a</b>		X	
<b>b</b> If "Yes," did the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with the organization's exempt purposes? .....	<b>10b</b>		X	
<b>11a</b> Has the organization provided a complete copy of this Form 990 to all members of its governing body before filing the form? .....	<b>11a</b>		X	
<b>b</b> Describe in Schedule O the process, if any, used by the organization to review this Form 990. ....				
<b>12a</b> Did the organization have a written conflict of interest policy? If "No," go to line 13 .....	<b>12a</b>		X	
<b>b</b> Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts? .....	<b>12b</b>		X	
<b>c</b> Did the organization regularly and consistently monitor and enforce compliance with the policy? If "Yes," describe in Schedule O how this was done .....	<b>12c</b>		X	
<b>13</b> Did the organization have a written whistleblower policy? .....	<b>13</b>		X	
<b>14</b> Did the organization have a written document retention and destruction policy? .....	<b>14</b>		X	
<b>15</b> Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision?				
<b>a</b> The organization's CEO, Executive Director, or top management official .....	<b>15a</b>		X	
<b>b</b> Other officers or key employees of the organization .....	<b>15b</b>		X	
If "Yes" to line 15a or 15b, describe the process in Schedule O (see instructions).				
<b>16a</b> Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year? .....	<b>16a</b>			X
<b>b</b> If "Yes," did the organization follow a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and take steps to safeguard the organization's exempt status with respect to such arrangements? .....	<b>16b</b>			

**Section C. Disclosure**

- 17** List the states with which a copy of this Form 990 is required to be filed **▶NY**
- 18** Section 6104 requires an organization to make its Forms 1023 (1024 or 1024-A, if applicable), 990, and 990-T (Section 501(c)(3)s only) available for public inspection. Indicate how you made these available. Check all that apply.  
 Own website     Another's website     Upon request     Other (explain on Schedule O)
- 19** Describe on Schedule O whether (and if so, how) the organization made its governing documents, conflict of interest policy, and financial statements available to the public during the tax year.
- 20** State the name, address, and telephone number of the person who possesses the organization's books and records **▶** \_\_\_\_\_  
**MATTHEW SHRIVER - (716) 565-6000**  
**301 CAYUGA ROAD, SUITE 100, BUFFALO, NY 14225**

YOUNG MEN'S CHRISTIAN ASSOCIATION

**Part VII Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors**

Check if Schedule O contains a response or note to any line in this Part VII

**Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees**

1a Complete this table for all persons required to be listed. Report compensation for the calendar year ending with or within the organization's tax year.

- List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation. Enter -0- in columns (D), (E), and (F) if no compensation was paid.
  - List all of the organization's **current** key employees, if any. See instructions for definition of "key employee."
  - List the organization's five **current** highest compensated employees (other than an officer, director, trustee, or key employee) who received reportable compensation (Box 5 of Form W-2 and/or Box 7 of Form 1099-MISC) of more than \$100,000 from the organization and any related organizations.
  - List all of the organization's **former** officers, key employees, and highest compensated employees who received more than \$100,000 of reportable compensation from the organization and any related organizations.
  - List all of the organization's **former directors or trustees** that received, in the capacity as a former director or trustee of the organization, more than \$10,000 of reportable compensation from the organization and any related organizations.
- See instructions for the order in which to list the persons above.

Check this box if neither the organization nor any related organization compensated any current officer, director, or trustee.

(A) Name and title	(B) Average hours per week (list any hours for related organizations below line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)						(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former			
(1) JOHN EHRBAR PRESIDENT / CEO	40.00			X				226,631.	0.	32,670.
(2) MATTHEW J. SHRIVER SENIOR VICE PRESIDENT - FINANCE/CFO	40.00			X				170,525.	0.	39,656.
(3) ANNE REIF SENIOR VICE PRESIDENT-OPERATIONS/COO	40.00			X				163,459.	0.	27,727.
(4) DEBRA SCHAPER VICE PRESIDENT - HR & LEADERSHIP DEV	40.00				X			107,587.	0.	21,457.
(5) NICHOLAS BOND DISTRICT VICE PRESIDENT	40.00				X			103,623.	0.	24,539.
(6) AMY JONES BRANCH BOARD CHAIR-SOUTHTOWN	3.00	X						0.	0.	0.
(7) ANN SWAN DIRECTOR	2.00	X						0.	0.	0.
(8) ANNE TAYLOR FORMER DIRECTOR	2.00	X						0.	0.	0.
(9) ANTHONY SPADA TREASURER - BOARD OF TRUST	4.00	X	X					0.	0.	0.
(10) ARTRELL WILLIAMS FORMER BRANCH BOARD CHAIR-WILLIAM-EM	3.00	X						0.	0.	0.
(11) BREEANN WILSON VICE CHAIR - BOARD OF DIRECTORS	6.00	X	X					0.	0.	0.
(12) BRIAN LIPKE TRUSTEE EMERITUS	2.00	X						0.	0.	0.
(13) BRIAN ZIOLO DIRECTOR	2.00	X						0.	0.	0.
(14) COLIN HEALY FORMER DIRECTOR	2.00	X						0.	0.	0.
(15) DANIELLE SHAINBROWN DIRECTOR	2.00	X						0.	0.	0.
(16) DAVID BAUER TREASURER - BOARD OF DIREC	6.00	X	X					0.	0.	0.
(17) DAVID BEATON TRUSTEE	2.00	X						0.	0.	0.

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**Part VII** Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees *(continued)*

(A) Name and title	(B) Average hours per week (list any hours for related organizations below line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)						(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former			
(18) DAVID DUCHSCHERER AT- LARGE OFFICER- BOARD OF DIRECTOR	6.00	X		X				0.	0.	0.
(19) DON KING TRUSTEE	2.00	X						0.	0.	0.
(20) EJ BUTLER FORMER DIRECTOR	2.00	X						0.	0.	0.
(21) ELLEN PRZEPASNIAK BRANCH BOARD CHAIR-CAMP WEONA	3.00	X						0.	0.	0.
(22) GARY FRIEDMAN BRANCH BOARD CHAIR-INDEPEN	3.00	X						0.	0.	0.
(23) GLENN SPENCER DIRECTOR	2.00	X						0.	0.	0.
(24) JAMES DONATHEN DIRECTOR	2.00	X						0.	0.	0.
(25) JAMIL CREWS BRANCH BOARD CHAIR-WILLIAM-EMSLIE	3.00	X						0.	0.	0.
(26) JARED GROSS CHAIR - BOARD OF DIRECTORS	10.00	X		X				0.	0.	0.
<b>1b Subtotal</b>								771,825.	0.	146,049.
<b>c Total from continuation sheets to Part VII, Section A</b>								0.	0.	0.
<b>d Total (add lines 1b and 1c)</b>								771,825.	0.	146,049.

**2** Total number of individuals (including but not limited to those listed above) who received more than \$100,000 of reportable compensation from the organization **5**

	Yes	No
<b>3</b> Did the organization list any former officer, director, trustee, key employee, or highest compensated employee on line 1a? <i>If "Yes," complete Schedule J for such individual</i>		X
<b>4</b> For any individual listed on line 1a, is the sum of reportable compensation and other compensation from the organization and related organizations greater than \$150,000? <i>If "Yes," complete Schedule J for such individual</i>	X	
<b>5</b> Did any person listed on line 1a receive or accrue compensation from any unrelated organization or individual for services rendered to the organization? <i>If "Yes," complete Schedule J for such person</i>		X

**Section B. Independent Contractors**

**1** Complete this table for your five highest compensated independent contractors that received more than \$100,000 of compensation from the organization. Report compensation for the calendar year ending with or within the organization's tax year.

(A) Name and business address	(B) Description of services	(C) Compensation
DAXKO LLC, 600 UNIVERSITY PARK PLACE, STE 500, BIRMINGHAM, AL 35209	SOFTWARE SERVICES & CREDIT CARD PROCESSI	448,567.
THERMO MECHANICAL SERVICES CORP PO BOX 886, TONAWANDA, NY 14151	HVAC CONSTRUCTION & MAINTENANCE	407,405.
RIVA'S CATERING 2181 CLINTON STREET, WEST SENECA, NY 14206	CATERING & FOOD SERVICE	180,639.
CERIDIAN PO BOX 772830, CHICAGO, IL 60677	PAYROLL & HR PROCESSING	105,712.

**2** Total number of independent contractors (including but not limited to those listed above) who received more than \$100,000 of compensation from the organization **4**

**SEE PART VII, SECTION A CONTINUATION SHEETS**

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BUFFALO NIAGARA**

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**Part VII** Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees *(continued)*

(A) Name and title	(B) Average hours per week (list any hours for related organizations below line)	(C) Position (check all that apply)						(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former			
(27) JIM LIPUMA BRANCH BOARD CHAIR-LANCASTER	3.00	X						0.	0.	0.
(28) JOAN STOVROFF FORMER DIRECTOR	2.00	X						0.	0.	0.
(29) JOHN CRAIK BRANCH BOARD CHAIR-DELAWAR	3.00	X						0.	0.	0.
(30) JOHN TRAVERS TRUSTEE EMERITUS	2.00	X						0.	0.	0.
(31) JOHN WRIGHT CHAIR - BOARD OF TRUSTEES	4.00	X		X				0.	0.	0.
(32) JOY AITCHISON DIRECTOR	2.00	X						0.	0.	0.
(33) KATHY BROWNSCHIDLE SECRETARY- BOARD OF TRUSTE	4.00	X		X				0.	0.	0.
(34) LARRY REGAN DIRECTOR	2.00	X						0.	0.	0.
(35) LOU TERRAGNOLI DIRECTOR	2.00	X						0.	0.	0.
(36) LYNNE REILLY DIRECTOR	2.00	X						0.	0.	0.
(37) MARK LEMPKO DIRECTOR	2.00	X						0.	0.	0.
(38) MARK MARTIS DIRECTOR	2.00	X						0.	0.	0.
(39) MARK PHILLIPS SECRETARY- BOARD OF DIRECT	6.00	X						0.	0.	0.
(40) MARTIN POLOWY FORMER BRANCH BOARD CHAIR-INDEPEN	3.00	X						0.	0.	0.
(41) MARY KIENER TRUSTEE	2.00	X						0.	0.	0.
(42) MICHAEL DOLAN PAST CHAIR - BOARD OF DIRECTORS	6.00	X		X				0.	0.	0.
(43) MICHAEL DUGUAY FORMER BRANCH BOARD CHAIR-KEN-TON	3.00	X						0.	0.	0.
(44) MICHAEL GUERINOT TRUSTEE	2.00	X						0.	0.	0.
(45) MICHAEL HOFER DIRECTOR	2.00	X						0.	0.	0.
(46) MICHAEL WALSH TRUSTEE	2.00	X						0.	0.	0.
Total to Part VII, Section A, line 1c										



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**Part VIII Statement of Revenue**

Check if Schedule O contains a response or note to any line in this Part VIII

		(A) Total revenue	(B) Related or exempt function revenue	(C) Unrelated business revenue	(D) Revenue excluded from tax under sections 512 - 514	
<b>Contributions, Gifts, Grants and Other Similar Amounts</b>	<b>1 a</b> Federated campaigns	17,945.				
	<b>1 b</b> Membership dues					
	<b>1 c</b> Fundraising events	171,523.				
	<b>1 d</b> Related organizations					
	<b>1 e</b> Government grants (contributions)	270,799.				
	<b>1 f</b> All other contributions, gifts, grants, and similar amounts not included above	923,460.				
	<b>1 g</b> Noncash contributions included in lines 1a-1f	\$ 4,024.				
	<b>h Total.</b> Add lines 1a-1f		1,383,727.			
<b>Program Service Revenue</b>	<b>2 a</b> HEALTHY LIVING	Business Code 813410	8,377,990.	8,377,990.		
	<b>2 b</b> YOUTH DEVELOPMENT	Business Code 813410	6,263,329.	6,263,329.		
	<b>2 c</b>					
	<b>2 d</b>					
	<b>2 e</b>					
	<b>2 f</b> All other program service revenue					
	<b>g Total.</b> Add lines 2a-2f		14,641,319.			
<b>Other Revenue</b>	<b>3</b> Investment income (including dividends, interest, and other similar amounts)		214,290.		214,290.	
	<b>4</b> Income from investment of tax-exempt bond proceeds					
	<b>5</b> Royalties					
	<b>6 a</b> Gross rents	(i) Real	77,865.			
		(ii) Personal				
		<b>6 b</b> Less: rental expenses	55,258.			
	<b>6 c</b> Rental income or (loss)	22,607.				
	<b>6 d</b> Net rental income or (loss)		22,607.		22,607.	
	<b>7 a</b> Gross amount from sales of assets other than inventory	(i) Securities	4,594,743.	32,780.		
		(ii) Other				
		<b>7 b</b> Less: cost or other basis and sales expenses	3,883,858.	0.		
	<b>7 c</b> Gain or (loss)	710,885.	32,780.			
	<b>7 d</b> Net gain or (loss)		743,665.	32,780.		710,885.
	<b>8 a</b> Gross income from fundraising events (not including \$ 171,523. of contributions reported on line 1c). See Part IV, line 18		277,955.			
		<b>8 b</b> Less: direct expenses	92,227.			
<b>8 c</b> Net income or (loss) from fundraising events			185,728.		185,728.	
<b>9 a</b> Gross income from gaming activities. See Part IV, line 19						
	<b>9 b</b> Less: direct expenses					
	<b>9 c</b> Net income or (loss) from gaming activities					
<b>10 a</b> Gross sales of inventory, less returns and allowances		11,009.				
	<b>10 b</b> Less: cost of goods sold	12,820.				
	<b>10 c</b> Net income or (loss) from sales of inventory		-1,811.		-1,811.	
<b>Miscellaneous Revenue</b>	<b>11 a</b> TIMBER SALES	Business Code 900099	40,892.		40,892.	
	<b>11 b</b> VENDING COMMISSIONS	Business Code 900099	2,661.		2,661.	
	<b>11 c</b>					
	<b>11 d</b> All other revenue	Business Code 900099	1,937.		1,937.	
	<b>11 e Total.</b> Add lines 11a-11d		45,490.			
<b>12 Total revenue.</b> See instructions		17,235,015.	14,674,099.	0.	1,177,189.	

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**Part IX** Statement of Functional Expenses

Section 501(c)(3) and 501(c)(4) organizations must complete all columns. All other organizations must complete column (A).

Check if Schedule O contains a response or note to any line in this Part IX

Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
1 Grants and other assistance to domestic organizations and domestic governments. See Part IV, line 21				
2 Grants and other assistance to domestic individuals. See Part IV, line 22				
3 Grants and other assistance to foreign organizations, foreign governments, and foreign individuals. See Part IV, lines 15 and 16				
4 Benefits paid to or for members				
5 Compensation of current officers, directors, trustees, and key employees	660,668.		608,808.	51,860.
6 Compensation not included above to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)				
7 Other salaries and wages	7,602,918.	6,679,683.	769,892.	153,343.
8 Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions)	490,303.	385,897.	96,694.	7,712.
9 Other employee benefits	505,038.	382,787.	105,944.	16,307.
10 Payroll taxes	693,544.	590,600.	86,869.	16,075.
11 Fees for services (nonemployees):				
a Management				
b Legal	145,092.		145,092.	
c Accounting	34,500.		34,500.	
d Lobbying	7,070.		7,070.	
e Professional fundraising services. See Part IV, line 17				
f Investment management fees				
g Other. (If line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Sch O.)	116,321.	60,062.	56,259.	
12 Advertising and promotion	89,469.	81,483.	7,654.	332.
13 Office expenses	901,321.	851,350.	25,472.	24,499.
14 Information technology	376,276.	31,457.	335,998.	8,821.
15 Royalties				
16 Occupancy	1,548,082.	1,359,425.	187,721.	936.
17 Travel	71,459.	68,654.	2,492.	313.
18 Payments of travel or entertainment expenses for any federal, state, or local public officials				
19 Conferences, conventions, and meetings	48,012.	22,870.	16,885.	8,257.
20 Interest	698,076.	698,076.		
21 Payments to affiliates	185,763.	185,763.		
22 Depreciation, depletion, and amortization	2,967,225.	2,965,097.	2,128.	
23 Insurance	619,618.	594,520.	25,098.	
24 Other expenses. Itemize expenses not covered above (List miscellaneous expenses on line 24e. If line 24e amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule O.)				
a <b>CREDIT CARD PROCESSING</b>	246,347.	227,748.	18,599.	
b <b>EQUIPMENT COSTS</b>	195,960.	179,396.	16,564.	
c <b>BAD DEBTS</b>	84,623.	84,623.		
d <b>MEMBERSHIP DUES</b>	51,920.	26,708.	24,886.	326.
e All other expenses	3,234.	3,119.	115.	
25 <b>Total functional expenses.</b> Add lines 1 through 24e	18,342,839.	15,479,318.	2,574,740.	288,781.
26 <b>Joint costs.</b> Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation.				

Check here  if following SOP 98-2 (ASC 958-720)

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**Part X Balance Sheet**

Check if Schedule O contains a response or note to any line in this Part X

		(A) Beginning of year		(B) End of year
<b>Assets</b>	<b>1</b> Cash - non-interest-bearing .....	6,900.	<b>1</b>	6,903.
	<b>2</b> Savings and temporary cash investments .....	5,057,254.	<b>2</b>	3,165,764.
	<b>3</b> Pledges and grants receivable, net .....	336,609.	<b>3</b>	177,795.
	<b>4</b> Accounts receivable, net .....	409,249.	<b>4</b>	717,109.
	<b>5</b> Loans and other receivables from any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons .....		<b>5</b>	
	<b>6</b> Loans and other receivables from other disqualified persons (as defined under section 4958(f)(1)), and persons described in section 4958(c)(3)(B) .....		<b>6</b>	
	<b>7</b> Notes and loans receivable, net .....		<b>7</b>	
	<b>8</b> Inventories for sale or use .....		<b>8</b>	
	<b>9</b> Prepaid expenses and deferred charges .....	268,080.	<b>9</b>	37,305.
	<b>10a</b> Land, buildings, and equipment: cost or other basis. Complete Part VI of Schedule D .....	10a 63,942,532.		
	<b>b</b> Less: accumulated depreciation .....	10b 25,038,238.		
	<b>11</b> Investments - publicly traded securities .....	40,600,224.	<b>10c</b>	38,904,294.
	<b>12</b> Investments - other securities. See Part IV, line 11 .....	12,367,226.	<b>11</b>	14,347,297.
	<b>13</b> Investments - program-related. See Part IV, line 11 .....		<b>12</b>	
	<b>14</b> Intangible assets .....		<b>13</b>	
	<b>15</b> Other assets. See Part IV, line 11 .....	738,669.	<b>14</b>	707,447.
<b>16 Total assets.</b> Add lines 1 through 15 (must equal line 33) .....	59,784,211.	<b>15</b>	58,063,914.	
<b>17</b> Accounts payable and accrued expenses .....	1,543,627.	<b>16</b>	1,536,738.	
<b>18</b> Grants payable .....		<b>17</b>		
<b>19</b> Deferred revenue .....	1,517,582.	<b>18</b>	1,135,913.	
<b>20</b> Tax-exempt bond liabilities .....	22,258,223.	<b>19</b>	21,009,124.	
<b>21</b> Escrow or custodial account liability. Complete Part IV of Schedule D .....		<b>20</b>		
<b>22</b> Loans and other payables to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons .....		<b>21</b>		
<b>23</b> Secured mortgages and notes payable to unrelated third parties .....	1,127,341.	<b>22</b>	1,008,251.	
<b>24</b> Unsecured notes and loans payable to unrelated third parties .....		<b>23</b>		
<b>25</b> Other liabilities (including federal income tax, payables to related third parties, and other liabilities not included on lines 17-24). Complete Part X of Schedule D .....	468,283.	<b>24</b>	932,725.	
<b>26 Total liabilities.</b> Add lines 17 through 25 .....	26,915,056.	<b>25</b>	25,622,751.	
<b>27</b> Net assets without donor restrictions .....	31,257,465.	<b>26</b>	30,927,049.	
<b>28</b> Net assets with donor restrictions .....	1,611,690.	<b>27</b>	1,514,114.	
<b>29</b> Capital stock or trust principal, or current funds .....		<b>28</b>		
<b>30</b> Paid-in or capital surplus, or land, building, or equipment fund .....		<b>29</b>		
<b>31</b> Retained earnings, endowment, accumulated income, or other funds .....		<b>30</b>		
<b>32 Total net assets or fund balances</b> .....	32,869,155.	<b>31</b>	32,441,163.	
<b>33 Total liabilities and net assets/fund balances</b> .....	59,784,211.	<b>32</b>	58,063,914.	

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**Part XI Reconciliation of Net Assets**

Check if Schedule O contains a response or note to any line in this Part XI

1 Total revenue (must equal Part VIII, column (A), line 12) .....	1	17,235,015.
2 Total expenses (must equal Part IX, column (A), line 25) .....	2	18,342,839.
3 Revenue less expenses. Subtract line 2 from line 1 .....	3	-1,107,824.
4 Net assets or fund balances at beginning of year (must equal Part X, line 32, column (A)) .....	4	32,869,155.
5 Net unrealized gains (losses) on investments .....	5	1,209,393.
6 Donated services and use of facilities .....	6	
7 Investment expenses .....	7	-65,118.
8 Prior period adjustments .....	8	
9 Other changes in net assets or fund balances (explain on Schedule O) .....	9	-464,443.
10 Net assets or fund balances at end of year. Combine lines 3 through 9 (must equal Part X, line 32, column (B)) .....	10	32,441,163.

**Part XIII Financial Statements and Reporting**

Check if Schedule O contains a response or note to any line in this Part XIII

		Yes	No
1 Accounting method used to prepare the Form 990: <input type="checkbox"/> Cash <input checked="" type="checkbox"/> Accrual <input type="checkbox"/> Other _____ If the organization changed its method of accounting from a prior year or checked "Other," explain in Schedule O.			
2a Were the organization's financial statements compiled or reviewed by an independent accountant? .....	2a		X
If "Yes," check a box below to indicate whether the financial statements for the year were compiled or reviewed on a separate basis, consolidated basis, or both: <input type="checkbox"/> Separate basis <input type="checkbox"/> Consolidated basis <input type="checkbox"/> Both consolidated and separate basis			
b Were the organization's financial statements audited by an independent accountant? .....	2b	X	
If "Yes," check a box below to indicate whether the financial statements for the year were audited on a separate basis, consolidated basis, or both: <input checked="" type="checkbox"/> Separate basis <input type="checkbox"/> Consolidated basis <input type="checkbox"/> Both consolidated and separate basis			
c If "Yes" to line 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant? .....	2c	X	
If the organization changed either its oversight process or selection process during the tax year, explain on Schedule O.			
3a As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Single Audit Act and OMB Circular A-133? .....	3a		X
b If "Yes," did the organization undergo the required audit or audits? If the organization did not undergo the required audit or audits, explain why on Schedule O and describe any steps taken to undergo such audits .....	3b		

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**Part II Support Schedule for Organizations Described in Sections 170(b)(1)(A)(iv) and 170(b)(1)(A)(vi)**

(Complete only if you checked the box on line 5, 7, or 8 of Part I or if the organization failed to qualify under Part III. If the organization fails to qualify under the tests listed below, please complete Part III.)

**Section A. Public Support**

Calendar year (or fiscal year beginning in) ▶	(a) 2016	(b) 2017	(c) 2018	(d) 2019	(e) 2020	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.") .....						
2 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf .....						
3 The value of services or facilities furnished by a governmental unit to the organization without charge .....						
4 <b>Total.</b> Add lines 1 through 3 .....						
5 The portion of total contributions by each person (other than a governmental unit or publicly supported organization) included on line 1 that exceeds 2% of the amount shown on line 11, column (f) .....						
6 <b>Public support.</b> Subtract line 5 from line 4.						

**Section B. Total Support**

Calendar year (or fiscal year beginning in) ▶	(a) 2016	(b) 2017	(c) 2018	(d) 2019	(e) 2020	(f) Total
7 Amounts from line 4 .....						
8 Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources .....						
9 Net income from unrelated business activities, whether or not the business is regularly carried on .....						
10 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.) .....						
11 <b>Total support.</b> Add lines 7 through 10						
12 Gross receipts from related activities, etc. (see instructions) .....					12	
13 <b>First 5 years.</b> If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and <b>stop here</b> .....						<input type="checkbox"/>

**Section C. Computation of Public Support Percentage**

14 Public support percentage for 2020 (line 6, column (f), divided by line 11, column (f)) .....	14	%
15 Public support percentage from 2019 Schedule A, Part II, line 14 .....	15	%
16a <b>33 1/3% support test - 2020.</b> If the organization did not check the box on line 13, and line 14 is 33 1/3% or more, check this box and <b>stop here.</b> The organization qualifies as a publicly supported organization .....		<input type="checkbox"/>
b <b>33 1/3% support test - 2019.</b> If the organization did not check a box on line 13 or 16a, and line 15 is 33 1/3% or more, check this box and <b>stop here.</b> The organization qualifies as a publicly supported organization .....		<input type="checkbox"/>
17a <b>10% -facts-and-circumstances test - 2020.</b> If the organization did not check a box on line 13, 16a, or 16b, and line 14 is 10% or more, and if the organization meets the facts-and-circumstances test, check this box and <b>stop here.</b> Explain in Part VI how the organization meets the facts-and-circumstances test. The organization qualifies as a publicly supported organization .....		<input type="checkbox"/>
b <b>10% -facts-and-circumstances test - 2019.</b> If the organization did not check a box on line 13, 16a, 16b, or 17a, and line 15 is 10% or more, and if the organization meets the facts-and-circumstances test, check this box and <b>stop here.</b> Explain in Part VI how the organization meets the facts-and-circumstances test. The organization qualifies as a publicly supported organization .....		<input type="checkbox"/>
18 <b>Private foundation.</b> If the organization did not check a box on line 13, 16a, 16b, 17a, or 17b, check this box and see instructions .....		<input type="checkbox"/>

**YOUNG MEN'S CHRISTIAN ASSOCIATION**

**Part III Support Schedule for Organizations Described in Section 509(a)(2)**

(Complete only if you checked the box on line 10 of Part I or if the organization failed to qualify under Part II. If the organization fails to qualify under the tests listed below, please complete Part II.)

**Section A. Public Support**

Calendar year (or fiscal year beginning in) ▶	(a) 2016	(b) 2017	(c) 2018	(d) 2019	(e) 2020	(f) Total
<b>1</b> Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")	1223689.	5475743.	2155552.	1610392.	1383727.	11849103.
<b>2</b> Gross receipts from admissions, merchandise sold or services performed, or facilities furnished in any activity that is related to the organization's tax-exempt purpose	17892866.	20162302.	21611869.	24205108.	14674099.	98546244.
<b>3</b> Gross receipts from activities that are not an unrelated trade or business under section 513						
<b>4</b> Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
<b>5</b> The value of services or facilities furnished by a governmental unit to the organization without charge						
<b>6 Total.</b> Add lines 1 through 5	19116555.	25638045.	23767421.	25815500.	16057826.	110395347
<b>7a</b> Amounts included on lines 1, 2, and 3 received from disqualified persons						0.
<b>b</b> Amounts included on lines 2 and 3 received from other than disqualified persons that exceed the greater of \$5,000 or 1% of the amount on line 13 for the year						0.
<b>c</b> Add lines 7a and 7b						0.
<b>8 Public support.</b> (Subtract line 7c from line 6.)						110395347

**Section B. Total Support**

Calendar year (or fiscal year beginning in) ▶	(a) 2016	(b) 2017	(c) 2018	(d) 2019	(e) 2020	(f) Total
<b>9</b> Amounts from line 6	19116555.	25638045.	23767421.	25815500.	16057826.	110395347
<b>10a</b> Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources	425,627.	456,887.	670,389.	426,782.	292,155.	2271840.
<b>b</b> Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975						
<b>c</b> Add lines 10a and 10b	425,627.	456,887.	670,389.	426,782.	292,155.	2271840.
<b>11</b> Net income from unrelated business activities not included in line 10b, whether or not the business is regularly carried on	19,540.	44,331.	24,041.			87,912.
<b>12</b> Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.)	512,428.	635,695.	354,016.	295,666.	242,227.	2040032.
<b>13 Total support.</b> (Add lines 9, 10c, 11, and 12.)	20074150.	26774958.	24815867.	26537948.	16592208.	114795131

**14 First 5 years.** If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and **stop here** ▶

**Section C. Computation of Public Support Percentage**

<b>15</b> Public support percentage for 2020 (line 8, column (f), divided by line 13, column (f))	<b>15</b>	96.17 %
<b>16</b> Public support percentage for 2019 Schedule A, Part III, line 15	<b>16</b>	96.05 %

**Section D. Computation of Investment Income Percentage**

<b>17</b> Investment income percentage for 2020 (line 10c, column (f), divided by line 13, column (f))	<b>17</b>	1.98 %
<b>18</b> Investment income percentage from 2019 Schedule A, Part III, line 17	<b>18</b>	1.73 %

**19a 33 1/3% support tests - 2020.** If the organization did not check the box on line 14, and line 15 is more than 33 1/3%, and line 17 is not more than 33 1/3%, check this box and **stop here**. The organization qualifies as a publicly supported organization ▶

**b 33 1/3% support tests - 2019.** If the organization did not check a box on line 14 or line 19a, and line 16 is more than 33 1/3%, and line 18 is not more than 33 1/3%, check this box and **stop here**. The organization qualifies as a publicly supported organization ▶

**20 Private foundation.** If the organization did not check a box on line 14, 19a, or 19b, check this box and see instructions ▶

YOUNG MEN'S CHRISTIAN ASSOCIATION

**Part IV Supporting Organizations**

(Complete only if you checked a box in line 12 on Part I. If you checked box 12a, Part I, complete Sections A and B. If you checked box 12b, Part I, complete Sections A and C. If you checked box 12c, Part I, complete Sections A, D, and E. If you checked box 12d, Part I, complete Sections A and D, and complete Part V.)

**Section A. All Supporting Organizations**

	Yes	No
1 Are all of the organization's supported organizations listed by name in the organization's governing documents? <i>If "No," describe in Part VI how the supported organizations are designated. If designated by class or purpose, describe the designation. If historic and continuing relationship, explain.</i>		
2 Did the organization have any supported organization that does not have an IRS determination of status under section 509(a)(1) or (2)? <i>If "Yes," explain in Part VI how the organization determined that the supported organization was described in section 509(a)(1) or (2).</i>		
3a Did the organization have a supported organization described in section 501(c)(4), (5), or (6)? <i>If "Yes," answer lines 3b and 3c below.</i>		
b Did the organization confirm that each supported organization qualified under section 501(c)(4), (5), or (6) and satisfied the public support tests under section 509(a)(2)? <i>If "Yes," describe in Part VI when and how the organization made the determination.</i>		
c Did the organization ensure that all support to such organizations was used exclusively for section 170(c)(2)(B) purposes? <i>If "Yes," explain in Part VI what controls the organization put in place to ensure such use.</i>		
4a Was any supported organization not organized in the United States ("foreign supported organization")? <i>If "Yes," and if you checked box 12a or 12b in Part I, answer lines 4b and 4c below.</i>		
b Did the organization have ultimate control and discretion in deciding whether to make grants to the foreign supported organization? <i>If "Yes," describe in Part VI how the organization had such control and discretion despite being controlled or supervised by or in connection with its supported organizations.</i>		
c Did the organization support any foreign supported organization that does not have an IRS determination under sections 501(c)(3) and 509(a)(1) or (2)? <i>If "Yes," explain in Part VI what controls the organization used to ensure that all support to the foreign supported organization was used exclusively for section 170(c)(2)(B) purposes.</i>		
5a Did the organization add, substitute, or remove any supported organizations during the tax year? <i>If "Yes," answer lines 5b and 5c below (if applicable). Also, provide detail in Part VI, including (i) the names and EIN numbers of the supported organizations added, substituted, or removed; (ii) the reasons for each such action; (iii) the authority under the organization's organizing document authorizing such action; and (iv) how the action was accomplished (such as by amendment to the organizing document).</i>		
b <b>Type I or Type II only.</b> Was any added or substituted supported organization part of a class already designated in the organization's organizing document?		
c <b>Substitutions only.</b> Was the substitution the result of an event beyond the organization's control?		
6 Did the organization provide support (whether in the form of grants or the provision of services or facilities) to anyone other than (i) its supported organizations, (ii) individuals that are part of the charitable class benefited by one or more of its supported organizations, or (iii) other supporting organizations that also support or benefit one or more of the filing organization's supported organizations? <i>If "Yes," provide detail in Part VI.</i>		
7 Did the organization provide a grant, loan, compensation, or other similar payment to a substantial contributor (as defined in section 4958(c)(3)(C)), a family member of a substantial contributor, or a 35% controlled entity with regard to a substantial contributor? <i>If "Yes," complete Part I of Schedule L (Form 990 or 990-EZ).</i>		
8 Did the organization make a loan to a disqualified person (as defined in section 4958) not described in line 7? <i>If "Yes," complete Part I of Schedule L (Form 990 or 990-EZ).</i>		
9a Was the organization controlled directly or indirectly at any time during the tax year by one or more disqualified persons, as defined in section 4946 (other than foundation managers and organizations described in section 509(a)(1) or (2))? <i>If "Yes," provide detail in Part VI.</i>		
b Did one or more disqualified persons (as defined in line 9a) hold a controlling interest in any entity in which the supporting organization had an interest? <i>If "Yes," provide detail in Part VI.</i>		
c Did a disqualified person (as defined in line 9a) have an ownership interest in, or derive any personal benefit from, assets in which the supporting organization also had an interest? <i>If "Yes," provide detail in Part VI.</i>		
10a Was the organization subject to the excess business holdings rules of section 4943 because of section 4943(f) (regarding certain Type II supporting organizations, and all Type III non-functionally integrated supporting organizations)? <i>If "Yes," answer line 10b below.</i>		
b Did the organization have any excess business holdings in the tax year? <i>(Use Schedule C, Form 4720, to determine whether the organization had excess business holdings.)</i>		

**YOUNG MEN'S CHRISTIAN ASSOCIATION**

**Part IV Supporting Organizations** (continued)

	Yes	No
<b>11</b> Has the organization accepted a gift or contribution from any of the following persons?		
<b>a</b> A person who directly or indirectly controls, either alone or together with persons described in lines 11b and 11c below, the governing body of a supported organization?		
<b>b</b> A family member of a person described in line 11a above?		
<b>c</b> A 35% controlled entity of a person described in line 11a or 11b above? <i>If "Yes" to line 11a, 11b, or 11c, provide detail in Part VI.</i>		

**Section B. Type I Supporting Organizations**

	Yes	No
<b>1</b> Did the governing body, members of the governing body, officers acting in their official capacity, or membership of one or more supported organizations have the power to regularly appoint or elect at least a majority of the organization's officers, directors, or trustees at all times during the tax year? <i>If "No," describe in Part VI how the supported organization(s) effectively operated, supervised, or controlled the organization's activities. If the organization had more than one supported organization, describe how the powers to appoint and/or remove officers, directors, or trustees were allocated among the supported organizations and what conditions or restrictions, if any, applied to such powers during the tax year.</i>		
<b>2</b> Did the organization operate for the benefit of any supported organization other than the supported organization(s) that operated, supervised, or controlled the supporting organization? <i>If "Yes," explain in Part VI how providing such benefit carried out the purposes of the supported organization(s) that operated, supervised, or controlled the supporting organization.</i>		

**Section C. Type II Supporting Organizations**

	Yes	No
<b>1</b> Were a majority of the organization's directors or trustees during the tax year also a majority of the directors or trustees of each of the organization's supported organization(s)? <i>If "No," describe in Part VI how control or management of the supporting organization was vested in the same persons that controlled or managed the supported organization(s).</i>		

**Section D. All Type III Supporting Organizations**

	Yes	No
<b>1</b> Did the organization provide to each of its supported organizations, by the last day of the fifth month of the organization's tax year, (i) a written notice describing the type and amount of support provided during the prior tax year, (ii) a copy of the Form 990 that was most recently filed as of the date of notification, and (iii) copies of the organization's governing documents in effect on the date of notification, to the extent not previously provided?		
<b>2</b> Were any of the organization's officers, directors, or trustees either (i) appointed or elected by the supported organization(s) or (ii) serving on the governing body of a supported organization? <i>If "No," explain in Part VI how the organization maintained a close and continuous working relationship with the supported organization(s).</i>		
<b>3</b> By reason of the relationship described in line 2, above, did the organization's supported organizations have a significant voice in the organization's investment policies and in directing the use of the organization's income or assets at all times during the tax year? <i>If "Yes," describe in Part VI the role the organization's supported organizations played in this regard.</i>		

**Section E. Type III Functionally Integrated Supporting Organizations**

<b>1</b> Check the box next to the method that the organization used to satisfy the Integral Part Test during the year (see instructions).		
<b>a</b> <input type="checkbox"/> The organization satisfied the Activities Test. Complete line 2 below.		
<b>b</b> <input type="checkbox"/> The organization is the parent of each of its supported organizations. Complete line 3 below.		
<b>c</b> <input type="checkbox"/> The organization supported a governmental entity. Describe in Part VI how you supported a governmental entity (see instructions).		
<b>2</b> Activities Test. Answer lines 2a and 2b below.		
<b>a</b> Did substantially all of the organization's activities during the tax year directly further the exempt purposes of the supported organization(s) to which the organization was responsive? <i>If "Yes," then in Part VI identify those supported organizations and explain how these activities directly furthered their exempt purposes, how the organization was responsive to those supported organizations, and how the organization determined that these activities constituted substantially all of its activities.</i>		
<b>b</b> Did the activities described in line 2a, above, constitute activities that, but for the organization's involvement, one or more of the organization's supported organization(s) would have been engaged in? <i>If "Yes," explain in Part VI the reasons for the organization's position that its supported organization(s) would have engaged in these activities but for the organization's involvement.</i>		
<b>3</b> Parent of Supported Organizations. Answer lines 3a and 3b below.		
<b>a</b> Did the organization have the power to regularly appoint or elect a majority of the officers, directors, or trustees of each of the supported organizations? <i>If "Yes" or "No" provide details in Part VI.</i>		
<b>b</b> Did the organization exercise a substantial degree of direction over the policies, programs, and activities of each of its supported organizations? <i>If "Yes," describe in Part VI the role played by the organization in this regard.</i>		

YOUNG MEN'S CHRISTIAN ASSOCIATION

**Part V Type III Non-Functionally Integrated 509(a)(3) Supporting Organizations**

1  Check here if the organization satisfied the Integral Part Test as a qualifying trust on Nov. 20, 1970 ( *explain in Part VI*). See instructions.  
All other Type III non-functionally integrated supporting organizations must complete Sections A through E.

Section A - Adjusted Net Income		(A) Prior Year	(B) Current Year (optional)
1	Net short-term capital gain	1	
2	Recoveries of prior-year distributions	2	
3	Other gross income (see instructions)	3	
4	Add lines 1 through 3.	4	
5	Depreciation and depletion	5	
6	Portion of operating expenses paid or incurred for production or collection of gross income or for management, conservation, or maintenance of property held for production of income (see instructions)	6	
7	Other expenses (see instructions)	7	
8	<b>Adjusted Net Income</b> (subtract lines 5, 6, and 7 from line 4)	8	

Section B - Minimum Asset Amount		(A) Prior Year	(B) Current Year (optional)
1	Aggregate fair market value of all non-exempt-use assets (see instructions for short tax year or assets held for part of year):		
a	Average monthly value of securities	1a	
b	Average monthly cash balances	1b	
c	Fair market value of other non-exempt-use assets	1c	
d	<b>Total</b> (add lines 1a, 1b, and 1c)	1d	
e	<b>Discount</b> claimed for blockage or other factors ( <i>explain in detail in Part VI</i> ):		
2	Acquisition indebtedness applicable to non-exempt-use assets	2	
3	Subtract line 2 from line 1d.	3	
4	Cash deemed held for exempt use. Enter 0.015 of line 3 (for greater amount, see instructions).	4	
5	Net value of non-exempt-use assets (subtract line 4 from line 3)	5	
6	Multiply line 5 by 0.035.	6	
7	Recoveries of prior-year distributions	7	
8	<b>Minimum Asset Amount</b> (add line 7 to line 6)	8	

Section C - Distributable Amount			Current Year
1	Adjusted net income for prior year (from Section A, line 8, column A)	1	
2	Enter 0.85 of line 1.	2	
3	Minimum asset amount for prior year (from Section B, line 8, column A)	3	
4	Enter greater of line 2 or line 3.	4	
5	Income tax imposed in prior year	5	
6	<b>Distributable Amount.</b> Subtract line 5 from line 4, unless subject to emergency temporary reduction (see instructions).	6	

7  Check here if the current year is the organization's first as a non-functionally integrated Type III supporting organization (see instructions).

**YOUNG MEN'S CHRISTIAN ASSOCIATION**

Schedule A (Form 990 or 990-EZ) 2020 **BUFFALO NIAGARA**

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**Part V Type III Non-Functionally Integrated 509(a)(3) Supporting Organizations** (continued)

<b>Section D - Distributions</b>		<b>Current Year</b>
<b>1</b>	Amounts paid to supported organizations to accomplish exempt purposes	<b>1</b>
<b>2</b>	Amounts paid to perform activity that directly furthers exempt purposes of supported organizations, in excess of income from activity	<b>2</b>
<b>3</b>	Administrative expenses paid to accomplish exempt purposes of supported organizations	<b>3</b>
<b>4</b>	Amounts paid to acquire exempt-use assets	<b>4</b>
<b>5</b>	Qualified set-aside amounts (prior IRS approval required - <i>provide details in Part VI</i> )	<b>5</b>
<b>6</b>	Other distributions ( <i>describe in Part VI</i> ). See instructions.	<b>6</b>
<b>7</b>	<b>Total annual distributions.</b> Add lines 1 through 6.	<b>7</b>
<b>8</b>	Distributions to attentive supported organizations to which the organization is responsive ( <i>provide details in Part VI</i> ). See instructions.	<b>8</b>
<b>9</b>	Distributable amount for 2020 from Section C, line 6	<b>9</b>
<b>10</b>	Line 8 amount divided by line 9 amount	<b>10</b>

<b>Section E - Distribution Allocations</b> (see instructions)	<b>(i) Excess Distributions</b>	<b>(ii) Underdistributions Pre-2020</b>	<b>(iii) Distributable Amount for 2020</b>
<b>1</b> Distributable amount for 2020 from Section C, line 6			
<b>2</b> Underdistributions, if any, for years prior to 2020 (reasonable cause required - <i>explain in Part VI</i> ). See instructions.			
<b>3</b> Excess distributions carryover, if any, to 2020			
<b>a</b> From 2015			
<b>b</b> From 2016			
<b>c</b> From 2017			
<b>d</b> From 2018			
<b>e</b> From 2019			
<b>f</b> Total of lines 3a through 3e			
<b>g</b> Applied to underdistributions of prior years			
<b>h</b> Applied to 2020 distributable amount			
<b>i</b> Carryover from 2015 not applied (see instructions)			
<b>j</b> Remainder. Subtract lines 3g, 3h, and 3i from line 3f.			
<b>4</b> Distributions for 2020 from Section D, line 7: \$			
<b>a</b> Applied to underdistributions of prior years			
<b>b</b> Applied to 2020 distributable amount			
<b>c</b> Remainder. Subtract lines 4a and 4b from line 4.			
<b>5</b> Remaining underdistributions for years prior to 2020, if any. Subtract lines 3g and 4a from line 2. For result greater than zero, <i>explain in Part VI</i> . See instructions.			
<b>6</b> Remaining underdistributions for 2020. Subtract lines 3h and 4b from line 1. For result greater than zero, <i>explain in Part VI</i> . See instructions.			
<b>7</b> Excess distributions carryover to 2021. Add lines 3j and 4c.			
<b>8</b> Breakdown of line 7:			
<b>a</b> Excess from 2016			
<b>b</b> Excess from 2017			
<b>c</b> Excess from 2018			
<b>d</b> Excess from 2019			
<b>e</b> Excess from 2020			

Schedule A (Form 990 or 990-EZ) 2020

YOUNG MEN'S CHRISTIAN ASSOCIATION

Part VI Supplemental Information. Provide the explanations required by Part II, line 10; Part II, line 17a or 17b; Part III, line 12; Part IV, Section A, lines 1, 2, 3b, 3c, 4b, 4c, 5a, 6, 9a, 9b, 9c, 11a, 11b, and 11c; Part IV, Section B, lines 1 and 2; Part IV, Section C, line 1; Part IV, Section D, lines 2 and 3; Part IV, Section E, lines 1c, 2a, 2b, 3a, and 3b; Part V, line 1; Part V, Section B, line 1e; Part V, Section D, lines 5, 6, and 8; and Part V, Section E, lines 2, 5, and 6. Also complete this part for any additional information. (See instructions.)

SCHEDULE A, PART III, LINE 12, EXPLANATION FOR OTHER INCOME:

FUNDRAISING

2016 AMOUNT: \$ 317,574.

2017 AMOUNT: \$ 295,260.

2018 AMOUNT: \$ 288,599.

2019 AMOUNT: \$ 213,564.

2020 AMOUNT: \$ 185,728.

RENTAL INCOME

2016 AMOUNT: \$ 190,432.

2017 AMOUNT: \$ 207,608.

MISCELLANEOUS

2016 AMOUNT: \$ 2,408.

2017 AMOUNT: \$ 53,348.

2018 AMOUNT: \$ 8,555.

2019 AMOUNT: \$ 53,864.

2020 AMOUNT: \$ 1,937.

VENDING SALES

2016 AMOUNT: \$ 46,501.

2017 AMOUNT: \$ 49,729.

2018 AMOUNT: \$ 27,112.

2019 AMOUNT: \$ 28,238.

2020 AMOUNT: \$ 13,670.

TIMBER SALES

YOUNG MEN'S CHRISTIAN ASSOCIATION

**Part VI** **Supplemental Information.** Provide the explanations required by Part II, line 10; Part II, line 17a or 17b; Part III, line 12; Part IV, Section A, lines 1, 2, 3b, 3c, 4b, 4c, 5a, 6, 9a, 9b, 9c, 11a, 11b, and 11c; Part IV, Section B, lines 1 and 2; Part IV, Section C, line 1; Part IV, Section D, lines 2 and 3; Part IV, Section E, lines 1c, 2a, 2b, 3a, and 3b; Part V, line 1; Part V, Section B, line 1e; Part V, Section D, lines 5, 6, and 8; and Part V, Section E, lines 2, 5, and 6. Also complete this part for any additional information. (See instructions.)

2017 AMOUNT: \$ 29,750.

2018 AMOUNT: \$ 29,750.

2020 AMOUNT: \$ 40,892.

LOSS ON SALE OF INVESTMENTS

2016 AMOUNT: \$ -44,487.

**Schedule B**

(Form 990, 990-EZ, or 990-PF)

Department of the Treasury  
Internal Revenue Service

**Schedule of Contributors**

- ▶ Attach to Form 990, Form 990-EZ, or Form 990-PF.
- ▶ Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for the latest information.

OMB No. 1545-0047

**2020**

Name of the organization

**YOUNG MEN'S CHRISTIAN ASSOCIATION  
BUFFALO NIAGARA**

Employer identification number

**16-0743231**

Organization type (check one):

Filers of:

Section:

Form 990 or 990-EZ

501(c)( 3 ) (enter number) organization

4947(a)(1) nonexempt charitable trust **not** treated as a private foundation

527 political organization

Form 990-PF

501(c)(3) exempt private foundation

4947(a)(1) nonexempt charitable trust treated as a private foundation

501(c)(3) taxable private foundation

Check if your organization is covered by the **General Rule** or a **Special Rule**.

**Note:** Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions.

**General Rule**

For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, contributions totaling \$5,000 or more (in money or property) from any one contributor. Complete Parts I and II. See instructions for determining a contributor's total contributions.

**Special Rules**

For an organization described in section 501(c)(3) filing Form 990 or 990-EZ that met the 33 1/3% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), that checked Schedule A (Form 990 or 990-EZ), Part II, line 13, 16a, or 16b, and that received from any one contributor, during the year, total contributions of the greater of (1) \$5,000; or (2) 2% of the amount on (i) Form 990, Part VIII, line 1h; or (ii) Form 990-EZ, line 1. Complete Parts I and II.

For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than \$1,000 exclusively for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals. Complete Parts I (entering "N/A" in column (b) instead of the contributor name and address), II, and III.

For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions *exclusively* for religious, charitable, etc., purposes, but no such contributions totaled more than \$1,000. If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc., purpose. Don't complete any of the parts unless the **General Rule** applies to this organization because it received *nonexclusively* religious, charitable, etc., contributions totaling \$5,000 or more during the year ..... ▶ \$ \_\_\_\_\_

**Caution:** An organization that isn't covered by the General Rule and/or the Special Rules doesn't file Schedule B (Form 990, 990-EZ, or 990-PF), but it **must** answer "No" on Part IV, line 2, of its Form 990; or check the box on line H of its Form 990-EZ or on its Form 990-PF, Part I, line 2, to certify that it doesn't meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF).

Name of organization <b>YOUNG MEN'S CHRISTIAN ASSOCIATION</b> <b>BUFFALO NIAGARA</b>	Employer identification number ** - *** 3231
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**Part I Contributors** (see instructions). Use duplicate copies of Part I if additional space is needed.

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
1		\$ 15,670.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
2		\$ 22,671.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
3		\$ 238,128.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
4		\$ 10,118.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
5		\$ 28,769.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
6		\$ 40,000.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)

Name of organization <b>YOUNG MEN'S CHRISTIAN ASSOCIATION</b> <b>BUFFALO NIAGARA</b>	Employer identification number ** - ***3231
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**Part I Contributors** (see instructions). Use duplicate copies of Part I if additional space is needed.

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
7	_____	\$ 11,450.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
8	_____	\$ 5,000.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
9	_____	\$ 8,750.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
10	_____	\$ 8,500.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
11	_____	\$ 87,352.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
12	_____	\$ 20,000.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)

Name of organization <b>YOUNG MEN'S CHRISTIAN ASSOCIATION</b> <b>BUFFALO NIAGARA</b>	Employer identification number ** - *** 3231
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**Part I Contributors** (see instructions). Use duplicate copies of Part I if additional space is needed.

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
13		\$ 20,000.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
14		\$ 10,000.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
15		\$ 70,000.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
16		\$ 25,000.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
17		\$ 21,500.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
18		\$ 6,500.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)

Name of organization <b>YOUNG MEN'S CHRISTIAN ASSOCIATION</b> <b>BUFFALO NIAGARA</b>	Employer identification number ** - *** 3231
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**Part I Contributors** (see instructions). Use duplicate copies of Part I if additional space is needed.

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
19	_____	\$ 8,000.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
20	_____	\$ 5,000.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
21	_____	\$ 10,000.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
22	_____	\$ 5,600.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
23	_____	\$ 150,000.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
24	_____	\$ 5,000.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)

Name of organization <b>YOUNG MEN'S CHRISTIAN ASSOCIATION</b> <b>BUFFALO NIAGARA</b>	Employer identification number ** - *** 3231
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**Part I Contributors** (see instructions). Use duplicate copies of Part I if additional space is needed.

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
25		\$ 5,149.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
26		\$ 5,149.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
27		\$ 10,000.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
28		\$ 5,040.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
29		\$ 5,033.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
30		\$ 5,000.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)

Name of organization <b>YOUNG MEN'S CHRISTIAN ASSOCIATION</b> <b>BUFFALO NIAGARA</b>	Employer identification number ** - *** 3231
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**Part I Contributors** (see instructions). Use duplicate copies of Part I if additional space is needed.

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
31		\$ 5,000.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
32		\$ 5,000.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
33		\$ 5,000.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
_____		\$ _____	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
_____		\$ _____	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
_____		\$ _____	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)

Name of organization <b>YOUNG MEN'S CHRISTIAN ASSOCIATION</b> <b>BUFFALO NIAGARA</b>	Employer identification number 16-0743231
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**Part II Noncash Property** (see instructions). Use duplicate copies of Part II if additional space is needed.

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
		\$ _____	
		\$ _____	
		\$ _____	
		\$ _____	
		\$ _____	
		\$ _____	
		\$ _____	
		\$ _____	

Name of organization <b>YOUNG MEN'S CHRISTIAN ASSOCIATION BUFFALO NIAGARA</b>	Employer identification number <b>16-0743231</b>
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**Part III** Exclusively religious, charitable, etc., contributions to organizations described in section 501(c)(7), (8), or (10) that total more than \$1,000 for the year from any one contributor. Complete columns (a) through (e) and the following line entry. For organizations completing Part III, enter the total of exclusively religious, charitable, etc., contributions of \$1,000 or less for the year. (Enter this info. once.) ▶ \$ \_\_\_\_\_  
Use duplicate copies of Part III if additional space is needed.

<b>(a) No. from Part I</b>	<b>(b) Purpose of gift</b>	<b>(c) Use of gift</b>	<b>(d) Description of how gift is held</b>
_____	_____ _____ _____	_____ _____ _____	_____ _____ _____
<b>(e) Transfer of gift</b>			
<b>Transferee's name, address, and ZIP + 4</b>		<b>Relationship of transferor to transferee</b>	
_____ _____ _____		_____ _____ _____	
<b>(a) No. from Part I</b>	<b>(b) Purpose of gift</b>	<b>(c) Use of gift</b>	<b>(d) Description of how gift is held</b>
_____	_____ _____ _____	_____ _____ _____	_____ _____ _____
<b>(e) Transfer of gift</b>			
<b>Transferee's name, address, and ZIP + 4</b>		<b>Relationship of transferor to transferee</b>	
_____ _____ _____		_____ _____ _____	
<b>(a) No. from Part I</b>	<b>(b) Purpose of gift</b>	<b>(c) Use of gift</b>	<b>(d) Description of how gift is held</b>
_____	_____ _____ _____	_____ _____ _____	_____ _____ _____
<b>(e) Transfer of gift</b>			
<b>Transferee's name, address, and ZIP + 4</b>		<b>Relationship of transferor to transferee</b>	
_____ _____ _____		_____ _____ _____	
<b>(a) No. from Part I</b>	<b>(b) Purpose of gift</b>	<b>(c) Use of gift</b>	<b>(d) Description of how gift is held</b>
_____	_____ _____ _____	_____ _____ _____	_____ _____ _____
<b>(e) Transfer of gift</b>			
<b>Transferee's name, address, and ZIP + 4</b>		<b>Relationship of transferor to transferee</b>	
_____ _____ _____		_____ _____ _____	

**SCHEDULE C**  
**(Form 990 or 990-EZ)**

**Political Campaign and Lobbying Activities**

OMB No. 1545-0047

**2020**

**Open to Public Inspection**

Department of the Treasury  
Internal Revenue Service

For Organizations Exempt From Income Tax Under section 501(c) and section 527  
 ▶ **Complete if the organization is described below.** ▶ **Attach to Form 990 or Form 990-EZ.**  
 ▶ **Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for instructions and the latest information.**

**If the organization answered "Yes," on Form 990, Part IV, line 3, or Form 990-EZ, Part V, line 46 (Political Campaign Activities), then**

- Section 501(c)(3) organizations: Complete Parts I-A and B. Do not complete Part I-C.
- Section 501(c) (other than section 501(c)(3)) organizations: Complete Parts I-A and C below. Do not complete Part I-B.
- Section 527 organizations: Complete Part I-A only.

**If the organization answered "Yes," on Form 990, Part IV, line 4, or Form 990-EZ, Part VI, line 47 (Lobbying Activities), then**

- Section 501(c)(3) organizations that have filed Form 5768 (election under section 501(h)): Complete Part II-A. Do not complete Part II-B.
- Section 501(c)(3) organizations that have NOT filed Form 5768 (election under section 501(h)): Complete Part II-B. Do not complete Part II-A.

**If the organization answered "Yes," on Form 990, Part IV, line 5 (Proxy Tax) (See separate instructions) or Form 990-EZ, Part V, line 35c (Proxy Tax) (See separate instructions), then**

- Section 501(c)(4), (5), or (6) organizations: Complete Part III.

Name of organization <b>YOUNG MEN'S CHRISTIAN ASSOCIATION BUFFALO NIAGARA</b>	Employer identification number <b>16-0743231</b>
--	---

**Part I-A Complete if the organization is exempt under section 501(c) or is a section 527 organization.**

- 1 Provide a description of the organization's direct and indirect political campaign activities in Part IV.
- 2 Political campaign activity expenditures ..... ▶ \$ \_\_\_\_\_
- 3 Volunteer hours for political campaign activities ..... \_\_\_\_\_

**Part I-B Complete if the organization is exempt under section 501(c)(3).**

- 1 Enter the amount of any excise tax incurred by the organization under section 4955 ..... ▶ \$ \_\_\_\_\_
- 2 Enter the amount of any excise tax incurred by organization managers under section 4955 ..... ▶ \$ \_\_\_\_\_
- 3 If the organization incurred a section 4955 tax, did it file Form 4720 for this year? .....  Yes  No
- 4a Was a correction made? .....  Yes  No
- b If "Yes," describe in Part IV.

**Part I-C Complete if the organization is exempt under section 501(c), except section 501(c)(3).**

- 1 Enter the amount directly expended by the filing organization for section 527 exempt function activities ..... ▶ \$ \_\_\_\_\_
- 2 Enter the amount of the filing organization's funds contributed to other organizations for section 527 exempt function activities ..... ▶ \$ \_\_\_\_\_
- 3 Total exempt function expenditures. Add lines 1 and 2. Enter here and on Form 1120-POL, line 17b ..... ▶ \$ \_\_\_\_\_
- 4 Did the filing organization file Form 1120-POL for this year? .....  Yes  No
- 5 Enter the names, addresses and employer identification number (EIN) of all section 527 political organizations to which the filing organization made payments. For each organization listed, enter the amount paid from the filing organization's funds. Also enter the amount of political contributions received that were promptly and directly delivered to a separate political organization, such as a separate segregated fund or a political action committee (PAC). If additional space is needed, provide information in Part IV.

(a) Name	(b) Address	(c) EIN	(d) Amount paid from filing organization's funds. If none, enter -0-.	(e) Amount of political contributions received and promptly and directly delivered to a separate political organization. If none, enter -0-.

For Paperwork Reduction Act Notice, see the Instructions for Form 990 or 990-EZ. Schedule C (Form 990 or 990-EZ) 2020

LHA

032041 12-02-20

**YOUNG MEN'S CHRISTIAN ASSOCIATION**

**Part II-A Complete if the organization is exempt under section 501(c)(3) and filed Form 5768 (election under section 501(h)).**

- A** Check  if the filing organization belongs to an affiliated group (and list in Part IV each affiliated group member's name, address, EIN, expenses, and share of excess lobbying expenditures).
- B** Check  if the filing organization checked box A and "limited control" provisions apply.

<b>Limits on Lobbying Expenditures</b> (The term "expenditures" means amounts paid or incurred.)	(a) Filing organization's totals	(b) Affiliated group totals												
<b>1a</b> Total lobbying expenditures to influence public opinion (grassroots lobbying) .....														
<b>b</b> Total lobbying expenditures to influence a legislative body (direct lobbying) .....														
<b>c</b> Total lobbying expenditures (add lines 1a and 1b) .....														
<b>d</b> Other exempt purpose expenditures .....														
<b>e</b> Total exempt purpose expenditures (add lines 1c and 1d) .....														
<b>f</b> Lobbying nontaxable amount. Enter the amount from the following table in both columns.														
<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width:35%;">If the amount on line 1e, column (a) or (b) is:</th> <th style="width:65%;">The lobbying nontaxable amount is:</th> </tr> </thead> <tbody> <tr> <td>Not over \$500,000</td> <td>20% of the amount on line 1e.</td> </tr> <tr> <td>Over \$500,000 but not over \$1,000,000</td> <td>\$100,000 plus 15% of the excess over \$500,000.</td> </tr> <tr> <td>Over \$1,000,000 but not over \$1,500,000</td> <td>\$175,000 plus 10% of the excess over \$1,000,000.</td> </tr> <tr> <td>Over \$1,500,000 but not over \$17,000,000</td> <td>\$225,000 plus 5% of the excess over \$1,500,000.</td> </tr> <tr> <td>Over \$17,000,000</td> <td>\$1,000,000.</td> </tr> </tbody> </table>	If the amount on line 1e, column (a) or (b) is:	The lobbying nontaxable amount is:	Not over \$500,000	20% of the amount on line 1e.	Over \$500,000 but not over \$1,000,000	\$100,000 plus 15% of the excess over \$500,000.	Over \$1,000,000 but not over \$1,500,000	\$175,000 plus 10% of the excess over \$1,000,000.	Over \$1,500,000 but not over \$17,000,000	\$225,000 plus 5% of the excess over \$1,500,000.	Over \$17,000,000	\$1,000,000.		
If the amount on line 1e, column (a) or (b) is:	The lobbying nontaxable amount is:													
Not over \$500,000	20% of the amount on line 1e.													
Over \$500,000 but not over \$1,000,000	\$100,000 plus 15% of the excess over \$500,000.													
Over \$1,000,000 but not over \$1,500,000	\$175,000 plus 10% of the excess over \$1,000,000.													
Over \$1,500,000 but not over \$17,000,000	\$225,000 plus 5% of the excess over \$1,500,000.													
Over \$17,000,000	\$1,000,000.													
<b>g</b> Grassroots nontaxable amount (enter 25% of line 1f) .....														
<b>h</b> Subtract line 1g from line 1a. If zero or less, enter -0- .....														
<b>i</b> Subtract line 1f from line 1c. If zero or less, enter -0- .....														
<b>j</b> If there is an amount other than zero on either line 1h or line 1i, did the organization file Form 4720 reporting section 4911 tax for this year? .....	<input type="checkbox"/> <b>Yes</b> <input type="checkbox"/> <b>No</b>													

**4-Year Averaging Period Under Section 501(h)**  
 (Some organizations that made a section 501(h) election do not have to complete all of the five columns below.  
 See the separate instructions for lines 2a through 2f.)

<b>Lobbying Expenditures During 4-Year Averaging Period</b>					
Calendar year (or fiscal year beginning in)	(a) 2017	(b) 2018	(c) 2019	(d) 2020	(e) Total
<b>2a</b> Lobbying nontaxable amount					
<b>b</b> Lobbying ceiling amount (150% of line 2a, column(e))					
<b>c</b> Total lobbying expenditures					
<b>d</b> Grassroots nontaxable amount					
<b>e</b> Grassroots ceiling amount (150% of line 2d, column (e))					
<b>f</b> Grassroots lobbying expenditures					

YOUNG MEN'S CHRISTIAN ASSOCIATION

**Part II-B** Complete if the organization is exempt under section 501(c)(3) and has NOT filed Form 5768 (election under section 501(h)).

For each "Yes" response on lines 1a through 1i below, provide in Part IV a detailed description of the lobbying activity.	(a)		(b)
	Yes	No	Amount
1 During the year, did the filing organization attempt to influence foreign, national, state, or local legislation, including any attempt to influence public opinion on a legislative matter or referendum, through the use of:			
a Volunteers? .....		X	
b Paid staff or management (include compensation in expenses reported on lines 1c through 1i)? .....		X	
c Media advertisements? .....		X	
d Mailings to members, legislators, or the public? .....		X	
e Publications, or published or broadcast statements? .....		X	
f Grants to other organizations for lobbying purposes? .....	X		7,070.
g Direct contact with legislators, their staffs, government officials, or a legislative body? .....	X		
h Rallies, demonstrations, seminars, conventions, speeches, lectures, or any similar means? .....		X	
i Other activities? .....		X	
j Total. Add lines 1c through 1i .....			7,070.
2a Did the activities in line 1 cause the organization to be not described in section 501(c)(3)? .....		X	
b If "Yes," enter the amount of any tax incurred under section 4912 .....			
c If "Yes," enter the amount of any tax incurred by organization managers under section 4912 .....			
d If the filing organization incurred a section 4912 tax, did it file Form 4720 for this year? .....			

**Part III-A** Complete if the organization is exempt under section 501(c)(4), section 501(c)(5), or section 501(c)(6).

	Yes	No
1 Were substantially all (90% or more) dues received nondeductible by members? .....	1	
2 Did the organization make only in-house lobbying expenditures of \$2,000 or less? .....	2	
3 Did the organization agree to carry over lobbying and political campaign activity expenditures from the prior year? .....	3	

**Part III-B** Complete if the organization is exempt under section 501(c)(4), section 501(c)(5), or section 501(c)(6) and if either (a) BOTH Part III-A, lines 1 and 2, are answered "No" OR (b) Part III-A, line 3, is answered "Yes."

1 Dues, assessments and similar amounts from members .....	1	
2 Section 162(e) nondeductible lobbying and political expenditures (do not include amounts of political expenses for which the section 527(f) tax was paid).		
a Current year .....	2a	
b Carryover from last year .....	2b	
c Total .....	2c	
3 Aggregate amount reported in section 6033(e)(1)(A) notices of nondeductible section 162(e) dues .....	3	
4 If notices were sent and the amount on line 2c exceeds the amount on line 3, what portion of the excess does the organization agree to carryover to the reasonable estimate of nondeductible lobbying and political expenditure next year? .....	4	
5 Taxable amount of lobbying and political expenditures (See instructions) .....	5	

**Part IV** Supplemental Information

Provide the descriptions required for Part I-A, line 1; Part I-B, line 4; Part I-C, line 5; Part II-A (affiliated group list); Part II-A, lines 1 and 2 (See instructions); and Part II-B, line 1. Also, complete this part for any additional information.

PART II-B, LINE 1(F)(B)

YMCA BUFFALO NIAGARA IS A MEMBER OF, AND PAYS DUES TO, THE NYS ALLIANCE OF YMCAS. A PORTION OF THE DUES PAID TO THE NYS ALLIANCE IS USED FOR THE PURPOSE OF ADVOCATING THE YMCA'S POSITION ON LEGISLATIVE MATTERS. YMCA MANAGEMENT OCCASIONALLY HAS DIRECT CONTACT WITH PUBLIC OFFICIALS ON MATTERS THAT IMPACT THE YMCA'S MISSION.

SCHEDULE D (Form 990)

Supplemental Financial Statements

OMB No. 1545-0047

2020

Open to Public Inspection

Department of the Treasury Internal Revenue Service

Complete if the organization answered "Yes" on Form 990, Part IV, line 6, 7, 8, 9, 10, 11a, 11b, 11c, 11d, 11e, 11f, 12a, or 12b. Attach to Form 990.

Go to www.irs.gov/Form990 for instructions and the latest information.

Name of the organization YOUNG MEN'S CHRISTIAN ASSOCIATION BUFFALO NIAGARA

Employer identification number 16-0743231

Part I Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts. Complete if the organization answered "Yes" on Form 990, Part IV, line 6.

Table with 3 columns: Question, (a) Donor advised funds, (b) Funds and other accounts. Rows include total number at end of year, aggregate values, and questions about donor advisement.

Part II Conservation Easements. Complete if the organization answered "Yes" on Form 990, Part IV, line 7.

Table with 2 columns: Question, Held at the End of the Tax Year. Rows include purpose of easements, total number, acreage, and monitoring details.

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets.

Complete if the organization answered "Yes" on Form 990, Part IV, line 8.

Table with 2 columns: Question, Amount. Rows include questions about reporting art and historical treasures.

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990.

Schedule D (Form 990) 2020

032051 12-01-20

**YOUNG MEN'S CHRISTIAN ASSOCIATION  
BUFFALO NIAGARA**

**Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets** *(continued)*

- 3 Using the organization's acquisition, accession, and other records, check any of the following that make significant use of its collection items (check all that apply):
- a  Public exhibition
  - b  Scholarly research
  - c  Preservation for future generations
  - d  Loan or exchange program
  - e  Other \_\_\_\_\_
- 4 Provide a description of the organization's collections and explain how they further the organization's exempt purpose in Part XIII.
- 5 During the year, did the organization solicit or receive donations of art, historical treasures, or other similar assets to be sold to raise funds rather than to be maintained as part of the organization's collection?  Yes  No

**Part IV Escrow and Custodial Arrangements.** Complete if the organization answered "Yes" on Form 990, Part IV, line 9, or reported an amount on Form 990, Part X, line 21.

- 1a Is the organization an agent, trustee, custodian or other intermediary for contributions or other assets not included on Form 990, Part X?  Yes  No
- b If "Yes," explain the arrangement in Part XIII and complete the following table:
- |                                 | Amount |
|---------------------------------|--------|
| c Beginning balance             | 1c     |
| d Additions during the year     | 1d     |
| e Distributions during the year | 1e     |
| f Ending balance                | 1f     |
- 2a Did the organization include an amount on Form 990, Part X, line 21, for escrow or custodial account liability?  Yes  No
- b If "Yes," explain the arrangement in Part XIII. Check here if the explanation has been provided on Part XIII

**Part V Endowment Funds.** Complete if the organization answered "Yes" on Form 990, Part IV, line 10.

	(a) Current year	(b) Prior year	(c) Two years back	(d) Three years back	(e) Four years back
1a Beginning of year balance	12,367,226.	11,580,472.	14,814,015.	9,426,553.	8,824,075.
b Contributions	4,023.	1,736.	33,635.	3,878,942.	2,889.
c Net investment earnings, gains, and losses	2,134,567.	2,207,517.	-370,178.	1,445,870.	642,571.
d Grants or scholarships					
e Other expenditures for facilities and programs	93,401.	1,358,049.	2,827,266.		
f Administrative expenses	65,118.	64,450.	69,734.	62,650.	42,982.
g End of year balance	14,347,297.	12,367,226.	11,580,472.	14,814,015.	9,426,553.

- 2 Provide the estimated percentage of the current year end balance (line 1g, column (a)) held as:
- a Board designated or quasi-endowment  90.7820 %
  - b Permanent endowment  9.2180 %
  - c Term endowment  \_\_\_\_\_ %
- The percentages on lines 2a, 2b, and 2c should equal 100%.
- 3a Are there endowment funds not in the possession of the organization that are held and administered for the organization by:
- |  | Yes                      | No                                  |
|--|--------------------------|-------------------------------------|
| (i) Unrelated organizations  | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| (ii) Related organizations   | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| b If "Yes" on line 3a(ii), are the related organizations listed as required on Schedule R? | <input type="checkbox"/> | <input type="checkbox"/>            |
- 4 Describe in Part XIII the intended uses of the organization's endowment funds.

**Part VI Land, Buildings, and Equipment.**

Complete if the organization answered "Yes" on Form 990, Part IV, line 11a. See Form 990, Part X, line 10.

Description of property	(a) Cost or other basis (investment)	(b) Cost or other basis (other)	(c) Accumulated depreciation	(d) Book value
1a Land		2,930,572.		2,930,572.
b Buildings		55,860,929.	21,378,903.	34,482,026.
c Leasehold improvements		23,806.	23,806.	0.
d Equipment		4,830,945.	3,635,529.	1,195,416.
e Other		296,280.		296,280.
<b>Total.</b> Add lines 1a through 1e. (Column (d) must equal Form 990, Part X, column (B), line 10c.)				38,904,294.

**YOUNG MEN'S CHRISTIAN ASSOCIATION**

Schedule D (Form 990) 2020

**BUFFALO NIAGARA**

16-0743231 Page **3**

**Part VII Investments - Other Securities.**

Complete if the organization answered "Yes" on Form 990, Part IV, line 11b. See Form 990, Part X, line 12.

(a) Description of security or category (including name of security)	(b) Book value	(c) Method of valuation: Cost or end-of-year market value
(1) Financial derivatives .....		
(2) Closely held equity interests .....		
(3) Other .....		
(A) .....		
(B) .....		
(C) .....		
(D) .....		
(E) .....		
(F) .....		
(G) .....		
(H) .....		
<b>Total.</b> (Col. (b) must equal Form 990, Part X, col. (B) line 12.) ▶		

**Part VIII Investments - Program Related.**

Complete if the organization answered "Yes" on Form 990, Part IV, line 11c. See Form 990, Part X, line 13.

(a) Description of investment	(b) Book value	(c) Method of valuation: Cost or end-of-year market value
(1) .....		
(2) .....		
(3) .....		
(4) .....		
(5) .....		
(6) .....		
(7) .....		
(8) .....		
(9) .....		
<b>Total.</b> (Col. (b) must equal Form 990, Part X, col. (B) line 13.) ▶		

**Part IX Other Assets.**

Complete if the organization answered "Yes" on Form 990, Part IV, line 11d. See Form 990, Part X, line 15.

(a) Description	(b) Book value
(1) .....	
(2) .....	
(3) .....	
(4) .....	
(5) .....	
(6) .....	
(7) .....	
(8) .....	
(9) .....	
<b>Total.</b> (Column (b) must equal Form 990, Part X, col. (B) line 15.) ▶	

**Part X Other Liabilities.**

Complete if the organization answered "Yes" on Form 990, Part IV, line 11e or 11f. See Form 990, Part X, line 25.

1. (a) Description of liability	(b) Book value
(1) Federal income taxes	
(2) <b>SWAP LIABILITY</b>	<b>932,725.</b>
(3) .....	
(4) .....	
(5) .....	
(6) .....	
(7) .....	
(8) .....	
(9) .....	
<b>Total.</b> (Column (b) must equal Form 990, Part X, col. (B) line 25.) ▶	

932,725.

2. Liability for uncertain tax positions. In Part XIII, provide the text of the footnote to the organization's financial statements that reports the organization's liability for uncertain tax positions under FASB ASC 740. Check here if the text of the footnote has been provided in Part XIII ...

**YOUNG MEN'S CHRISTIAN ASSOCIATION  
BUFFALO NIAGARA**

Schedule D (Form 990) 2020

16-0743231 Page 4

**Part XI Reconciliation of Revenue per Audited Financial Statements With Revenue per Return.**

Complete if the organization answered "Yes" on Form 990, Part IV, line 12a.

1	Total revenue, gains, and other support per audited financial statements		1	17,982,924.
2	Amounts included on line 1 but not on Form 990, Part VIII, line 12:			
a	Net unrealized gains (losses) on investments	2a	1,209,392.	
b	Donated services and use of facilities	2b		
c	Recoveries of prior year grants	2c		
d	Other (Describe in Part XIII.)	2d	-464,443.	
e	Add lines 2a through 2d	2e		744,949.
3	Subtract line 2e from line 1	3		17,237,975.
4	Amounts included on Form 990, Part VIII, line 12, but not on line 1:			
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a	65,118.	
b	Other (Describe in Part XIII.)	4b	-68,078.	
c	Add lines 4a and 4b	4c		-2,960.
5	Total revenue. Add lines 3 and 4c. (This must equal Form 990, Part I, line 12.)	5		17,235,015.

**Part XII Reconciliation of Expenses per Audited Financial Statements With Expenses per Return.**

Complete if the organization answered "Yes" on Form 990, Part IV, line 12a.

1	Total expenses and losses per audited financial statements		1	18,410,917.
2	Amounts included on line 1 but not on Form 990, Part IX, line 25:			
a	Donated services and use of facilities	2a		
b	Prior year adjustments	2b		
c	Other losses	2c		
d	Other (Describe in Part XIII.)	2d	68,078.	
e	Add lines 2a through 2d	2e		68,078.
3	Subtract line 2e from line 1	3		18,342,839.
4	Amounts included on Form 990, Part IX, line 25, but not on line 1:			
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a		
b	Other (Describe in Part XIII.)	4b		
c	Add lines 4a and 4b	4c		0.
5	Total expenses. Add lines 3 and 4c. (This must equal Form 990, Part I, line 18.)	5		18,342,839.

**Part XIII Supplemental Information.**

Provide the descriptions required for Part II, lines 3, 5, and 9; Part III, lines 1a and 4; Part IV, lines 1b and 2b; Part V, line 4; Part X, line 2; Part XI, lines 2d and 4b; and Part XII, lines 2d and 4b. Also complete this part to provide any additional information.

**PART V, LINE 4:**

YMCA BUFFALO NIAGARA'S ENDOWMENT FUND PROVIDES FINANCIAL RESOURCES TO ASSIST IN THE DELIVERY OF PROGRAM AND MEMBERSHIP SERVICES AS WELL AS FOR CAPITAL IMPROVEMENTS.

**PART X, LINE 2:**

THE YMCA HAS RECEIVED A FAVORABLE DETERMINATION LETTER FROM THE INTERNAL REVENUE SERVICE STATING THAT IT IS EXEMPT FROM FEDERAL INCOME TAXES UNDER SECTION 501(A) OF THE INTERNAL REVENUE CODE (IRC) OF 1986, AS AN ORGANIZATION DESCRIBED IN SECTION 501(C)(3), EXCEPT FOR INCOME TAXES PERTAINING TO UNRELATED BUSINESS INCOME.

**Part XIII** Supplemental Information (continued)

THE FINANCIAL ACCOUNTING STANDARDS BOARD GUIDANCE REQUIRES TAX EFFECTS FROM UNCERTAIN TAX POSITIONS TO BE RECOGNIZED IN THE FINANCIAL STATEMENTS ONLY IF THE POSITION IS MORE LIKELY THAN NOT TO BE SUSTAINED IF THE POSITION WERE TO BE CHALLENGED BY A TAXING AUTHORITY. MANAGEMENT HAS DETERMINED THAT THERE ARE NO MATERIAL UNCERTAIN POSITIONS THAT REQUIRE RECOGNITION IN THE FINANCIAL STATEMENTS. ADDITIONALLY, NO PROVISION FOR INCOME TAXES IS REFLECTED IN THESE FINANCIAL STATEMENTS. INTEREST AND PENALTIES WOULD BE RECOGNIZED AS TAX EXPENSE, HOWEVER, THERE IS NO INTEREST OR PENALTIES RECOGNIZED IN THE STATEMENT OF ACTIVITIES AND CHANGES IN NET ASSETS. THE TAX YEARS AFTER 2016 ARE STILL OPEN TO AUDIT FOR BOTH FEDERAL AND STATE PURPOSES.

PART XI, LINE 2D - OTHER ADJUSTMENTS:

INTEREST SWAP	-464,443.
---------------	-----------

PART XI, LINE 4B - OTHER ADJUSTMENTS:

RENTAL EXPENSES	-55,258.
VENDING EXPENSES	-12,820.
TOTAL TO SCHEDULE D, PART XI, LINE 4B	-68,078.

PART XII, LINE 2D - OTHER ADJUSTMENTS:

RENTAL EXPENSES	55,258.
VENDING EXPENSES	12,820.
TOTAL TO SCHEDULE D, PART XII, LINE 2D	68,078.



**YOUNG MEN'S CHRISTIAN ASSOCIATION**

**Part II Fundraising Events.** Complete if the organization answered "Yes" on Form 990, Part IV, line 18, or reported more than \$15,000 of fundraising event contributions and gross income on Form 990-EZ, lines 1 and 6b. List events with gross receipts greater than \$5,000.

		(a) Event #1	(b) Event #2	(c) Other events	(d) Total events (add col. (a) through col. (c))
		8K RACE (event type)	(event type)	NONE (total number)	
Revenue	<b>1</b> Gross receipts .....	449,478.			449,478.
	<b>2</b> Less: Contributions .....	171,523.			171,523.
	<b>3</b> Gross income (line 1 minus line 2) .....	277,955.			277,955.
Direct Expenses	<b>4</b> Cash prizes .....				
	<b>5</b> Noncash prizes .....	10,145.			10,145.
	<b>6</b> Rent/facility costs .....				
	<b>7</b> Food and beverages .....	434.			434.
	<b>8</b> Entertainment .....				
	<b>9</b> Other direct expenses .....	81,648.			81,648.
	<b>10</b> Direct expense summary. Add lines 4 through 9 in column (d) .....				92,227.
<b>11</b> Net income summary. Subtract line 10 from line 3, column (d) .....				185,728.	

**Part III Gaming.** Complete if the organization answered "Yes" on Form 990, Part IV, line 19, or reported more than \$15,000 on Form 990-EZ, line 6a.

		(a) Bingo	(b) Pull tabs/instant bingo/progressive bingo	(c) Other gaming	(d) Total gaming (add col. (a) through col. (c))
Revenue	<b>1</b> Gross revenue .....				
Direct Expenses	<b>2</b> Cash prizes .....				
	<b>3</b> Noncash prizes .....				
	<b>4</b> Rent/facility costs .....				
	<b>5</b> Other direct expenses .....				
	<b>6</b> Volunteer labor .....	<input type="checkbox"/> Yes _____ % <input type="checkbox"/> No	<input type="checkbox"/> Yes _____ % <input type="checkbox"/> No	<input type="checkbox"/> Yes _____ % <input type="checkbox"/> No	
<b>7</b> Direct expense summary. Add lines 2 through 5 in column (d) .....					
<b>8</b> Net gaming income summary. Subtract line 7 from line 1, column (d) .....					

**9** Enter the state(s) in which the organization conducts gaming activities: \_\_\_\_\_

**a** Is the organization licensed to conduct gaming activities in each of these states?  Yes  No

**b** If "No," explain: \_\_\_\_\_

---

**10a** Were any of the organization's gaming licenses revoked, suspended, or terminated during the tax year?  Yes  No

**b** If "Yes," explain: \_\_\_\_\_

---

YOUNG MEN'S CHRISTIAN ASSOCIATION

Schedule G (Form 990 or 990-EZ) 2020 BUFFALO NIAGARA

16-0743231 Page 3

- 11 Does the organization conduct gaming activities with nonmembers?  Yes  No
- 12 Is the organization a grantor, beneficiary or trustee of a trust, or a member of a partnership or other entity formed to administer charitable gaming?  Yes  No
- 13 Indicate the percentage of gaming activity conducted in:
 

a The organization's facility	13a	%
b An outside facility	13b	%

14 Enter the name and address of the person who prepares the organization's gaming/special events books and records:

Name ▶ \_\_\_\_\_

Address ▶ \_\_\_\_\_

- 15a Does the organization have a contract with a third party from whom the organization receives gaming revenue?  Yes  No
- b If "Yes," enter the amount of gaming revenue received by the organization ▶ \$ \_\_\_\_\_ and the amount of gaming revenue retained by the third party ▶ \$ \_\_\_\_\_
- c If "Yes," enter name and address of the third party:

Name ▶ \_\_\_\_\_

Address ▶ \_\_\_\_\_

16 Gaming manager information:

Name ▶ \_\_\_\_\_

Gaming manager compensation ▶ \$ \_\_\_\_\_

Description of services provided ▶ \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Director/officer       Employee       Independent contractor

- 17 Mandatory distributions:
  - a Is the organization required under state law to make charitable distributions from the gaming proceeds to retain the state gaming license?  Yes  No
  - b Enter the amount of distributions required under state law to be distributed to other exempt organizations or spent in the organization's own exempt activities during the tax year ▶ \$ \_\_\_\_\_

**Part IV Supplemental Information.** Provide the explanations required by Part I, line 2b, columns (iii) and (v); and Part III, lines 9, 9b, 10b, 15b, 15c, 16, and 17b, as applicable. Also provide any additional information. See instructions.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



**SCHEDULE J  
(Form 990)**

Department of the Treasury  
Internal Revenue Service

**Compensation Information**

For certain Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees  
 ▶ Complete if the organization answered "Yes" on Form 990, Part IV, line 23.  
 ▶ Attach to Form 990.  
 ▶ Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for instructions and the latest information.

OMB No. 1545-0047

**2020**

Open to Public Inspection

Name of the organization

**YOUNG MEN'S CHRISTIAN ASSOCIATION  
BUFFALO NIAGARA**

Employer identification number

**16-0743231**

**Part I Questions Regarding Compensation**

	Yes	No
<b>1a</b> Check the appropriate box(es) if the organization provided any of the following to or for a person listed on Form 990, Part VII, Section A, line 1a. Complete Part III to provide any relevant information regarding these items. <input type="checkbox"/> First-class or charter travel <input type="checkbox"/> Travel for companions <input type="checkbox"/> Tax indemnification and gross-up payments <input type="checkbox"/> Discretionary spending account <input type="checkbox"/> Housing allowance or residence for personal use <input type="checkbox"/> Payments for business use of personal residence <input checked="" type="checkbox"/> Health or social club dues or initiation fees <input type="checkbox"/> Personal services (such as maid, chauffeur, chef)		
<b>b</b> If any of the boxes on line 1a are checked, did the organization follow a written policy regarding payment or reimbursement or provision of all of the expenses described above? If "No," complete Part III to explain	<b>X</b>	
<b>2</b> Did the organization require substantiation prior to reimbursing or allowing expenses incurred by all directors, trustees, and officers, including the CEO/Executive Director, regarding the items checked on line 1a?	<b>X</b>	
<b>3</b> Indicate which, if any, of the following the organization used to establish the compensation of the organization's CEO/Executive Director. Check all that apply. Do not check any boxes for methods used by a related organization to establish compensation of the CEO/Executive Director, but explain in Part III. <input checked="" type="checkbox"/> Compensation committee <input type="checkbox"/> Independent compensation consultant <input checked="" type="checkbox"/> Form 990 of other organizations <input type="checkbox"/> Written employment contract <input checked="" type="checkbox"/> Compensation survey or study <input checked="" type="checkbox"/> Approval by the board or compensation committee		
<b>4</b> During the year, did any person listed on Form 990, Part VII, Section A, line 1a, with respect to the filing organization or a related organization: <b>a</b> Receive a severance payment or change-of-control payment? <b>b</b> Participate in or receive payment from a supplemental nonqualified retirement plan? <b>c</b> Participate in or receive payment from an equity-based compensation arrangement? If "Yes" to any of lines 4a-c, list the persons and provide the applicable amounts for each item in Part III.	<b>4a</b> <b>4b</b> <b>4c</b>	<b>X</b> <b>X</b> <b>X</b>
<b>Only section 501(c)(3), 501(c)(4), and 501(c)(29) organizations must complete lines 5-9.</b>		
<b>5</b> For persons listed on Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the revenues of: <b>a</b> The organization? <b>b</b> Any related organization? If "Yes" on line 5a or 5b, describe in Part III.	<b>5a</b> <b>5b</b>	<b>X</b> <b>X</b>
<b>6</b> For persons listed on Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the net earnings of: <b>a</b> The organization? <b>b</b> Any related organization? If "Yes" on line 6a or 6b, describe in Part III.	<b>6a</b> <b>6b</b>	<b>X</b> <b>X</b>
<b>7</b> For persons listed on Form 990, Part VII, Section A, line 1a, did the organization provide any nonfixed payments not described on lines 5 and 6? If "Yes," describe in Part III	<b>7</b>	<b>X</b>
<b>8</b> Were any amounts reported on Form 990, Part VII, paid or accrued pursuant to a contract that was subject to the initial contract exception described in Regulations section 53.4958-4(a)(3)? If "Yes," describe in Part III	<b>8</b>	<b>X</b>
<b>9</b> If "Yes" on line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53.4958-6(c)?	<b>9</b>	

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990.

Schedule J (Form 990) 2020

YOUNG MEN'S CHRISTIAN ASSOCIATION

**Part II Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees.** Use duplicate copies if additional space is needed.

For each individual whose compensation must be reported on Schedule J, report compensation from the organization on row (i) and from related organizations, described in the instructions, on row (ii). Do not list any individuals that aren't listed on Form 990, Part VII.

**Note:** The sum of columns (B)(i)-(iii) for each listed individual must equal the total amount of Form 990, Part VII, Section A, line 1a, applicable column (D) and (E) amounts for that individual.

(A) Name and Title		(B) Breakdown of W-2 and/or 1099-MISC compensation			(C) Retirement and other deferred compensation	(D) Nontaxable benefits	(E) Total of columns (B)(i)-(D)	(F) Compensation in column (B) reported as deferred on prior Form 990
		(i) Base compensation	(ii) Bonus & incentive compensation	(iii) Other reportable compensation				
(1) JOHN EHRBAR PRESIDENT / CEO	(i)	208,131.	12,500.	6,000.	27,285.	5,385.	259,301.	0.
	(ii)	0.	0.	0.	0.	0.	0.	0.
(2) MATTHEW J. SHRIVER SENIOR VICE PRESIDENT - FINANCE/CFO	(i)	165,525.	5,000.	0.	21,288.	18,368.	210,181.	0.
	(ii)	0.	0.	0.	0.	0.	0.	0.
(3) ANNE REIF SENIOR VICE PRESIDENT-OPERATIONS/COO	(i)	154,259.	5,000.	4,200.	19,836.	7,891.	191,186.	0.
	(ii)	0.	0.	0.	0.	0.	0.	0.
	(i)							
	(ii)							
	(i)							
	(ii)							
	(i)							
	(ii)							
	(i)							
	(ii)							
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	(i)							
	(ii)							
	(i)							
	(ii)							
	(i)							
	(ii)							

**Part III** Supplemental Information

Provide the information, explanation, or descriptions required for Part I, lines 1a, 1b, 3, 4a, 4b, 4c, 5a, 5b, 6a, 6b, 7, and 8, and for Part II. Also complete this part for any additional information.

PART I, LINE 1A:

YMCA BUFFALO NIAGARA REIMBURSES ITS PRESIDENT/ CEO FOR THE COST OF PARK

CLUB DUES. MEMBERSHIP IN THE PARK CLUB PROVIDES YMCA BUFFALO NIAGARA WITH

CLASS A MEETING SPACE AS WELL AS THE ABILITY TO CONNECT WITH MANY OF

BUFFALO'S MOST INFLUENTIAL LEADERS.

PART I, LINE 7:

INCENTIVE COMPENSATION WAS AWARDED FOR ACHIEVING CERTAIN PERFORMANCE

STANDARDS ESTABLISHED BY THE COMPENSATION COMMITTEE AND BOARD OF DIRECTORS.

**Supplemental Information on Tax-Exempt Bonds**

▶ Complete if the organization answered "Yes" on Form 990, Part IV, line 24a. Provide descriptions, explanations, and any additional information in Part VI.

▶ Attach to Form 990. ▶ Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for instructions and the latest information.

Name of the organization **YOUNG MEN'S CHRISTIAN ASSOCIATION  
BUFFALO NIAGARA** Employer identification number  
**16-0743231**

**Part I Bond Issues** SEE PART VI FOR COLUMN (F) CONTINUATIONS

(a) Issuer name	(b) Issuer EIN	(c) CUSIP #	(d) Date issued	(e) Issue price	(f) Description of purpose	(g) Defeased		(h) On behalf of issuer		(i) Pooled financing	
						Yes	No	Yes	No	Yes	No
TOWN OF AMHERST A DEVELOPMENT CORPORATION	22-2867364	NONE	12/15/11	18000000.	FOR THE YMCA TO BUILD A NEW FACIL		X		X		X
NIAGARA AREA DEVELOPMENT B CORPORATION	90-0764545	NONE	09/11/17	9,700,000.	FOR THE YMCA TO BUILD A NEW FACIL		X		X		X
C											
D											

**Part II Proceeds**

	A		B		C		D	
1 Amount of bonds retired	6,001,890.		688,986.					
2 Amount of bonds legally defeased								
3 Total proceeds of issue	18,000,000.		9,700,000.					
4 Gross proceeds in reserve funds								
5 Capitalized interest from proceeds								
6 Proceeds in refunding escrows								
7 Issuance costs from proceeds	354,000.		194,000.					
8 Credit enhancement from proceeds								
9 Working capital expenditures from proceeds								
10 Capital expenditures from proceeds	17,646,000.		9,374,743.					
11 Other spent proceeds			131,257.					
12 Other unspent proceeds								
13 Year of substantial completion	2013		2018					
	Yes	No	Yes	No	Yes	No	Yes	No
14 Were the bonds issued as part of a refunding issue of tax-exempt bonds (or, if issued prior to 2018, a current refunding issue)?		X		X				
15 Were the bonds issued as part of a refunding issue of taxable bonds (or, if issued prior to 2018, an advance refunding issue)?		X		X				
16 Has the final allocation of proceeds been made?	X		X					
17 Does the organization maintain adequate books and records to support the final allocation of proceeds?	X		X					

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990.

Schedule K (Form 990) 2020

**YOUNG MEN'S CHRISTIAN ASSOCIATION  
BUFFALO NIAGARA**

**Part III Private Business Use**

	A		B		C		D	
	Yes	No	Yes	No	Yes	No	Yes	No
1 Was the organization a partner in a partnership, or a member of an LLC, which owned property financed by tax-exempt bonds? .....		X		X				
2 Are there any lease arrangements that may result in private business use of bond-financed property? .....	X			X				
3a Are there any management or service contracts that may result in private business use of bond-financed property? .....		X		X				
b If "Yes" to line 3a, does the organization routinely engage bond counsel or other outside counsel to review any management or service contracts relating to the financed property? .....								
c Are there any research agreements that may result in private business use of bond-financed property? .....		X		X				
d If "Yes" to line 3c, does the organization routinely engage bond counsel or other outside counsel to review any research agreements relating to the financed property? .....								
4 Enter the percentage of financed property used in a private business use by entities other than a section 501(c)(3) organization or a state or local government .....	3.25 %							
5 Enter the percentage of financed property used in a private business use as a result of unrelated trade or business activity carried on by your organization, another section 501(c)(3) organization, or a state or local government .....								
6 Total of lines 4 and 5 .....	3.25 %							
7 Does the bond issue meet the private security or payment test? .....		X		X				
8a Has there been a sale or disposition of any of the bond-financed property to a non-governmental person other than a 501(c)(3) organization since the bonds were issued? .....		X		X				
b If "Yes" to line 8a, enter the percentage of bond-financed property sold or disposed of .....								
c If "Yes" to line 8a, was any remedial action taken pursuant to Regulations sections 1.141-12 and 1.145-2? .....								
9 Has the organization established written procedures to ensure that all nonqualified bonds of the issue are remediated in accordance with the requirements under Regulations sections 1.141-12 and 1.145-2? .....		X		X				

**Part IV Arbitrage**

	A		B		C		D	
	Yes	No	Yes	No	Yes	No	Yes	No
1 Has the issuer filed Form 8038-T, Arbitrage Rebate, Yield Reduction and Penalty in Lieu of Arbitrage Rebate? .....		X		X				
2 If "No" to line 1, did the following apply? .....								
a Rebate not due yet? .....		X		X				
b Exception to rebate? .....	X		X					
c No rebate due? .....		X		X				
If "Yes" to line 2c, provide in Part VI the date the rebate computation was performed .....								
3 Is the bond issue a variable rate issue? .....	X		X					

**YOUNG MEN'S CHRISTIAN ASSOCIATION  
BUFFALO NIAGARA**

Schedule K (Form 990) 2020

16-0743231

Page 3

**Part IV Arbitrage** *(continued)*

	A		B		C		D	
	Yes	No	Yes	No	Yes	No	Yes	No
<b>4a</b> Has the organization or the governmental issuer entered into a qualified hedge with respect to the bond issue? .....	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>					
<b>b</b> Name of provider .....	KEY BANK NATIONAL		KEY BANK NATIONAL					
<b>c</b> Term of hedge .....	10.0000000		10.0000000					
<b>d</b> Was the hedge superintegrated? .....		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>				
<b>e</b> Was the hedge terminated? .....		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>				
<b>5a</b> Were gross proceeds invested in a guaranteed investment contract (GIC)? .....		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>				
<b>b</b> Name of provider .....								
<b>c</b> Term of GIC .....								
<b>d</b> Was the regulatory safe harbor for establishing the fair market value of the GIC satisfied? .....								
<b>6</b> Were any gross proceeds invested beyond an available temporary period? .....		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>				
<b>7</b> Has the organization established written procedures to monitor the requirements of section 148? .....		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>				

**Part V Procedures To Undertake Corrective Action**

	A		B		C		D	
	Yes	No	Yes	No	Yes	No	Yes	No
Has the organization established written procedures to ensure that violations of federal tax requirements are timely identified and corrected through the voluntary closing agreement program if self-remediation isn't available under applicable regulations? .....		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>				

**Part VI Supplemental Information.** Provide additional information for responses to questions on Schedule K. See instructions.

**SCHEDULE K, PART I, BOND ISSUES:**

(A) ISSUER NAME: TOWN OF AMHERST DEVELOPMENT CORPORATION

(F) DESCRIPTION OF PURPOSE: FOR THE YMCA TO BUILD A NEW FACILITY

(A) ISSUER NAME: NIAGARA AREA DEVELOPMENT CORPORATION

(F) DESCRIPTION OF PURPOSE: FOR THE YMCA TO BUILD A NEW FACILITY

**SCHEDULE O**  
(Form 990 or 990-EZ)

Department of the Treasury  
Internal Revenue Service

**Supplemental Information to Form 990 or 990-EZ**

Complete to provide information for responses to specific questions on  
Form 990 or 990-EZ or to provide any additional information.

▶ Attach to Form 990 or 990-EZ.  
▶ Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for the latest information.

OMB No. 1545-0047

**2020**

Open to Public  
Inspection

Name of the organization

YOUNG MEN'S CHRISTIAN ASSOCIATION  
BUFFALO NIAGARA

Employer identification number  
16-0743231

FORM 990, PART I, LINE 1

YMCA BUFFALO NIAGARA IS A CHARITABLE, COMMUNITY BASED ORGANIZATION  
COMMITTED TO PROVIDING PROGRAMS DESIGNED TO BUILD A HEALTHY SPIRIT,  
MIND AND BODY FOR ALL.

YMCA BUFFALO NIAGARA ACCOMPLISHES THIS MISSION THROUGH A VARIETY OF  
PROGRAMS AND SERVICES DESIGNED TO PROMOTE YOUTH DEVELOPMENT, HEALTHY  
LIVING AND SOCIAL RESPONSIBILITY. THESE PROGRAMS AND SERVICES INCLUDE  
HEALTH ENHANCEMENT, AQUATICS, SCHOOL AGE CHILD CARE, SUMMER DAY CAMP,  
RESIDENT CAMPING, YOUTH & TEEN DEVELOPMENT, PRESCHOOL EDUCATION, SENIOR  
SERVICES AND OTHERS. INTEGRATED INTO THE FABRIC OF THESE PROGRAMS AND  
SERVICES ARE THE FOUR CORE VALUES OF THE YMCA: CARING, HONESTY, RESPECT  
AND RESPONSIBILITY. THESE VALUES FORM THE MAIN COMPONENT OF YMCA  
CHARACTER DEVELOPMENT, A FUNDAMENTAL PART OF ALL YMCA PROGRAMMING.

VOLUNTEERS ARE THE LIFEBLOOD OF THE YMCA. SINCE ITS FOUNDING IN 1852,  
VOLUNTEERS HAVE ADVANCED THE MISSION OF YMCA BUFFALO NIAGARA THROUGH  
FUND RAISING, SERVICE DELIVERY AND THE ESTABLISHMENT OF POLICIES THAT  
GOVERN THE ORGANIZATION. IN 2020, 53 POLICY VOLUNTEERS SERVED ON THE  
BOARD OF DIRECTORS AND BOARD OF TRUSTEES, PROVIDING GUIDANCE AND  
LEADERSHIP TO THE ASSOCIATION. IN ADDITION, 293 INDIVIDUALS ADVANCED  
THE YMCA MISSION THROUGH THEIR SERVICE AS PROGRAM AND FUND RAISING  
VOLUNTEERS. IN 2020, THESE VOLUNTEERS PROVIDED OVER 3,500 HOURS OF  
VOLUNTEER SERVICE VALUED AT OVER \$100,000.

IN ADDITION TO UTILIZING ITS SIX FULL FACILITY BRANCHES, TWO RESIDENT

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990 or 990-EZ.

Schedule O (Form 990 or 990-EZ) 2020

032211 11-20-20

Name of the organization YOUNG MEN'S CHRISTIAN ASSOCIATION  
BUFFALO NIAGARA

Employer identification number  
16-0743231

CAMPS, AND THREE DAY CAMP LOCATIONS, YMCA BUFFALO NIAGARA SERVES THE  
COMMUNITY THROUGH A MULTITUDE OF COLLABORATIVE ARRANGEMENTS WITH OTHER  
LOCAL ORGANIZATIONS. IN 2020, YMCA BUFFALO NIAGARA WORKED WITH OVER 100  
ORGANIZATIONS TO DELIVER PROGRAMS AND SERVICES TO THE COMMUNITY  
INCLUDING SCHOOL DISTRICTS, NON-PROFIT ORGANIZATIONS, GOVERNMENT  
AGENCIES, CHURCHES, PRIVATE/CHARTER SCHOOLS, COLLEGES & UNIVERSITIES,  
HOSPITALS, HEALTH CARE INSURERS, FINANCIAL INSTITUTIONS, SPORTS TEAMS,  
AND OTHER YMCAS LOCALLY, NATIONALLY AND INTERNATIONALLY.

YMCA BUFFALO NIAGARA IS AN INCLUSIVE ORGANIZATION SERVING INDIVIDUALS  
AND FAMILIES REGARDLESS OF AGE, GENDER, RACE, ETHNICITY, ABILITY,  
RELIGION OR ECONOMIC CIRCUMSTANCES. OUR COMMITMENT TO DIVERSITY IS  
REFLECTED IN THE DEMOGRAPHIC MAKE-UP OF OUR VOLUNTEERS, MEMBERS,  
PROGRAM PARTICIPANTS AND STAFF. OUR COMMITMENT TO PROVIDING ACCESS TO  
YMCA SERVICES TO ALL WHO DESIRE IT, REGARDLESS OF THEIR ABILITY TO PAY,  
IS REFLECTED IN OUR FUNDRAISING ACTIVITIES AND FINANCIAL ASSISTANCE  
POLICY.

WITHIN THE AVAILABLE RESOURCES OF THE ORGANIZATION, YMCA BUFFALO  
NIAGARA WILL PROVIDE SERVICES TO ANY YOUTH, SENIOR, ADULT OR FAMILY WHO  
DESIRES TO PARTICIPATE IN YMCA PROGRAMMING, REGARDLESS OF THEIR ABILITY  
TO PAY THE ASSOCIATED MEMBERSHIP OR PROGRAM FEE. TOWARD THAT END, YMCA  
BUFFALO NIAGARA CONDUCTS AN ANNUAL CAMPAIGN TO RAISE FUNDS TO PROVIDE  
FINANCIAL ASSISTANCE TO THOSE WHO WOULD OTHERWISE BE UNABLE TO AFFORD  
YMCA SERVICES. THESE FUNDS, ALONG WITH THE PROCEEDS FROM VARIOUS  
SPECIAL EVENTS AND GRANTS FROM LOCAL GOVERNMENT SOURCES, ENABLE YMCA  
BUFFALO NIAGARA TO MAKE MEMBERSHIP AND PROGRAMS AFFORDABLE FOR ALL WHO  
DESIRE THEM. IN ADDITION, YMCA BUFFALO NIAGARA UTILIZES INCOME FROM ITS  
ENDOWMENT FUND TO UNDERWRITE THE DELIVERY OF PROGRAM SERVICES.

Name of the organization YOUNG MEN'S CHRISTIAN ASSOCIATION  
BUFFALO NIAGARA

Employer identification number  
16-0743231

PROVIDING FINANCIAL ASSISTANCE FOR THOSE IN NEED CONTINUES TO BE A  
PRIORITY OF THE YMCA MOVEMENT.

IN 2020, YMCA BUFFALO NIAGARA PROVIDED \$805,950 IN DIRECT FINANCIAL  
ASSISTANCE TO ENABLE INDIVIDUALS AND FAMILIES TO PARTICIPATE IN YMCA  
PROGRAMS AND SERVICES WHO OTHERWISE COULD NOT AFFORD TO DO SO. 70% OF  
THESE AWARDS WERE PROVIDED TO FAMILIES NEEDING CHILD CARE FOR THEIR  
SCHOOL AGE CHILDREN. THESE CHILDREN WERE ABLE TO ATTEND YMCA BEFORE AND  
AFTER SCHOOL PROGRAMS OR YMCA SUMMER CAMP BECAUSE OF THE GENEROSITY OF  
YMCA DONORS. ANOTHER 28% WAS AWARDED SO THAT INDIVIDUALS AND FAMILIES  
COULD ENJOY THE BENEFITS OF YMCA MEMBERSHIP AND THE REMAINING 2% WAS  
AWARDED FOR OTHER PROGRAMS SUCH AS SWIM LESSONS OR YOUTH SPORTS.

FINANCIAL ASSISTANCE IS MADE POSSIBLE THROUGH THE GENEROSITY OF THE  
COMMUNITY, PEOPLE HELPING PEOPLE. TO ENSURE THE RESOURCES ARE AVAILABLE  
FOR THOSE IN NEED, YMCA BUFFALO NIAGARA CONDUCTS AN ANNUAL CAMPAIGN.  
\$478,929 WAS RAISED IN 2020 THROUGH THE ANNUAL CAMPAIGN TO MAKE SURE  
THAT YMCA SERVICES ARE AFFORDABLE TO ALL.

IN ADDITION, SCHOLARSHIP FUNDS ARE ALSO RAISED FROM SPECIAL EVENTS SUCH  
AS THE ANNUAL THANKSGIVING DAY TURKEY TROT. DESPITE THE PANDEMIC, THE  
125TH ANNUAL TURKEY TROT, THE LONGEST CONSECUTIVELY RUN FOOT RACE IN  
NORTH AMERICA, WAS CONDUCTED WITH 125 "LIVE" RUNNERS AND THOUSANDS OF  
VIRTUAL PARTICIPANTS. THIS EVENT PROVIDED \$358,000 TO UNDERWRITE URBAN  
PROGRAMS AND PROVIDE FINANCIAL ASSISTANCE TO CHILDREN AND FAMILIES.

IN ADDITION TO THESE ANNUAL FUNDRAISING ACTIVITIES, YMCA BUFFALO

Name of the organization YOUNG MEN'S CHRISTIAN ASSOCIATION BUFFALO NIAGARA	Employer identification number 16-0743231
--	--

NIAGARA IS WORKING TO ENSURE THE AVAILABILITY OF RESOURCES TO FULFILL ITS MISSION IN THE FUTURE THROUGH THE ESTABLISHMENT OF ITS "HERITAGE SOCIETY." THIS INITIATIVE IS COMPRISED OF INDIVIDUALS WHO HAVE SHOWN THEIR COMMITMENT TO THE MISSION OF THE YMCA BY MAKING AN OUTRIGHT OR PLANNED GIFT TO THE YMCA'S ENDOWMENT FUND. BY CONTRIBUTING TO THE YMCA'S ENDOWMENT FUND, THESE INDIVIDUALS ARE ENSURING THAT FUTURE GENERATIONS WILL BE ABLE TO BENEFIT FROM YMCA PROGRAMS AND SERVICES.

"WE'RE FOR YOUTH DEVELOPMENT, HEALTHY LIVING AND SOCIAL RESPONSIBILITY."

FORM 990, PART III, LINE 4A  
YOUTH DEVELOPMENT

OUR YMCA IS COMMITTED TO NURTURING THE POTENTIAL OF EVERY CHILD AND TEEN. WE BELIEVE THAT ALL KIDS DESERVE THE OPPORTUNITY TO DISCOVER WHO THEY ARE AND WHAT THEY CAN ACHIEVE. THAT IS WHY WE HELP YOUNG PEOPLE CULTIVATE THE VALUES, SKILLS AND RELATIONSHIPS THAT LEAD TO POSITIVE BEHAVIORS, BETTER HEALTH AND EDUCATIONAL ACHIEVEMENT. OUR YMCA PROGRAMS, SUCH AS SCHOOL AGE CHILD CARE, SUMMER CAMP AND PRESCHOOL EDUCATION, OFFER A RANGE OF EXPERIENCES THAT ENRICH COGNITIVE, SOCIAL, PHYSICAL AND EMOTIONAL GROWTH. IN 2020, YMCA BUFFALO NIAGARA PROVIDED \$586,416 IN FINANCIAL ASSISTANCE TO FAMILIES TO ENABLE CHILDREN TO PARTAKE IN YOUTH DEVELOPMENT PROGRAMS WHO OTHERWISE MAY NOT HAVE BEEN ABLE TO AFFORD TO PARTICIPATE.

SCHOOL AGE CHILD CARE CONSISTS OF BEFORE AND AFTER SCHOOL PROGRAMS, AS

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WELL AS VACATION CLUBS OFFERED DURING SCHOOL HOLIDAY PERIODS. THE GOALS OF THE PROGRAM ARE TO PROVIDE SAFE, AFFORDABLE, QUALITY SUBSTITUTE PARENTAL CARE FOR SCHOOL AGE CHILDREN OF WORKING PARENTS AND TO PROVIDE POSITIVE PHYSICAL, SOCIAL AND EDUCATIONAL EXPERIENCES FOR THE CHILDREN. PROGRAMS ARE OFFERED AT YMCA FACILITIES AND IN 47 SCHOOLS THROUGHOUT ERIE AND NIAGARA COUNTIES. IN RESPONSE TO THE CLOSING OF SCHOOLS DUE TO THE PANDEMIC, THE YMCA PROVIDED CHILDCARE TO CHILDREN OF ESSENTIAL WORKERS THROUGHOUT 2020. THE YMCA ALSO WORKS WITH AREA SCHOOL DISTRICTS TO ESTABLISH VIRTUAL LEARNING CENTERS AT ITS BRANCHES AND THROUGHOUT THE COMMUNITY TO FACILITATE REMOTE LEARNING.

SUMMER CAMPING PROGRAMS INCLUDE DAY AND RESIDENT CAMPING, AS WELL AS FAMILY CAMPING, OUTDOOR EDUCATION PROGRAMS, LEADERS/COUNSELORS IN TRAINING AND SPECIALTY CAMPS & TRIPS. RESIDENT CAMPING IS OFFERED AT YMCA BUFFALO NIAGARA'S CAMP WEONA AND CAMP KENAN WHILE DAY CAMP IS OFFERED AT THE SIX FULL FACILITY BRANCHES, THREE YMCA-OWNED DAY CAMP SITES AND ELEVEN COMMUNITY BASED LOCATIONS.

EACH CAMP PROGRAM IS DESIGNED TO FOSTER THE PHYSICAL, INTELLECTUAL, SOCIAL AND SPIRITUAL GROWTH OF THE CHILDREN PARTICIPATING. YMCA CAMP PROGRAMS ALSO MEET THE NEEDS OF PARENTS WHO ARE LOOKING FOR A SAFE, CONVENIENT AND AFFORDABLE FORM OF CHILD CARE WHILE SCHOOL IS NOT IN SESSION.

DUE TO PANDEMIC-RELATED RESTRICTIONS, RESIDENT CAMP PROGRAMS WERE CANCELED IN 2020. HOWEVER, DAY CAMP PROGRAMS OPERATED AT MOST YMCA-OWNED FACILITIES AND SEVERAL COMMUNITY-BASED LOCATIONS.

PROGRAMMING WAS ADAPTED IN RESPONSE TO CDC AND NEW YORK STATE HEALTH

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DEPARTMENT REQUIREMENTS WHILE STILL PROVIDING A MEANINGFUL EXPERIENCE  
FOR THE PARTICIPANTS.

PRESCHOOL EDUCATION PROGRAMS ARE OFFERED AT FOUR YMCA FACILITIES. IN  
ADDITION, YMCA BUFFALO NIAGARA WORKS WITH SIX LOCAL SCHOOL DISTRICTS TO  
DELIVER UNIVERSAL PRESCHOOL PROGRAMS TO CHILDREN OF DISTRICT RESIDENTS.  
THESE PROGRAMS ARE DESIGNED TO ENHANCE THE SOCIAL, EMOTIONAL, PHYSICAL  
AND COGNITIVE SKILLS OF PRESCHOOL CHILDREN. IN ADDITION, PRESCHOOL  
SPORTS, AQUATICS AND PARENT/CHILD PROGRAMS ARE OFFERED TO HELP BUILD  
SELF-ESTEEM, VALUES, PLAY SKILLS AND FAMILY BONDING.

FORM 990, PART III, LINE 4B

HEALTHY LIVING

THE YMCA IS COMMITTED TO IMPROVING AMERICA'S HEALTH, COMMUNITY BY  
COMMUNITY. WE BRING FAMILIES CLOSER TOGETHER, ENCOURAGE GOOD HEALTH AND  
FOSTER CONNECTIONS THROUGH FITNESS, SPORTS, FUN AND SHARED INTERESTS. AS  
A RESULT, OVER 50,000 PEOPLE IN OUR COMMUNITY ARE RECEIVING THE  
SUPPORT, GUIDANCE AND RESOURCES THEY NEED TO ACHIEVE GREATER HEALTH IN  
SPIRIT, MIND AND BODY. THIS IS PARTICULARLY IMPORTANT AS OUR NATION  
STRUGGLES WITH CHRONIC DISEASE AND OBESITY, FAMILIES STRUGGLE WITH  
WORK/LIFE BALANCE AND INDIVIDUALS SEARCH FOR PERSONAL FULFILLMENT. OUR  
PROGRAMS ARE ACCESSIBLE, AFFORDABLE AND OPEN TO PEOPLE OF ALL FAITHS,  
BACKGROUNDS, ABILITIES AND INCOME LEVELS. IN 2020, YMCA BUFFALO NIAGARA  
PROVIDED \$219,534 IN FINANCIAL ASSISTANCE TO PEOPLE WHO OTHERWISE MAY  
NOT HAVE BEEN ABLE TO AFFORD TO PARTICIPATE IN HEALTHY LIVING  
ACTIVITIES.

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HEALTHY LIVING PROGRAMS INCLUDE FITNESS CLASSES, STRENGTH TRAINING, PRE AND POST-NATAL EXERCISE, FITNESS TESTING, LIFESTYLE ASSESSMENT, STRESS MANAGEMENT, HEALTH EDUCATION, NUTRITION EDUCATION, DISEASE PREVENTION, PERSONAL TRAINING, SELF-DEFENSE AND FAMILY RECREATIONAL OPPORTUNITIES. PROGRAMS ARE OFFERED AT THE SIX YMCA FULL FACILITY BRANCHES IN THE BUFFALO-NIAGARA AREA, AS WELL AS IN VARIOUS COMMUNITYBASED LOCATIONS.

FORM 990, PART III, LINE 4C

SOCIAL RESPONSIBILITY

OUR YMCA BELIEVES IN GIVING BACK AND SUPPORTING OUR NEIGHBORS. WE HAVE BEEN LISTENING AND RESPONDING TO OUR COMMUNITY'S MOST CRITICAL SOCIAL NEEDS FOR MORE THAN 168 YEARS. YMCA PROGRAMS, SUCH AS THE SENIOR CITIZEN CENTER, THE TOGETHERHOOD VOLUNTEER INITIATIVE, AND CPR & FIRST AID TRAINING, ARE EXAMPLES OF HOW WE DELIVER TRAINING, RESOURCES AND SUPPORT THAT EMPOWER OUR NEIGHBORS TO EFFECT CHANGE, BRIDGE GAPS AND OVERCOME OBSTACLES. IN 2020 WE ENGAGED 346 YMCA MEMBERS, PARTICIPANTS AND VOLUNTEERS IN ACTIVITIES THAT STRENGTHEN OUR COMMUNITY AND PAVE THE WAY FOR FUTURE GENERATIONS TO THRIVE.

FORM 990, PART VI, SECTION A, LINE 6:

THE BY-LAWS OF YMCA BUFFALO NIAGARA PROVIDES FOR MEMBERSHIP AS FOLLOWS:

ARTICLE II - MEMBERSHIP

CLASS OF MEMBERS-THE MEMBERS OF THIS ASSOCIATION SHALL BE THOSE INDIVIDUALS WHO COMPLY WITH THE PROVISIONS OF THESE BY-LAWS AND THE MEMBERSHIP

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REGULATIONS AS PRESCRIBED FROM TIME TO TIME BY THE BOARD OF DIRECTORS OF THE ASSOCIATION, REFERRED TO HEREINAFTER AS THE "BOARD OF DIRECTORS" OR "THE BOARD".

QUALIFICATIONS FOR VOTING MEMBERS-VOTING MEMBERSHIP IN THIS ASSOCIATION SHALL BE OPEN TO ANY INDIVIDUAL AT LEAST 18 YEARS OF AGE WHO COMPLIES WITH THE REQUIREMENTS OF THE CERTIFICATE OF INCORPORATION OF THE ASSOCIATION AND MEMBERSHIP REGULATIONS PRESCRIBED FROM TIME TO TIME BY THE BOARD.

SUSPENSION EXPULSION-MEMBERS MAY BE SUSPENDED OR EXPELLED IN ACCORDANCE WITH THE PROVISION OF THE ASSOCIATION'S MEMBERSHIP REGULATIONS.

FORM 990, PART VI, SECTION A, LINE 7A:

THE BY-LAWS OF YMCA BUFFALO NIAGARA PROVIDES FOR THE ELECTION OF MEMBERS OF THE GOVERNING BODY AS FOLLOWS:

ARTICLE III, MANAGEMENT & POWERS

SECTION 1, MANAGEMENT

THE MANAGEMENT OF THIS ASSOCIATION SHALL BE VESTED IN THE BOARD OF NO LESS THAN TWELVE (12) OR MORE THAN FORTY (40) INDIVIDUALS WHO ARE EIGHTEEN YEARS OF AGE OR OVER, PLUS THE ELECTED CHAIRS OF THE BOARDS OF MANAGEMENT OF THE BRANCHES (AS DEFINED IN ARTICLE VIII HEREOF). THE ELECTION OF DIRECTORS SHALL BE BY VOTE OF THE QUALIFIED MEMBERS OF THE ASSOCIATION ANNUALLY AS PROVIDED FOR IN THESE BY-LAWS.

DIRECTORS SHALL SERVE WITHOUT COMPENSATION OF ANY KIND.

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AND

SECTION 4, NOMINATIONS (A) VACANCIES CAUSED BY EXPIRED TERMS

NOMINATIONS FOR DIRECTORS TO FILL VACANCIES EXISTING BECAUSE OF THE EXPIRATION OF TERMS SHALL BE MADE BY THE BOARD DEVELOPMENT COMMITTEE TO BE APPOINTED BY THE CHAIRPERSON OF THE BOARD, AT LEAST THIRTY (30) DAYS PRIOR TO THE DATE OF ELECTION. THIS COMMITTEE SHALL CONSIST OF A MINIMUM OF FIVE DIRECTORS. THE CHAIRPERSON OF THE BOARD SHALL DESIGNATE THE CHAIRPERSON OF THE COMMITTEE. THE COMMITTEE SHALL PRESENT TO THE ANNUAL MEETING OF THE ASSOCIATION ONE NOMINATION FOR EACH VACANCY ON THE BOARD AND SHALL, IN ADDITION, PRESENT ANY OTHER NOMINATION WHICH MAY HAVE BEEN PROPOSED BY ANY ONE HUNDRED VOTING MEMBERS OF THE ASSOCIATION. EACH SUCH PROPOSAL SHALL GIVE THE NAME, ADDRESS OF THE NOMINEE, HIS OR HER BRANCH MEMBERSHIP, IF APPLICABLE, AND THE NAME AND ADDRESS OF EACH PROPOSER, AND SHALL BE SUBMITTED IN WRITING AND SENT TO REACH THE CHAIRPERSON OF THE BOARD DEVELOPMENT COMMITTEE AT THE ASSOCIATION'S HEADQUARTERS NOT LATER THAN NOON OF THE FIRST BUSINESS DAY OF JANUARY OF EACH YEAR.

FORM 990, PART VI, SECTION A, LINE 7B:

AMENDMENT OF THE BY-LAWS OF YMCA BUFFALO NIAGARA REQUIRES RATIFICATION BY THE ORGANIZATION'S MEMBERS AS FOLLOWS:

ARTICLE XII - AMENDMENTS

SECTION 1: AMENDMENTS

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THESE BY-LAWS MAY BE AMENDED BY TWO-THIRDS VOTE OF THE MEMBERS OF THE BOARD  
PRESENT AT ANY REGULAR OR SPECIAL MEETING OF THE BOARD.

ANY AMENDMENT SO ADOPTED BY THE BOARD OF DIRECTORS SHALL BE PRESENTED TO  
THE NEXT ANNUAL MEETING OF THE ASSOCIATION HELD PURSUANT TO SECTION 1,  
ARTICLE IV OF THESE BY-LAWS OR ANY SPECIAL MEETING HELD PURSUANT TO SECTION  
2, ARTICLE IV OF THESE BY-LAWS, AND IF APPROVED BY A MAJORITY OF THE  
MEMBERS PRESENT AND VOTING, SHALL AT THAT TIME CONSTITUTE AN AMENDMENT TO  
THE BY-LAWS.

FORM 990, PART VI, SECTION B, LINE 11B:

PROCESS FOR BOARD REVIEW OF FORM 990

THE 990 IS PRESENTED IN DRAFT FORM TO THE FINANCE/AUDIT COMMITTEE OF YMCA  
BUFFALO NIAGARA. AFTER APPROVAL BY THE FINANCE/AUDIT COMMITTEE, THE 990 IS  
PRESENTED TO THE BOARD OF DIRECTORS FOR THEIR REVIEW AND APPROVAL PRIOR TO  
FILING WITH THE INTERNAL REVENUE SERVICE.

FORM 990, PART VI, SECTION B, LINE 12C:

IN ACCORDANCE WITH THE YMCA'S CONFLICT OF INTEREST POLICY, EACH DIRECTOR,  
OFFICER, TRUSTEE, KEY EMPLOYEE AND MEMBER OF A COMMITTEE OF THE  
ORGANIZATION SHALL PRIOR TO HIS OR HER INITIAL ELECTION OR APPOINTMENT AND  
THEREAFTER ANNUALLY SIGN AND SUBMIT TO THE SECRETARY OF THE ORGANIZATION A  
STATEMENT

A.WHICH AFFIRMS SUCH PERSON:

I.HAS RECEIVED A COPY OF THIS CONFLICTS OF INTEREST POLICY,

II.HAS READ AND UNDERSTANDS THE POLICY,

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III. HAS AGREED TO COMPLY WITH THE POLICY, AND

IV. UNDERSTANDS THAT THE ORGANIZATION IS CHARITABLE AND IN ORDER TO MAINTAIN ITS FEDERAL TAX EXEMPTION IT MUST ENGAGE PRIMARILY IN ACTIVITIES WHICH ACCOMPLISH ONE OR MORE OF ITS TAX-EXEMPT PURPOSES.

B. IN WHICH STATEMENT, SUCH PERSON HAS IDENTIFIED ANY ENTITY OF WHICH SUCH PERSON IS AN OFFICER, DIRECTOR, TRUSTEE, MEMBER, OWNER (EITHER AS A SOLE PROPRIETOR OR A PARTNER), OR EMPLOYEE AND WITH WHICH THE ORGANIZATION HAS A RELATIONSHIP, AND ANY TRANSACTION IN WHICH THE ORGANIZATION IS A PARTICIPANT AND IN WHICH THE PERSON MIGHT HAVE A CONFLICTING INTEREST.

C. THE SECRETARY SHALL PROVIDE A COPY OF ALL COMPLETED STATEMENTS TO THE CHAIR OF THE EXECUTIVE COMMITTEE.

TO ENSURE THE ORGANIZATION OPERATES IN A MANNER CONSISTENT WITH ITS CHARITABLE PURPOSES AND DOES NOT ENGAGE IN ACTIVITIES THAT COULD JEOPARDIZE ITS TAX-EXEMPT STATUS, PERIODIC REVIEWS SHALL BE CONDUCTED. THE PERIODIC REVIEWS SHALL, AT A MINIMUM, INCLUDE THE FOLLOWING SUBJECTS:

A. WHETHER COMPENSATION ARRANGEMENTS AND BENEFITS ARE REASONABLE, BASED ON COMPETENT SURVEY INFORMATION, AND THE RESULT OF ARM'S LENGTH BARGAINING.

B. WHETHER PARTNERSHIPS, JOINT VENTURES, AND ARRANGEMENTS WITH MANAGEMENT OF THE ORGANIZATION CONFORM TO THE ORGANIZATION'S WRITTEN POLICIES, ARE PROPERLY RECORDED, REFLECT REASONABLE INVESTMENT OR PAYMENTS FOR GOODS AND SERVICES, FURTHER CHARITABLE PURPOSES AND DO NOT RESULT IN INUREMENT, IMPERMISSIBLE PRIVATE BENEFIT OR IN AN EXCESS BENEFIT TRANSACTION.

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FORM 990, PART VI, SECTION B, LINE 15:

THE EXECUTIVE COMPENSATION COMMITTEE IS CHARGED BY THE BOARD OF DIRECTORS WITH THE RESPONSIBILITY TO DETERMINE THE COMPENSATION OF THE CEO AND KEY EMPLOYEES OF YMCA BUFFALO NIAGARA.

THE EXECUTIVE COMPENSATION COMMITTEE SHALL BE COMPRISED OF THE CURRENT AND IMMEDIATE PAST CHAIRS OF THE BOARDS OF DIRECTORS AND TRUSTEES. THIS COMMITTEE MAY CHOOSE TO INCLUDE, AT THEIR DISCRETION, OTHER MEMBERS OF THESE BOARDS AND/OR INDIVIDUALS FROM OUTSIDE THE ORGANIZATION TO PROVIDE EXPERTISE WHEN NECESSARY.

THE PURPOSE OF THIS COMMITTEE IS TO:

APPROVE THE ANNUAL PERFORMANCE STANDARDS OF THE PRESIDENT/CEO.

DETERMINE APPROPRIATE PERFORMANCE MEASURES AND ESTABLISH CRITERIA FOR ANY INCENTIVE-BASED COMPENSATION.

CONDUCT THE ANNUAL PERFORMANCE APPRAISAL FOR THE PRESIDENT/CEO.

DETERMINE THE TOTAL COMPENSATION PACKAGE FOR THE PRESIDENT/CEO.

ANNUALLY REVIEW, AND APPROVE ANY CHANGE TO, THE TOTAL COMPENSATION OF THE PRESIDENT/CEO AND OTHER KEY EMPLOYEES AS DEFINED BY THE IRS AS THOSE WHO EARN A TOTAL COMPENSATION OF \$150,000 OR MORE.

ASSIST THE BOARD AND SENIOR MANAGEMENT IN SUCCESSION PLANNING FOR THE POSITION OF PRESIDENT/CEO.

DETERMINING REASONABLE COMPENSATION: BEFORE ANY CHANGE TO THE COMPENSATION OF THE PRESIDENT/CEO AND OTHER KEY EMPLOYEES AS DEFINED ABOVE IS MADE, THE EXECUTIVE COMPENSATION COMMITTEE MUST DETERMINE THAT IT IS REASONABLE AND THAT EXCESS BENEFIT TRANSACTIONS HAVE NOT OCCURRED. TO DO THIS, THE EXECUTIVE COMPENSATION COMMITTEE WILL OBTAIN COMPARABLE DATA. YMCAS WITH

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SIMILAR BUDGET SIZES IN LIKE METROPOLITAN AREAS, AND NON-PROFITS OF SIMILAR SIZE AND SCOPE WITHIN THE BUFFALO NIAGARA REGION WILL BE USED AS A BASIS FOR COMPARISON, ALONG WITH ANY OTHER RELEVANT DATA.

RECUSAL: MEMBERS OF THE EXECUTIVE COMPENSATION COMMITTEE HAVING A CONFLICT OF INTEREST WITH RESPECT TO A COMPENSATION ARRANGEMENT UNDER REVIEW SHALL BE EXCLUDED FROM THE EXECUTIVE COMPENSATION COMMITTEE'S DISCUSSION AND DETERMINATION FOR THAT PARTICULAR EMPLOYEE.

WRITTEN REPORT: ONCE THE EXECUTIVE COMPENSATION COMMITTEE HAS DETERMINED THE COMPENSATION, OR CHANGE IN COMPENSATION FOR THE PRESIDENT/CEO OR OTHER KEY EMPLOYEES, THE EXECUTIVE COMPENSATION COMMITTEE WILL PREPARE A WRITTEN REPORT DOCUMENTING ITS DECISION. THE WRITTEN REPORT WILL STATE THE TERMS OF THE PROPOSED COMPENSATION, THE IDENTITY AND SOURCE OF THE COMPARABILITY DATA ON WHICH THE EXECUTIVE COMPENSATION COMMITTEE RELIED, THE MEMBERS OF THE EXECUTIVE COMPENSATION COMMITTEE WHO WERE PRESENT FOR DISCUSSION AND DEBATE, THE IDENTITY OF THE MEMBERS THAT APPROVED THE COMPENSATION, THE IDENTITY OF THE MEMBERS WHO OPPOSED THE COMPENSATION, AND THE IDENTITY OF ANY MEMBER WHO RECUSED HIM/HERSELF BECAUSE OF A CONFLICT OF INTEREST. THIS WRITTEN REPORT WILL BE KEPT ON FILE IN THE HUMAN RESOURCES DEPARTMENT AT YMCA BUFFALO NIAGARA'S ASSOCIATION OFFICE.

FORM 990, PART VI, SECTION C, LINE 19:

THE GOVERNING DOCUMENTS, CONFLICT OF INTEREST POLICY AND FINANCIAL STATEMENTS OF YMCA BUFFALO NIAGARA ARE MADE AVAILABLE TO THE PUBLIC IN THE FOLLOWING WAYS:

ON THE PUBLIC DISCLOSURE PAGE OF YMCA BUFFALO NIAGARA'S WEBSITE AT

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WWW.YMCABUFFALONIAGARA.ORG

BY VISITING THE YMCA ASSOCIATION'S OFFICES AT 301 CAYUGA ROAD, SUITE 100,  
BUFFALO, NY 14225 DURING REGULAR BUSINESS HOURS

HARD COPIES WILL BE PROVIDED UPON REQUEST OVER THE PHONE, IN WRITING OR VIA  
EMAIL

FORM 990, PART XI, LINE 9, CHANGES IN NET ASSETS:

CHANGE IN FAIR VALUE OF INTEREST RATE SWAP -464,443.

FORM 990; PART XII; LINE 2C

THE PROCESS HAS NOT CHANGED FROM PRIOR YEAR.