CHAR500 Online

For new annual filings, and amendments

Annual Filing for Charitable Organizations

New York State Office of the Attorney General
Charities Bureau - Registration Section
28 Liberty Street
New York, NY 10005
charitiesnys.com

Open to Public Inspection

Filing Type: (●) New Filing ( ) Amendment Filing Year: 2025

General Information

Current Organization Name: Young Men's Christian Association of Buffalo Niagara
Updated Name: N/A
NY Registration Number: 03-08-25
Registration Category: DUAL
Organization Type: Corporation
EIN: 160743231
Current Fiscal Year End: 12/31
Updated Fiscal Year End: N/A
Organization Email: mkelly@ymcabn.org
Organization's Phone: 716-276-5979
Tax Exempt Status: 501(c)(3)
Website: WWW.YMCABUFFALONIAGARA.ORG

Organization Address

Mailing Address	Principal Address	NY State Address
301 CAYUGA ROAD, SUITE 100 BUFFALO NY 14225-1912 UNITED STATES	301 CAYUGA ROAD, SUITE 100 BUFFALO NY 14225-1912 UNITED STATES	NA

Primary Contact Information

First Name: Michael
Last Name: Kelly
Title: Chief Financial Officer
Phone: 716-276-5979
Email: mkelly@ymcabn.org

Organization Type

Type of IRS document filed with IRS: IRS990
Organization Type: Public

Third Party Preparer Information

First Name: N/A
Last Name: N/A
Title: N/A
Firm Name: N/A
Phone: N/A
Email: N/A

Third Party Address

Street: N/A
City: N/A
State: N/A
Zip: N/A
Country: N/A

Registration Category

1. Does the organization conduct activity in New York State other than soliciting? This may include, but i**s not limited to**, maintaining an office, having employees or staff, or running a program.
   ◉ Yes ○ No
2. Does the organization have assets in New York State?
   ◉ Yes ○ No
3. Is the organization incorporated or formed in New York State?
   ◉ Yes ○ No
4. Has the organization received more than $25,000 in total contributions from New York State residents, foundations, corporations or government agencies or other entities in the period covered by this filing?
   ◉ Yes ○ No
5. Does the organization plan to receive more than $25,000 annually in total contributions from New York State residents, foundations, corporations, government agencies or other entities?
   ◉ Yes ○ No
6. Does the organization use a professional fundraiser or fundraising counsel?
   ○ Yes ◉ No

Based on your responses to the above questions, this organization's registration category remains as DUAL

Contribution Information

1. Did the organization solicit or receive contributions during the fiscal year in New York State?
   ◉ Yes ○ No

3. Choose the total contributions in New York State this fiscal year: $1,000,000-$4,999,999

Annual Exemptions

1. Were the total contributions from New York State, including residents, foundations, government agencies, etc. under $25,000 during the fiscal year?
   ○ Yes ○ No N/A
2. Did the organization use a professional fundraiser or fundraising counsel during the fiscal year?
   ○ Yes ○ No N/A
3. Were the organization's gross receipts under $25,000 and the market value of its assets under $25,000 during the fiscal year?
   ○ Yes ◉ No

Based on your responses to annual exemption questions, this organization is required to file under DUAL *during this fiscal year.*

Financial Information

Type of IRS document filed with IRS: IRS990

Organization's total revenue: 29,961,003

Organization's total contributions: 2,265,518

Organization's total assets: N/A

Organization's net assets: 45,051,531

Organization's total revenue and contributions: N/A

Organization's total liabilities: N/A

Organization's total assets/ worth: N/A

Organization's total income: N/A

For this filing year, does your organization plan to complete any of the following with the New York State Charities Bureau?

☐ Closing ☐ Withdrawing ☐ Dissolving ☒ None

Is this your final filing with New York State? ○ Yes ○ No N/A

Filing Information

Did your organization use a professional fundraiser or fundraising counsel for fundraising activity in New York State?

○ Yes ● No

General Information	Description of Services	Description of Compensation
Name of Firm: N/A Type: N/A Reg Number: N/A Contract Start: N/A Contract End: N/A Amount Paid: N/A Phone : N/A Mailing Address: N/A	N/A	N/A
Name of Firm: N/A Type: N/A Registration ID: N/A Contract Start: N/A Contract End: N/A Amount Paid: N/A Phone : N/A Mailing Address: N/A	N/A	N/A
Name of Firm: N/A Type: N/A Registration ID: N/A Contract Start: N/A Contract End: N/A Amount Paid: N/A Phone : N/A Mailing Address: N/A	N/A	N/A

Did the organization receive government grants during this fiscal year?

◉ Yes ○ No

Government Grant Agency	Grant Amount
City of Buffalo	$32,965.00
Erie County Legislature	$16,616.00
NYS Office of Children and Family Services	$187,090.00
Dormitory Authority of the State of New York	$495,240.00
N/A	N/A

Documents

Attached organization's required documents:

- ☒ IRS document
- ☒ Certified Public Accountant's Audit Report
- ☐ Certified Public Accountant's Review Report
- ☐ Complete Certificate of Amendment or other document amending the name
- ☐ Other documents

Signatures

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.

Role	First Name	Last Name	Email
President	Anne	Reif	areif@ymcabn.org
Chief Financial Officer	Michael	Kelly	mkelly@ymcabn.org

Signature of President — Signed by: Anne Reif 18F25DB43252407... Date: 6/10/2026

Signature of Chief Financial Officer — Signed by: Michael Kelly 7C804F2A3DD74DE... Date: 6/10/2026

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

Financial Statements
With Independent Auditor's Report

December 31, 2025

Dopkins & Company, LLP
CERTIFIED PUBLIC ACCOUNTANTS AND CONSULTANTS

CONTENTS

Dopkins & Company, LLP
CERTIFIED PUBLIC ACCOUNTANTS AND CONSULTANTS

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)

Opinion
We have audited the accompanying financial statements of Young Men's Christian Association Buffalo Niagara (d/b/a YMCA Buffalo Niagara) (the Association), which comprise the statement of financial position as of December 31, 2025, 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.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Association as of December 31, 2025, and the results of its operations and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

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

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

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

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

In performing an audit in accordance with GAAS, we:

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

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

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

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

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

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

Report on Summarized and Comparative Information
We have previously audited the Association's 2024 financial statements, and we expressed an unmodified audit opinion on those audited financial statements in our report dated May 5, 2025. In our opinion, the summarized and comparative information presented herein as of and for the year ended December 31, 2024, is consistent, in all material respects, with the audited financial statements from which it has been derived.

Dopkins & Company, LLP

CERTIFIED PUBLIC ACCOUNTANTS

April 24, 2026

YMCA BUFFALO NIAGARA

STATEMENT OF FINANCIAL POSITION
December 31, 2025
(With Comparative Financial Information as of December 31, 2024)

ASSETS	**2025**	2024
Current Assets		
Cash and cash equivalents	**$ 1,030,805**	$ 1,023,909
Receivables, net	**959,909**	841,616
Prepaid expenses	**62,142**	17,790
Total current assets	**2,052,856**	1,883,315
Other Assets		
Cash and cash equivalents designated for capital expenditure	**4,145,244**	3,658,686
Capital campaign pledges receivable, net, less current maturities	**-**	4,155
Investments	**20,227,841**	18,172,981
Beneficial interest in trusts	**163,882**	147,777
Interest rate swap	**73,581**	184,988
	24,610,548	22,168,587
Right-of-Use Asset - Operating Lease	**617,659**	687,762
Property and Equipment, net	**34,845,587**	35,937,551
Total assets	**$ 62,126,650**	$ 60,677,215

LIABILITIES AND NET ASSETS		
Current Liabilities		
Current maturities of long-term debt	**$ 1,392,547**	$ 1,367,518
Current portion of operating lease liability	**51,497**	22,130
Accounts payable	**613,357**	769,906
Accrued expenses	**713,064**	691,736
Deferred revenue	**954,077**	1,182,006
Total current liabilities	**3,724,542**	4,033,296
Long-Term Debt, less current maturities	**12,641,970**	13,997,940
Operating Lease Liability, less current portion	**708,607**	722,610
Total liabilities	**17,075,119**	18,753,846
Net Assets		
Without donor restrictions:		
Undesignated	**23,840,866**	22,791,497
Board designated - endowment	**18,850,369**	16,800,815
	42,691,235	39,592,312
With donor restrictions	**2,360,296**	2,331,057
Total net assets	**45,051,531**	41,923,369
Total liabilities and net assets	**$ 62,126,650**	$ 60,677,215

See Notes to Financial Statements.

YMCA BUFFALO NIAGARA

STATEMENT OF ACTIVITIES AND CHANGES IN NET ASSETS
Year Ended December 31, 2025
(With Summarized Comparative Financial Information for the Year Ended December 31, 2024)

	2025 Without Donor Restrictions	2025 With Donor Restrictions	2025 Total	2024 Total
Operating activities:				
Public support:				
Annual campaign	$ 618,938	$ -	$ 618,938	$ 543,169
Special events, net	358,563	-	358,563	322,646
Contributions	847,616	-	847,616	900,795
	1,825,117	-	1,825,117	1,766,610
Operating revenue:				
Membership fees	12,923,107	-	12,923,107	11,472,093
Program service fees	8,550,941	-	8,550,941	8,177,656
Government contracts	3,446,587	-	3,446,587	4,706,283
Rental income	98,733	-	98,733	103,286
Merchandise sales	56,440	-	56,440	39,145
Miscellaneous	7,451	-	7,451	61,344
	25,083,259	-	25,083,259	24,559,807
Total operating revenues	26,908,376	-	26,908,376	26,326,417
Operating expenses:				
Program services:				
Youth development	10,257,924	-	10,257,924	11,344,655
Healthy living	12,656,636	-	12,656,636	12,000,816
Social responsibility	191,568	-	191,568	230,149
	23,106,128	-	23,106,128	23,575,620
Support services:				
Management and general	3,122,636	-	3,122,636	2,840,974
Fundraising	326,371	-	326,371	313,410
	3,449,007	-	3,449,007	3,154,384
Total operating expenses	26,555,135	-	26,555,135	26,730,004
Operating income (loss)	353,241	-	353,241	(403,587)
Non-operating activities:				
Investment income, net	2,213,075	5,306	2,218,381	2,134,690
Change in fair value of beneficial interest in trusts	6,046	16,105	22,151	9,214
Change in fair value of interest rate swaps	(111,407)	-	(111,407)	20,414
Net gain on sale/disposal of property and equipment	600,892	-	600,892	40,500
Capital campaign contributions	-	44,904	44,904	23,161
Net assets released from restriction	37,076	(37,076)	-	-
Total non-operating activities	2,745,682	29,239	2,774,921	2,227,979
Change in net assets	3,098,923	29,239	3,128,162	1,824,392
Net assets, beginning of year	39,592,312	2,331,057	41,923,369	40,098,977
Net assets, end of year	$ 42,691,235	$ 2,360,296	$ 45,051,531	$ 41,923,369

See Notes to Financial Statements.

YMCA BUFFALO NIAGARA

STATEMENT OF CASH FLOWS
Year Ended December 31, 2025
(With Comparative Financial Information for the Year Ended December 31, 2024)

	2025	2024
Cash Flows From Operating Activities		
Change in net assets	$ 3,128,162	$ 1,824,392
Adjustments to reconcile change in net assets to net cash provided by operating activities:		
Depreciation	2,378,486	2,297,187
Amortization of deferred financing costs	36,873	36,873
Noncash operating lease expense	85,467	45,071
Non-operating cash contributions from capital campaign	(44,904)	(23,161)
Net realized and unrealized gains on investments	(1,477,233)	(1,464,534)
Interest and dividend income restricted for long-term investment	(841,745)	(772,283)
Change in fair value of beneficial interest in trusts	(22,151)	(9,214)
Net gain on sale/disposal of property and equipment	(600,892)	(40,500)
Contributions of marketable securities	(12,318)	(18,738)
Change in fair value of interest rate swaps	111,407	(20,415)
Changes in assets and liabilities:		
(Increase) decrease in:		
Receivables	(145,043)	78,854
Prepaid expenses	(44,352)	5,901
Increase (decrease) in:		
Accounts payable	(166,317)	(11,729)
Accrued expenses	21,328	(1,455,107)
Deferred revenue	(227,929)	(68,987)
Net cash provided by operating activities	2,178,839	403,610
Cash Flows From Investing Activities		
Purchases of property and equipment	(1,381,552)	(1,144,382)
Proceeds from sale of property and equipment	705,690	40,500
Proceeds from sale of investments	5,778,414	3,897,079
Purchase of investments	(5,501,978)	(3,553,997)
Distributions received through beneficial interest in trusts	6,046	3,249
Net cash used in investing activities	(393,380)	(757,551)
Cash Flows From Financing Activities		
Principal payments on long-term debt	(1,367,814)	(1,342,950)
Proceeds from capital campaign pledges	75,809	71,371
Net cash used in financing activities	(1,292,005)	(1,271,579)
Increase (decrease) in cash and cash equivalents	493,454	(1,625,520)
Cash and cash equivalents:		
Beginning	4,682,595	6,308,115
Ending	$ 5,176,049	$ 4,682,595
Supplemental Disclosure of Cash Flow Information		
Cash paid for interest	$ 656,587	$ 810,710
Supplemental Schedule of Non-Cash Investing and Financing Activities		
Property and equipment purchases included in accounts payable	$ 41,759	$ 31,991

See Notes to Financial Statements.

YMCA BUFFALO NIAGARA

STATEMENT OF FUNCTIONAL EXPENSES
Year Ended December 31, 2025
(With Summarized Comparative Financial Information for the Year Ended December 31, 2024)

	PROGRAM SERVICES					SUPPORT SERVICES				TOTAL	
	Youth Development	Healthy Living	Social Responsibility	**2025 Total**	2024 Total	Management and General	Fund - Raising	**2025 Total**	2024 Total	**2025**	2024
Salaries	$ 6,602,811	$ 4,998,698	$ 69,339	**$ 11,670,848**	$ 12,431,152	$ 1,512,873	$ 206,356	**$ 1,719,229**	$ 1,638,519	**$ 13,390,077**	$ 14,069,671
Employee benefits	502,540	422,332	4,257	**929,129**	902,195	292,578	43,933	**336,511**	332,817	**1,265,640**	1,235,012
Payroll taxes	667,216	477,363	6,683	**1,151,262**	1,244,555	128,417	17,264	**145,681**	172,678	**1,296,943**	1,417,233
Total salaries and related expenses	7,772,567	5,898,393	80,279	**13,751,239**	14,577,902	1,933,868	267,553	**2,201,421**	2,144,014	**15,952,660**	16,721,916
Purchased services	99,834	30,450	483	**130,767**	118,909	715,771	12,922	**728,693**	555,053	**859,460**	673,962
Supplies	662,228	442,025	26,138	**1,130,391**	1,094,446	14,028	21,642	**35,670**	22,552	**1,166,061**	1,116,998
Telephone	38,119	84,333	900	**123,352**	129,297	12,769	210	**12,979**	13,079	**136,331**	142,376
Postage and shipping	1,241	5,141	1,337	**7,719**	10,430	3,792	3,610	**7,402**	9,092	**15,121**	19,522
Occupancy	632,513	2,702,836	46,700	**3,382,049**	2,747,031	237,598	-	**237,598**	235,390	**3,619,647**	2,982,421
Equipment rental and maintenance	96,479	157,507	6,004	**259,990**	243,912	25,464	1,888	**27,352**	16,167	**287,342**	260,079
Advertising and promotion	88,783	86,313	1,600	**176,696**	411,504	8,127	2,412	**10,539**	12,801	**187,235**	424,305
Travel	91,653	54,438	4,639	**150,730**	168,444	30,939	7,134	**38,073**	28,308	**188,803**	196,752
Training and meetings	33,744	31,060	12	**64,816**	66,621	39,348	6,331	**45,679**	36,474	**110,495**	103,095
Membership dues	173,850	209,136	1,986	**384,972**	315,932	43,330	2,669	**45,999**	49,560	**430,971**	365,492
Finance costs	215,175	925,197	2,880	**1,143,252**	1,302,317	54,682	-	**54,682**	15,815	**1,197,934**	1,318,132
Miscellaneous	644	22,268	1,275	**24,187**	94,206	402	-	**402**	13,561	**24,589**	107,767
Total expenses before depreciation	9,906,830	10,649,097	174,233	**20,730,160**	21,280,951	3,120,118	326,371	**3,446,489**	3,151,866	**24,176,649**	24,432,817
Depreciation	351,094	2,007,539	17,335	**2,375,968**	2,294,669	2,518	-	**2,518**	2,518	**2,378,486**	2,297,187
	$ 10,257,924	$ 12,656,636	$ 191,568	**$ 23,106,128**	$ 23,575,620	$ 3,122,636	$ 326,371	**$ 3,449,007**	$ 3,154,384	**$ 26,555,135**	$ 26,730,004

See Notes to Financial Statements.

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.

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 swap, and gains/losses from sale/disposal 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.

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 uncollectible 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. 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, 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.

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 (including cash and cash equivalents designated for capital expenditure):

The Association reports all cash accounts, except amounts designated for capital expenditure, 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.

The following table provides a reconciliation of cash and cash equivalents reported on the statement of financial position to the statement of cash flows:

	2025	2024
Cash and cash equivalents	**$ 1,030,805**	$ 1,023,909
Cash and cash equivalents designated for capital expenditure	**4,145,244**	3,658,686
	$ 5,176,049	$ 4,682,595

Receivables:

Receivables include amounts for trade accounts, fundraising pledges, and investment income. The allowance for expected credit losses represents the Association's best estimate of the amount of probable credit losses within trade receivables and is based upon economic conditions, the number of days that receivables are past due, historical loss patterns, an evaluation of the potential risk of loss associated with specific accounts, and reasonable and supportable forecasts about future conditions, when applicable. Account balances are charged against the allowance after all means of collection have been exhausted and the potential for recovery is considered remote. The provisions for allowances for credit losses are recorded in miscellaneous expense. Recoveries of receivables previously written off are recorded when received. Due to the short-term nature of most receivables, the Association uses the aging method to estimate its expected credit losses. The Association maintains an allowance for expected credit losses on trade receivables in the amount of $2,480 and $7,519 at December 31, 2025 and 2024, respectively.

For non-trade receivables, the Association maintains an allowance for doubtful accounts utilizing an incurred loss model. The allowance for doubtful non-trade receivables was $39,999 and $38,796 at December 31, 2025 and 2024, respectively.

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

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 assets of the trusts reported at fair value by the trustees.

Leases:

The Association determines if an arrangement is or contains a lease at inception, which is the date on which the terms of the contract are agreed to, and the agreement creates enforceable rights and obligations. A contract is or contains a lease when (i) explicitly or implicitly identified assets have been deployed in the contract and (ii) the Association obtains substantially all of the economic benefits from the use of that underlying asset and directs how and for what purpose the asset is used during the term of the contract. The Association also considers whether its service arrangements include the right to control the use of an asset.

The Association recognizes most leases on its statement of financial position as a right-of-use (ROU) asset representing the right to use an underlying asset and a lease liability representing the obligation to make lease payments over the lease term, measured on a discounted basis. Leases are classified as either finance leases or operating leases based on certain criteria. Classification of the lease affects the pattern of expense recognition in the statement of activities and changes in net assets.

For leases with a term greater than 12 months, ROU assets and lease liabilities are measured based on the present value of future lease payments over the lease term at the commencement date of the lease. The ROU assets also include any initial direct costs incurred and lease payments made at or before the commencement date and are reduced by any lease incentives received. To determine the present value of lease payments, the Association uses the implicit discount rate when readily determinable, otherwise it applies an incremental borrowing rate comparable to the lease term. ROU assets and lease liabilities also consist of any prepaid lease payments and deferred rent liabilities. The lease terms used to calculate ROU assets and lease liabilities include options to extend the lease or purchase the underlying asset when it is reasonably certain that the Association will exercise those options.

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

Leases (continued):

Amortization of ROU assets pursuant to operating lease arrangements is recorded as rental expense over the lease term.

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:

	Years
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.

Interest rate swap:

The interest rate swap is recorded in the statement of financial position at its 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.

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.

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

Endowments (continued):

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.

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.

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 rate-of-return objectives within prudent risk constraints.

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

Endowments (continued):

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 (IRS) 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 2021 are still open to audit for both federal and state purposes.

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.

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

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, 2024, from which the summarized information was derived.

Reclassifications:

Certain items in the statement of cash flows for the year ended December 31, 2024 were reclassified, with no effect on changes in net assets, to conform with classifications for the year ended December 31, 2025. Interest and dividend income restricted for long-term investment that was previously reported as an operating activity was reclassified to investing activities in the amount of $772,283.

Subsequent events:

Management has evaluated subsequent events through April 24, 2026, 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. The Association had financial assets consisting of cash and cash equivalents and certain receivables amounting to $1,842,082 and $1,690,463 at December 31, 2025 and 2024, respectively, to meet annual operating needs for the following fiscal year. The Association has additional sources of liquidity available, including a revolving credit facility (Note 7) and board-designated endowment investments (Note 11), 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.

Note 3. Receivables

Receivables at December 31, 2025 and 2024 are summarized as follows:

	2025	2024
Current maturities of capital campaign pledges	**$ 123,284**	$ 150,034
Trade accounts	**674,017**	531,981
Annual campaign pledges	**137,260**	134,573
Interest and dividends	**25,348**	25,028
	$ 959,909	$ 841,616

Note 4. Investments

Investments at December 31, 2025, stated at fair value, consist of the following:

	Cost	Net Unrealized Gain	Fair Value
Common stocks	$ 3,451,486	$ 2,639,646	$ 6,091,132
Bonds	49,924	336	50,260
Mutual funds	9,647,706	713,405	10,361,111
Exchange traded funds	1,993,261	137,255	2,130,516
Money market funds	1,594,822	-	1,594,822
	$ 16,737,199	$ 3,490,642	$ 20,227,841

Investments at December 31, 2024, stated at fair value, consist of the following:

	Cost	Net Unrealized Gain (Loss)	Fair Value
Common stocks	$ 4,593,217	$ 3,357,264	$ 7,950,481
Bonds	574,116	(804)	573,312
Mutual funds	7,979,925	167,794	8,147,719
Exchange traded funds	134,837	102,886	237,723
Money market funds	1,263,746	-	1,263,746
	$ 14,545,841	$ 3,627,140	$ 18,172,981

A summary of net investment income for the years ended December 31, 2025 and 2024 is as follows:

	2025	2024
Unrealized gain (loss)	$ (136,498)	$ 632,131
Realized gain on sale of securities	1,613,731	832,403
Interest and dividend income	841,745	772,283
Investment expenses	(100,597)	(102,127)
Total investment income, net	$ 2,218,381	$ 2,134,690

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.

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, 2025 and 2024:

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 (ETFs) 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.

Note 5. Fair Value Measurements (Continued)

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, 2025 and 2024.

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.

Note 5. Fair Value Measurements (Continued)

Financial instruments at December 31, 2025, stated at fair value, consist of the following:

	Level 1	Level 2	Level 3	Total
Investments:				
Common stocks:				
Consumer discretionary	$ 559,432	$ -	$ -	$ 559,432
Consumer staples	164,676	-	-	164,676
Energy	101,048	-	-	101,048
Energy (International)	416,990	-	-	416,990
Financials	713,166	-	-	713,166
Healthcare	595,536	-	-	595,536
Industrials	495,482	-	-	495,482
Information technology	1,840,386	-	-	1,840,386
Materials	346,278	-	-	346,278
Financial services	63,634	-	-	63,634
Technology	120,022	-	-	120,022
Telecom services	570,986	-	-	570,986
Utilities	103,496	-	-	103,496
	6,091,132	-	-	6,091,132
Bonds:				
Short-term	-	50,260	-	50,260
Mutual funds:				
International large-cap	2,743,004	-	-	2,743,004
International small-cap	448,974	-	-	448,974
Infrastructure	397,738	-	-	397,738
Domestic mid-cap	706,940	-	-	706,940
Domestic small-cap	446,565	-	-	446,565
Bond	4,500,291	-	-	4,500,291
Real estate	592,636	-	-	592,636
Alternative	524,963	-	-	524,963
	10,361,111	-	-	10,361,111
Exchange traded fund:				
Domestic large-cap	1,898,688	-	-	1,898,688
Domestic small-cap	231,828	-	-	231,828
	2,130,516	-	-	2,130,516
Money market funds	-	1,594,822	-	1,594,822
	$ 18,582,759	$ 1,645,082	$ -	$ 20,227,841
Beneficial interest in trusts	$ -	$ -	$ 163,882	$ 163,882
Interest rate swap	$ -	$ 73,581	$ -	$ 73,581

Note 5. Fair Value Measurements (Continued)

Financial instruments at December 31, 2024, stated at fair value, consist of the following:

	Level 1	Level 2	Level 3	Total
Investments:				
Common stocks:				
Consumer discretionary	$ 864,113	$ -	$ -	$ 864,113
Consumer staples	598,393	-	-	598,393
Energy	193,458	-	-	193,458
Energy (International)	459,756	-	-	459,756
Financials	965,888	-	-	965,888
Healthcare	780,539	-	-	780,539
Industrials	589,174	-	-	589,174
Information technology	2,305,275	-	-	2,305,275
Materials	413,670	-	-	413,670
Other (International)	34,018	-	-	34,018
Real estate	159,883	-	-	159,883
Telecom services	551,903	-	-	551,903
Utilities	34,411	-	-	34,411
	7,950,481	-	-	7,950,481
Bonds:				
Corporate medium-term	-	197,144	-	197,144
Short-term	-	376,168	-	376,168
	-	573,312	-	573,312
Mutual funds:				
International large-cap	1,677,602	-	-	1,677,602
International small-cap	296,775	-	-	296,775
Infrastructure	287,094	-	-	287,094
Domestic mid-cap	604,364	-	-	604,364
Domestic small-cap	388,719	-	-	388,719
Bond	541,666	-	-	541,666
Real estate	3,833,041	-	-	3,833,041
Alternative	518,458	-	-	518,458
	8,147,719	-	-	8,147,719
Exchange traded fund:				
Domestic small-cap	237,723	-	-	237,723
Money market funds	-	1,263,746	-	1,263,746
	$ 16,335,923	$ 1,837,058	$ -	$ 18,172,981
Beneficial interest in trusts	$ -	$ -	$ 147,777	$ 147,777
Interest rate swap	$ -	$ 184,988	$ -	$ 184,988

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, 2025 and 2024:

	2025	2024
Balance, beginning of year	**$ 147,777**	$ 141,812
Change in fair value	**22,151**	9,214
Distributions received	**(6,046)**	(3,249)
Balance, end of year	**$ 163,882**	$ 147,777

Note 6. Property and Equipment

Property and equipment at December 31, 2025 and 2024 consist of the following:

	2025	2024
Land	**$ 7,313,337**	$ 7,347,396
Buildings and improvements	**57,941,947**	57,872,074
Equipment	**4,750,630**	4,945,467
Construction-in-progress	**593,633**	141,673
	70,599,547	70,306,610
Less accumulated depreciation	**35,753,960**	34,369,059
Total property and equipment, net	**$ 34,845,587**	$ 35,937,551

Note 7. Revolving Credit

The YMCA has a bank revolving credit facility with a maximum borrowing capacity of $1,000,000 at December 31, 2025. Borrowed amounts bear interest at the Secured Overnight Financing Rate (SOFR). There were no outstanding borrowings on this facility at either December 31, 2025 or 2024.

Note 8. Long-Term Debt

Long-term debt at December 31, 2025 and 2024 consists of the following:

	2025	2024
Civic facility revenue bond with a bank due in monthly principal payments ranging from \$77,000 to \$87,000 plus interest through June 2033. Variable interest is equal to one month term SOFR plus 1.83%, times 79% (4.5% at December 31, 2025).	**\$ 7,522,493**	\$ 8,447,247
Less deferred financing costs	**146,079**	165,342
	7,376,414	8,281,905
Civic facility revenue bond with a bank due in monthly principal payments ranging from \$37,000 to \$50,000 plus interest through March 2039. Variable interest is equal to one month term SOFR plus 2.15%, times 65% (3.9% at December 31, 2025).	**6,889,963**	7,333,023
Less deferred financing costs	**231,860**	249,470
	6,658,103	7,083,553
	14,034,517	15,365,458
Less current maturities	**1,392,547**	1,367,518
	\$ 12,641,970	\$ 13,997,940

The bonds have a mandatory redemption feature where the owner of the bonds can put them back to the YMCA in March of 2029. At that time, the bonds are repriced with the bank or sold to a new owner.

The revenue bonds are secured by a mortgage on property in Amherst, West Seneca and Lockport, New York along with property and equipment at three 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 ratio, and unrestricted cash and investments. At December 31, 2025, the Association was in compliance with these requirements.

Note 8. Long-Term Debt (Continued)

Aggregate maturities of long-term debt at December 31, 2025 are as follows:

Years ending December 31,	
2026	$ 1,392,547
2027	1,418,043
2028	1,444,016
2029	10,157,850
Total	$ 14,412,456

The table above presents the revenue bonds maturing in 2029 as a result of the mandatory redemption feature. The Association intends to reprice the bonds at that time with the bank or a new owner such that the principal is repaid in accordance with the terms of the bonds.

The Association maintains an interest rate swap agreement with a bank to eliminate the risk of changes in interest rates on one of the civic facility revenue bonds. The notional amount for the swap agreement at December 31, 2025 and 2024 is $5,589,831 and $5,957,254, respectively. It effectively changes the Association's interest rate exposure on the related borrowings to a fixed rate of 3.05% through December 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 an asset of $73,581 and $184,988 as of December 31, 2025 and 2024, respectively.

Interest expense amounted to $678,708 and $863,040 for the years ended December 31, 2025 and 2024, respectively. Interest expense is included in finance costs in the accompanying statement of functional expenses.

Note 9. Operating Lease

The Association leases an administrative building under a non-cancelable operating lease agreement which ends in February 2033. The following table presents the maturities of the agreement:

Years ending December 31,		
2026	$	88,520
2027		124,149
2028		127,874
2029		131,710
2030		135,657
Thereafter		305,648
Total undiscounted cash flows		913,558
Less the amount representing interest at 5.00%		153,454
Total operating lease liability	$	760,104

Operating lease expense amounted to $107,597 and $119,359 for the years ended December 31, 2025 and 2024, respectively. Cash paid for amounts included in the measurement of the operating lease liability amounted to $22,130 and $64,546 for the years ended December 31, 2025 and 2024, respectively. Operating lease expense for 2025 and 2024 is included in occupancy costs in the statement of functional expenses.

Note 10. Net Assets with Donor Restrictions

Net assets with donor restrictions as of December 31, 2025 and 2024 are available for the following purposes or periods:

	2025	2024
Subject to the passage of time:		
Capital campaign receivables to fund the Camp Swan Project	**$ 123,284**	$ 154,189
Subject to expenditure for a specified purpose:		
Contributions received to fund specific program operations	**39,012**	76,088
Contributions received to fund capital projects	**656,646**	580,837
Restricted in perpetuity with income subject to appropriation or expenditure:		
Donor-restricted endowment (Note 11) - 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	**1,377,472**	1,372,166
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	**163,882**	147,777
	$ 2,360,296	$ 2,331,057

During 2025, net assets of $37,076 were released from donor restrictions primarily through satisfaction of purpose restrictions.

Note 11. 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, 2025 and 2024 are as follows:

	Without Donor Restrictions	With Donor Restrictions	Total
Endowment net assets, December 31, 2023	$ 14,888,396	$ 1,372,112	$ 16,260,508
Investment return:			
Net gain on investments	1,464,480	54	1,464,534
Interest and dividends	772,283	-	772,283
Investment expenses	(102,127)	-	(102,127)
	2,134,636	54	2,134,690
Appropriation of endowment net assets for expenditure	(265,955)	-	(265,955)
Cash contributions	25,000	-	25,000
Donated securities	18,738	-	18,738
Endowment net assets, December 31, 2024	16,800,815	1,372,166	18,172,981
Investment return:			
Net gain on investments	**1,471,927**	**5,306**	**1,477,233**
Interest and dividends	**841,745**	**-**	**841,745**
Investment expenses	**(100,597)**	**-**	**(100,597)**
	2,213,075	**5,306**	**2,218,381**
Appropriation of endowment net assets for expenditure	**(175,839)**	**-**	**(175,839)**
Donated securities	**12,318**	**-**	**12,318**
Endowment net assets, December 31, 2025	**$ 18,850,369**	**$ 1,377,472**	**$ 20,227,841**

Note 11. Endowment Funds (Continued)

Endowment net asset composition by type of fund as of December 31, 2025 and 2024 are as follows:

	2025		
	Without Donor Restrictions	**With Donor Restrictions**	**Total**
Restricted in perpetuity	**$ -**	**$ 1,416,534**	**$ 1,416,534**
Accumulated investment losses on amounts to be retained in perpetuity	**-**	**(39,062)**	**(39,062)**
Board designated endowment fund	**18,850,369**	**-**	**18,850,369**
	$ 18,850,369	**$ 1,377,472**	**$ 20,227,841**

	2024		
	Without Donor Restrictions	With Donor Restrictions	Total
Restricted in perpetuity	$ -	$ 1,416,534	$ 1,416,534
Accumulated investment losses on amounts to be retained in perpetuity	-	(44,368)	(44,368)
Board designated endowment fund	16,800,815	-	16,800,815
	$ 16,800,815	$ 1,372,166	$ 18,172,981

The Board of Trustees has designated $1,000,000 of the Board designated endowment fund to be used towards the Camp Swan Project. All remaining Board designated funds are designated for general long-term use.

The aggregate fair value and cost of underwater donor-restricted endowment fund investments at December 31, 2025 and 2024 is as follows:

	2025	2024
Fair value	**$ 403,531**	$ 534,372
Cost	**442,593**	578,740
	$ (39,062)	$ (44,368)

Note 12. 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, 2025 and 2024 are as follows:

	2025	2024
Revenue	**$ 859,177**	$ 807,994
Direct expenses	**500,614**	485,348
Special event revenue, net	**$ 358,563**	$ 322,646

Note 13. Financial Assistance Provided

Gross membership and program service fees along with financial assistance provided for the years ended December 31, 2025 and 2024 amounted to:

	2025	2024
Gross membership fees	**$ 13,582,395**	$ 12,222,629
Less financial assistance provided	**659,288**	750,536
Membership fees, net	**$ 12,923,107**	$ 11,472,093
Gross program service fees	**$ 8,983,185**	$ 8,580,949
Less financial assistance provided	**432,244**	403,293
Program service fees, net	**$ 8,550,941**	$ 8,177,656

Note 14. 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.

Note 14. Retirement Plans (Continued)

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 $717,750 and $745,908 for the years ended December 31, 2025 and 2024, respectively.

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 15. 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, 2025 and 2024 were $384,754 and $275,000, respectively. Dues paid to Alliance of New York State YMCAs for the years ended December 31, 2025 and 2024 were $34,566 and $31,424, respectively.

Note 16. Contingency

In the normal course of business, various legal actions and claims are asserted against the Association.

The Association is a defendant in a claim relating to incidents alleged to have occurred from the 1960's through 1970's. The Association is actively defending the claim in court. The Association has not concluded that a loss is probable and is unable to reasonably estimate the ultimate effect of an adverse decision resulting from the claims on its financial position, results of operations or cash flows.

* * * * *

PUBLIC DISCLOSURE COPY - STATE REGISTRATION NO. 03-08-25

Form **990**

Department of the Treasury
Internal Revenue Service

Return of Organization Exempt From Income Tax

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)
Do not enter social security numbers on this form as it may be made public.
Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047
2025
Open to Public Inspection

A For the 2025 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): 301 CAYUGA ROAD — Room/suite: 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 $ 34,801,894.

F Name and address of principal officer: ANNE REIF
301 CAYUGA ROAD, BUFFALO, NY 14225

H(a) Is this a group return for subordinates? [ ] Yes [X] No
H(b) Are all subordinates included? [ ] Yes [ ] No
If "No," attach a list. See instructions
H(c) Group exemption number

I Tax-exempt status: [X] 501(c)(3) [ ] 501(c) ( ) (insert no.) [ ] 4947(a)(1) or [ ] 527

J Website: WWW.YMCABUFFALONIAGARA.ORG

K Form of organization: [X] Corporation [ ] Trust [ ] Association [ ] Other
L Year of formation: 1853 **M** State of legal domicile: NY

Part I Summary

Activities & Governance

1 Briefly describe the organization's mission or most significant activities: SEE SCHEDULE O FOR DETAILS OF THE ORGANIZATION'S MISSION.

2 Check this box [ ] 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	33
4	Number of independent voting members of the governing body (Part VI, line 1b)	4	33
5	Total number of individuals employed in calendar year 2025 (Part V, line 2a)	5	1277
6	Total number of volunteers (estimate if necessary)	6	450
7a	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.

		Prior Year	Current Year
Revenue			
8	Contributions and grants (Part VIII, line 1h)	3,141,109.	2,265,518.
9	Program service revenue (Part VIII, line 2g)	22,691,262.	24,214,164.
10	Investment income (Part VIII, column (A), lines 3, 4, and 7d)	1,645,186.	3,056,368.
11	Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)	456,975.	424,953.
12	Total revenue - add lines 8 through 11 (must equal Part VIII, column (A), line 12)	27,934,532.	29,961,003.
Expenses			
13	Grants and similar amounts paid (Part IX, column (A), lines 1-3)	0.	0.
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)	16,721,916.	15,952,658.
16a	Professional fundraising fees (Part IX, column (A), line 11e)	0.	0.
b	Total fundraising expenses (Part IX, column (D), line 25) 377,180.		
17	Other expenses (Part IX, column (A), lines 11a-11d, 11f-24e)	9,938,642.	10,632,278.
18	Total expenses. Add lines 13-17 (must equal Part IX, column (A), line 25)	26,660,558.	26,584,936.
19	Revenue less expenses. Subtract line 18 from line 12	1,273,974.	3,376,067.
Net Assets or Fund Balances		**Beginning of Current Year**	**End of Year**
20	Total assets (Part X, line 16)	60,677,215.	62,126,650.
21	Total liabilities (Part X, line 26)	18,753,846.	17,075,119.
22	Net assets or fund balances. Subtract line 21 from line 20	41,923,369.	45,051,531.

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 — Date: 6/9/2026
ANNE REIF, INTERIM PRESIDENT/CEO
Type or print name and title

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	Check [ ] if self-employed	PTIN
MICHAEL ORLOWSKI	MICHAEL ORLOWSKI	06/08/26		P00956557

Firm's name: DOPKINS & COMPANY, LLP — Firm's EIN: 16-0929175
Firm's address: 200 INTERNATIONAL DR, BUFFALO, NY 14221-5794 — Phone no. 716-634-8800

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

Part III Statement of Program Service Accomplishments

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

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 [X] 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 [X] 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 $ 12,656,634. including grants of $) (Revenue $ 13,687,358.)
HEALTHY LIVING-FOR ADDITIONAL DESCRIPTION OF PROGRAM SERVICE SEE SCHEDULE O.

4b (Code:) (Expenses $ 10,187,128. including grants of $) (Revenue $ 10,526,196.)
YOUTH DEVELOPMENT-FOR ADDITIONAL DESCRIPTION OF PROGRAM SERVICE SEE SCHEDULE O.

4c (Code:) (Expenses $ 191,570. including grants of $) (Revenue $ 610.)
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 23,035,332.

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)? *If "Yes," complete Schedule A*	1	X	
2	Is the organization required to complete *Schedule B, Schedule of Contributors*? See instructions	2	X	
3	Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? *If "Yes," complete Schedule C, Part I*	3		X
4	**Section 501(c)(3) organizations.** Did the organization engage in lobbying activities, or have a section 501(h) election in effect during the tax year? *If "Yes," complete Schedule C, Part II*	4	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 Rev. Proc. 98-19? *If "Yes," complete Schedule C, Part III*	5		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? *If "Yes," complete Schedule D, Part I*	6		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? *If "Yes," complete Schedule D, Part II*	7		X
8	Did the organization maintain collections of works of art, historical treasures, or other similar assets? *If "Yes," complete Schedule D, Part III*	8		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? *If "Yes," complete Schedule D, Part IV*	9		X
10	Did the organization, directly or through a related organization, hold assets in donor-restricted endowments or in quasi-endowments? *If "Yes," complete Schedule D, Part V*	10	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? *If "Yes," complete Schedule D, Part VI*	11a	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? *If "Yes," complete Schedule D, Part VII*	11b		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? *If "Yes," complete Schedule D, Part VIII*	11c		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? *If "Yes," complete Schedule D, Part IX*	11d		X
e	Did the organization report an amount for other liabilities in Part X, line 25? *If "Yes," complete Schedule D, Part X*	11e	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)? *If "Yes," complete Schedule D, Part X*	11f	X	
12a	Did the organization obtain separate, independent audited financial statements for the tax year? *If "Yes," complete Schedule D, Parts XI and XII*	12a	X	
b	Was the organization included in consolidated, independent audited financial statements for the tax year? *If "Yes," and if the organization answered "No" to line 12a, then completing Schedule D, Parts XI and XII is optional*	12b		X
13	Is the organization a school described in section 170(b)(1)(A)(ii)? *If "Yes," complete Schedule E*	13		X
14a	Did the organization maintain an office, employees, or agents outside of the United States?	14a		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? *If "Yes," complete Schedule F, Parts I and IV*	14b		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? *If "Yes," complete Schedule F, Parts II and IV*	15		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? *If "Yes," complete Schedule F, Parts III and IV*	16		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? *If "Yes," complete Schedule G, Part I.* See instructions	17		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? *If "Yes," complete Schedule G, Part II*	18	X	
19	Did the organization report more than $15,000 of gross income from gaming activities on Part VIII, line 9a? *If "Yes," complete Schedule G, Part III*	19		X
20a	Did the organization operate one or more hospital facilities? *If "Yes," complete Schedule H*	20a		X
b	If "Yes" to line 20a, did the organization attach a copy of its audited financial statements to this return?	20b		
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? *If "Yes," complete Schedule I, Parts I and II*	21		X

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*	22		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*	23	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*	24a	X	
b	Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?	24b		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?	24c		X
d	Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?	24d		X
25a	**Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations.** Did the organization engage in an excess benefit transaction with a disqualified person during the year? *If "Yes," complete Schedule L, Part I*	25a		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*	25b		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*	26		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*	27		X
28	Was the organization a party to a business transaction with one of the following parties? (See the 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*	28a		X
b	A family member of any individual described in line 28a? *If "Yes," complete Schedule L, Part IV*	28b		X
c	A 35% controlled entity of one or more individuals and/or organizations described in line 28a or 28b? *If "Yes," complete Schedule L, Part IV*	28c		X
29	Did the organization receive more than $25,000 in noncash contributions? *If "Yes," complete Schedule M*	29		X
30	Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? *If "Yes," complete Schedule M*	30		X
31	Did the organization liquidate, terminate, or dissolve and cease operations? *If "Yes," complete Schedule N, Part I*	31		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*	32		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*	33		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*	34		X
35a	Did the organization have a controlled entity within the meaning of section 512(b)(13)?	35a		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*	35b		
36	**Section 501(c)(3) organizations.** Did the organization make any transfers to an exempt non-charitable related organization? *If "Yes," complete Schedule R, Part V, line 2*	36		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*	37		X
38	Did the organization complete Schedule O and provide explanations on Schedule O for Part VI, lines 11b and 19? **Note:** All Form 990 filers are required to complete Schedule O	38	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	1a	38			
b	Enter the number of Forms W-2G included on line 1a. Enter -0- if not applicable	1b	0			
c	Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners?			1c	X	

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 1277			
b	If at least one is reported on line 2a, did the organization file all required federal employment tax returns?		2b	X	
3a	Did the organization have unrelated business gross income of $1,000 or more during the year?		3a		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*		3b		
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)?		4a		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?		5a		X
b	Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction?		5b		X
c	If "Yes" to line 5a or 5b, did the organization file Form 8886-T?		5c		
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?		6a		X
b	If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?		6b		
7	**Organizations that may receive deductible contributions under section 170(c).**				
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?		7a	X	
b	If "Yes," did the organization notify the donor of the value of the goods or services provided?		7b	X	
c	Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282?		7c		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?		7e		X
f	Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?		7f		X
g	If the organization received a contribution of qualified intellectual property, did the organization file Form 8899 as required?		7g		
h	If the organization received a contribution of cars, boats, airplanes, or other vehicles, did the organization file a Form 1098-C?		7h		
8	**Sponsoring organizations maintaining donor advised funds.** Did a donor advised fund maintained by the sponsoring organization have excess business holdings at any time during the year?		8		
9	**Sponsoring organizations maintaining donor advised funds.**				
a	Did the sponsoring organization make any taxable distributions under section 4966?		9a		
b	Did the sponsoring organization make a distribution to a donor, donor advisor, or related person?		9b		
10	**Section 501(c)(7) organizations.** 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			
11	**Section 501(c)(12) organizations.** 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	**Section 4947(a)(1) non-exempt charitable trusts.** Is the organization filing Form 990 in lieu of Form 1041?		12a		
b	If "Yes," enter the amount of tax-exempt interest received or accrued during the year	12b			
13	**Section 501(c)(29) qualified nonprofit health insurance issuers.**				
a	Is the organization licensed to issue qualified health plans in more than one state? **Note:** 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?		14a		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 the instructions and file Form 4720, Schedule N.		15		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.		16		X
17	**Section 501(c)(21) organizations.** Did the trust, or any disqualified or other person engage in any activities that would result in the imposition of an excise tax under section 4951, 4952 or 4953? If "Yes," complete Form 6069.		17		

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 ..... [X]

Section A. Governing Body and Management

				Yes	No
1a	Enter the number of voting members of the governing body at the end of the tax year	1a	33		
	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	Enter the number of voting members included on line 1a, above, who are independent	1b	33		
2	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?	2			X
3	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?	3			X
4	Did the organization make any significant changes to its governing documents since the prior Form 990 was filed?	4			X
5	Did the organization become aware during the year of a significant diversion of the organization's assets?	5			X
6	Did the organization have members or stockholders?	6			X
7a	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?	7a			X
b	Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or persons other than the governing body?	7b			X
8	Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following:				
a	The governing body?	8a		X	
b	Each committee with authority to act on behalf of the governing body?	8b		X	
9	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*	9			X

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

			Yes	No
10a	Did the organization have local chapters, branches, or affiliates?	10a	X	
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?	10b	X	
11a	Has the organization provided a complete copy of this Form 990 to all members of its governing body before filing the form?	11a	X	
b	Describe on Schedule O the process, if any, used by the organization to review this Form 990.			
12a	Did the organization have a written conflict of interest policy? *If "No," go to line 13*	12a	X	
b	Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts?	12b	X	
c	Did the organization regularly and consistently monitor and enforce compliance with the policy? *If "Yes," describe on Schedule O how this was done*	12c	X	
13	Did the organization have a written whistleblower policy?	13	X	
14	Did the organization have a written document retention and destruction policy?	14	X	
15	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?			
a	The organization's CEO, Executive Director, or top management official	15a	X	
b	Other officers or key employees of the organization	15b	X	
	If "Yes" to line 15a or 15b, describe the process on Schedule O. See instructions.			
16a	Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year?	16a		X
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?	16b		

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.

[X] Own website [ ] Another's website [X] 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

MICHAEL KELLY - (716) 565-6000
301 CAYUGA ROAD, SUITE 100, BUFFALO, NY 14225

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 the 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, box 6 of Form 1099-MISC, and/or box 1 of Form 1099-NEC) 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 the 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): Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former	(D) Reportable compensation from the organization (W-2/1099-MISC/ 1099-NEC)	(E) Reportable compensation from related organizations (W-2/1099-MISC/ 1099-NEC)	(F) Estimated amount of other compensation from the organization and related organizations
(1) JOHN EHRBAR PRESIDENT / CEO	40.00			X				254,047.	0.	41,345.
(2) ANNE REIF SENIOR VICE PRESIDENT - OPERATIONS/C	40.00			X				170,057.	0.	26,107.
(3) MATTHEW J. SHRIVER SENIOR VICE PRESIDENT-FINANCE/CFO	40.00			X				137,366.	0.	38,342.
(4) DEBRA SCHAPER VICE PRESIDENT-HR & LEADER	40.00					X		114,549.	0.	25,438.
(5) DANIELLE ROBERTS VICE PRESIDENT OF COMMUNITY IMPACT	40.00					X		102,114.	0.	28,684.
(6) GORDON ANTHONY VICE PRESIDENT - REAL ESTATE & FACIL	40.00					X		104,235.	0.	15,248.
(7) AARON WHITEHOUSE DIRECTOR	2.00	X						0.	0.	0.
(8) ADAM DUNNING DIRECTOR	2.00	X						0.	0.	0.
(9) ALLANA KROLIKOWSKI DIRECTOR	2.00	X						0.	0.	0.
(10) ANNE MUSYNSKE DIRECTOR	2.00	X						0.	0.	0.
(11) ANTHONY SPADA TRUSTEE	2.00	X						0.	0.	0.
(12) BREEANN WILSON DIRECTOR	2.00	X						0.	0.	0.
(13) CHANTELE CAMPBELL DIRECTOR	2.00	X						0.	0.	0.
(14) DANIELLE SHAINBROWN, ESQ VICE CHAIR - BOARD OF DIRECTOR	6.00	X		X				0.	0.	0.
(15) DAVID BAUER TREASURER - BOARD OF TRUSTEES	4.00	X		X				0.	0.	0.
(16) DAVID DUCHSCHERER DIRECTOR	2.00	X						0.	0.	0.
(17) DON KING TRUSTEE	2.00	X						0.	0.	0.

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: Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former	(D) Reportable compensation from the organization (W-2/1099-MISC/ 1099-NEC)	(E) Reportable compensation from related organizations (W-2/1099-MISC/ 1099-NEC)	(F) Estimated amount of other compensation from the organization and related organizations
(18) ERIN BOREK DIRECTOR	2.00	X						0.	0.	0.
(19) JEFF WOODRICH DIRECTOR	2.00	X						0.	0.	0.
(20) JESSICA SMITH DIRECTOR	2.00	X						0.	0.	0.
(21) JOHN C. WRIGHT TRUSTEE	2.00	X						0.	0.	0.
(22) JOHN CRAIK SECRETARY - BOARD OF DIRECTOR	6.00	X		X				0.	0.	0.
(23) KATHY BROWNSCHIDLE SECRETARY - BOARD OF TRUSTEES	4.00	X		X				0.	0.	0.
(24) LYNNE REILLY DIRECTOR	2.00	X						0.	0.	0.
(25) MARC MARTIS DIRECTOR	2.00	X						0.	0.	0.
(26) MARK F. PERRY, MD DIRECTOR	2.00	X						0.	0.	0.
1b Subtotal								882,368.	0.	175,164.
c Total from continuation sheets to Part VII, Section A								0.	0.	0.
d Total (add lines 1b and 1c)								882,368.	0.	175,164.

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 6

		Yes	No
3 Did the organization list any **former** officer, director, trustee, key employee, or highest compensated employee on line 1a? *If "Yes," complete Schedule J for such individual*	3		X
4 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? *If "Yes," complete Schedule J for such individual*	4	X	
5 Did any person listed on line 1a receive or accrue compensation from any unrelated organization or individual for services rendered to the organization? *If "Yes," complete Schedule J for such person*	5		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	731,719.
THERMO MECHANICAL SERVICES CORP P.O. BOX 886, TONAWANDA, NY 14151	HVAC SERVICES	601,668.
CLEANING SPECIALISTS OF WNY INC 167 YOUNG STREET, TONAWANDA, NY 14150	CLEANING SERVICE	254,213.
RIVA'S CATERING 2181 CLINTON STREET, WEST SENECA, NY 14206	CATERING & FOOD SERVICE	208,941.
CORR DISTRIBUTORS 89 PEARCE AVENUE, TONAWANDA, NY 14150	MAINTENANCE SUPPLIES	194,263.

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 6

SEE PART VII, SECTION A CONTINUATION SHEETS

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
Contributions, Gifts, Grants and Other Similar Amounts	1 a	Federated campaigns	1a	3,840.				
	b	Membership dues	1b					
	c	Fundraising events	1c	144,301.				
	d	Related organizations	1d					
	e	Government grants (contributions)	1e	731,911.				
	f	All other contributions, gifts, grants, and similar amounts not included above	1f	1,385,466.				
	g	Noncash contributions included in lines 1a-1f	1g	$ 12,318.				
	h	**Total.** Add lines 1a-1f			2,265,518.			
Program Service Revenue			Business Code					
	2 a	HEALTHY LIVING	900099		13,687,358.	13687358.		
	b	YOUTH DEVELOPMENT	900099		10,526,196.	10526196.		
	c	SOCIAL RESPONSIBILITY	900099		610.	610.		
	d							
	e							
	f	All other program service revenue						
	g	**Total.** Add lines 2a-2f			24,214,164.			
Other Revenue	3	Investment income (including dividends, interest, and other similar amounts)			841,745.			841,745.
	4	Income from investment of tax-exempt bond proceeds						
	5	Royalties						
				(i) Real / (ii) Personal				
	6 a	Gross rents	6a	98,733. /				
	b	Less: rental expenses	6b	70,796. /				
	c	Rental income or (loss)	6c	27,937. /				
	d	Net rental income or (loss)			27,937.			27,937.
				(i) Securities / (ii) Other				
	7 a	Gross amount from sales of assets other than inventory	7a	5,778,414. / 705,690.				
	b	Less: cost or other basis and sales expenses	7b	4,164,683. / 104,798.				
	c	Gain or (loss)	7c	1,613,731. / 600,892.				
	d	Net gain or (loss)			2,214,623.	600,892.		1613731.
	8 a	Gross income from fundraising events (not including $ 144,301. of contributions reported on line 1c). See Part IV, line 18	8a	859,177.				
	b	Less: direct expenses	8b	500,614.				
	c	Net income or (loss) from fundraising events			358,563.			358,563.
	9 a	Gross income from gaming activities. See Part IV, line 19	9a					
	b	Less: direct expenses	9b					
	c	Net income or (loss) from gaming activities						
	10 a	Gross sales of inventory, less returns and allowances	10a	1,236.				
	b	Less: cost of goods sold	10b	0.				
	c	Net income or (loss) from sales of inventory			1,236.			1,236.
Miscellaneous Revenue			Business Code					
	11 a	VENDING COMMISSIONS	900099		29,764.			29,764.
	b	OTHER REVENUE	900099		4,953.			4,953.
	c	TIMBER: HARVEST	900099		2,500.			2,500.
	d	All other revenue						
	e	**Total.** Add lines 11a-11d			37,217.			
	12	**Total revenue.** See instructions			29,961,003.	24815056.	0.	2880429.

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	664,094.		613,285.	50,809.
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	12,725,984.	11,670,849.	848,779.	206,356.
8 Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions)	1,265,640.	929,129.	292,578.	43,933.
9 Other employee benefits				
10 Payroll taxes	1,296,940.	1,151,260.	128,417.	17,263.
11 Fees for services (nonemployees):				
a Management				
b Legal	137,186.		137,186.	
c Accounting	39,400.		39,400.	
d Lobbying	10,369.		10,369.	
e Professional fundraising services. See Part IV, line 17				
f Investment management fees	100,597.		100,597.	
g Other. (If line 11g amount exceeds 10% of line 25, column (A), amount, list line 11g expenses on Sch O.)				
12 Advertising and promotion	187,235.	176,696.	8,127.	2,412.
13 Office expenses	1,166,062.	1,130,392.	14,028.	21,642.
14 Information technology	136,330.	123,351.	12,769.	210.
15 Royalties				
16 Occupancy	3,548,851.	3,311,253.	237,598.	
17 Travel	188,803.	150,730.	30,939.	7,134.
18 Payments of travel or entertainment expenses for any federal, state, or local public officials				
19 Conferences, conventions, and meetings	110,495.	64,816.	39,348.	6,331.
20 Interest	641,835.	587,153.	54,682.	
21 Payments to affiliates	348,754.	348,754.		
22 Depreciation, depletion, and amortization	2,378,486.	2,375,968.	2,518.	
23 Insurance				
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 PURCHASED SERVICES	672,505.	130,767.	528,816.	12,922.
b PAYMENT PROCESSING FEES	475,593.	475,593.		
c EQUIPMENT COSTS	287,342.	259,990.	25,464.	1,888.
d MEMBERSHIP DUES	82,219.	36,219.	43,330.	2,670.
e All other expenses	120,216.	112,412.	4,194.	3,610.
25 **Total functional expenses.** Add lines 1 through 24e	26,584,936.	23,035,332.	3,172,424.	377,180.
26 **Joint costs.** 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)				

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
Assets	1	Cash - non-interest-bearing		5,750.	1	5,150.
	2	Savings and temporary cash investments		4,676,845.	2	5,170,899.
	3	Pledges and grants receivable, net		288,762.	3	260,544.
	4	Accounts receivable, net		557,009.	4	699,365.
	5	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			5	
	6	Loans and other receivables from other disqualified persons (as defined under section 4958(f)(1)), and persons described in section 4958(c)(3)(B)			6	
	7	Notes and loans receivable, net			7	
	8	Inventories for sale or use			8	
	9	Prepaid expenses and deferred charges		17,790.	9	62,142.
	10a	Land, buildings, and equipment: cost or other basis. Complete Part VI of Schedule D	10a 71,217,206.			
	b	Less: accumulated depreciation	10b 35,753,960.	36,625,313.	10c	35,463,246.
	11	Investments - publicly traded securities		18,172,981.	11	20,227,841.
	12	Investments - other securities. See Part IV, line 11			12	
	13	Investments - program-related. See Part IV, line 11			13	
	14	Intangible assets			14	
	15	Other assets. See Part IV, line 11		332,765.	15	237,463.
	16	**Total assets.** Add lines 1 through 15 (must equal line 33)		60,677,215.	16	62,126,650.
Liabilities	17	Accounts payable and accrued expenses		1,461,642.	17	1,326,421.
	18	Grants payable			18	
	19	Deferred revenue		1,182,006.	19	954,077.
	20	Tax-exempt bond liabilities		15,365,458.	20	14,034,517.
	21	Escrow or custodial account liability. Complete Part IV of Schedule D			21	
	22	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			22	
	23	Secured mortgages and notes payable to unrelated third parties			23	
	24	Unsecured notes and loans payable to unrelated third parties			24	
	25	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		744,740.	25	760,104.
	26	**Total liabilities.** Add lines 17 through 25		18,753,846.	26	17,075,119.
Net Assets or Fund Balances		**Organizations that follow FASB ASC 958, check here** ☒ **and complete lines 27, 28, 32, and 33.**				
	27	Net assets without donor restrictions		39,592,312.	27	42,691,235.
	28	Net assets with donor restrictions		2,331,057.	28	2,360,296.
		Organizations that do not follow FASB ASC 958, check here ☐ **and complete lines 29 through 33.**				
	29	Capital stock or trust principal, or current funds			29	
	30	Paid-in or capital surplus, or land, building, or equipment fund			30	
	31	Retained earnings, endowment, accumulated income, or other funds			31	
	32	Total net assets or fund balances		41,923,369.	32	45,051,531.
	33	Total liabilities and net assets/fund balances		60,677,215.	33	62,126,650.

Part XI Reconciliation of Net Assets

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

1	Total revenue (must equal Part VIII, column (A), line 12)	1	29,961,003.
2	Total expenses (must equal Part IX, column (A), line 25)	2	26,584,936.
3	Revenue less expenses. Subtract line 2 from line 1	3	3,376,067.
4	Net assets or fund balances at beginning of year (must equal Part X, line 32, column (A))	4	41,923,369.
5	Net unrealized gains (losses) on investments	5	-136,498.
6	Donated services and use of facilities	6	
7	Investment expenses	7	
8	Prior period adjustments	8	
9	Other changes in net assets or fund balances (explain on Schedule O)	9	-111,407.
10	Net assets or fund balances at end of year. Combine lines 3 through 9 (must equal Part X, line 32, column (B))	10	45,051,531.

Part XII Financial Statements and Reporting

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

			Yes	No
1	Accounting method used to prepare the Form 990: [ ] Cash [X] Accrual [ ] Other ______ If the organization changed its method of accounting from a prior year or checked "Other," explain on 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: [ ] Separate basis [ ] Consolidated basis [ ] 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: [X] Separate basis [ ] Consolidated basis [ ] 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 Uniform Guidance, 2 C.F.R. Part 200, Subpart F?	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		

SCHEDULE A
(Form 990)

Department of the Treasury
Internal Revenue Service

Public Charity Status and Public Support

Complete if the organization is a section 501(c)(3) organization or a section 4947(a)(1) nonexempt charitable trust.
Attach to Form 990 or Form 990-EZ.
Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047
2025
Open to Public Inspection

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

Employer identification number 16-0743231

Part I Reason for Public Charity Status. (All organizations must complete this part.) See instructions.

The organization is not a private foundation because it is: (For lines 1 through 12, check only one box.)

1 ☐ A church, convention of churches, or association of churches described in **section 170(b)(1)(A)(i).**

2 ☐ A school described in **section 170(b)(1)(A)(ii).** (Attach Schedule E (Form 990).)

3 ☐ A hospital or a cooperative hospital service organization described in **section 170(b)(1)(A)(iii).**

4 ☐ A medical research organization operated in conjunction with a hospital described in **section 170(b)(1)(A)(iii).** Enter the hospital's name, city, and state:

5 ☐ An organization operated for the benefit of a college or university owned or operated by a governmental unit described in **section 170(b)(1)(A)(iv).** (Complete Part II.)

6 ☐ A federal, state, or local government or governmental unit described in **section 170(b)(1)(A)(v).**

7 ☐ An organization that normally receives a substantial part of its support from a governmental unit or from the general public described in **section 170(b)(1)(A)(vi).** (Complete Part II.)

8 ☐ A community trust described in **section 170(b)(1)(A)(vi).** (Complete Part II.)

9 ☐ An agricultural research organization described in **section 170(b)(1)(A)(ix)** operated in conjunction with a land-grant college or university or a non-land-grant college of agriculture (see instructions). Enter the name, city, and state of the college or university:

10 ☒ An organization that normally receives (1) more than 33 1/3% of its support from contributions, membership fees, and gross receipts from activities related to its exempt functions, subject to certain exceptions; and (2) no more than 33 1/3% of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30, 1975. See **section 509(a)(2).** (Complete Part III.)

11 ☐ An organization organized and operated exclusively to test for public safety. See **section 509(a)(4).**

12 ☐ An organization organized and operated exclusively for the benefit of, to perform the functions of, or to carry out the purposes of one or more publicly supported organizations described in **section 509(a)(1)** or **section 509(a)(2).** See **section 509(a)(3).** Check the box on lines 12a through 12d that describes the type of supporting organization and complete lines 12e, 12f, and 12g.

a ☐ **Type I.** A supporting organization operated, supervised, or controlled by its supported organization(s), typically by giving the supported organization(s) the power to regularly appoint or elect a majority of the directors or trustees of the supporting organization. **You must complete Part IV, Sections A and B.**

b ☐ **Type II.** A supporting organization supervised or controlled in connection with its supported organization(s), by having control or management of the supporting organization vested in the same persons that control or manage the supported organization(s). **You must complete Part IV, Sections A and C.**

c ☐ **Type III functionally integrated.** A supporting organization operated in connection with, and functionally integrated with, its supported organization(s) (see instructions). **You must complete Part IV, Sections A, D, and E.**

d ☐ **Type III non-functionally integrated.** A supporting organization operated in connection with its supported organization(s) that is not functionally integrated. The organization generally must satisfy a distribution requirement and an attentiveness requirement (see instructions). **You must complete Part IV, Sections A and D, and Part V.**

e ☐ Check this box if the organization received a written determination from the IRS that it is a Type I, Type II, Type III functionally integrated, or Type III non-functionally integrated supporting organization.

f Enter the number of supported organizations

g Provide the following information about the supported organization(s).

(i) Name of supported organization	(ii) EIN	(iii) Type of organization (described on lines 1-10 above (see instructions))	(iv) Is the organization listed in your governing document? Yes	No	(v) Amount of monetary support (see instructions)	(vi) Amount of other support (see instructions)
Total						

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) 2021	(b) 2022	(c) 2023	(d) 2024	(e) 2025	(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 **Total.** 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 **Public support.** Subtract line 5 from line 4.						

Section B. Total Support

Calendar year (or fiscal year beginning in)	(a) 2021	(b) 2022	(c) 2023	(d) 2024	(e) 2025	(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 **Total support.** Add lines 7 through 10						

12 Gross receipts from related activities, etc. (see instructions) 12

13 **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

14 Public support percentage for 2025 (line 6, column (f), divided by line 11, column (f)) 14 %

15 Public support percentage from 2024 Schedule A, Part II, line 14 15 %

16a **33 1/3% support test - 2025.** If the organization did not check the box on line 13, and line 14 is 33 1/3% or more, check this box and **stop here.** The organization qualifies as a publicly supported organization ☐

b **33 1/3% support test - 2024.** 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 **stop here.** The organization qualifies as a publicly supported organization ☐

17a **10% -facts-and-circumstances test - 2025.** 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 **stop here.** Explain in Part VI how the organization meets the facts-and-circumstances test. The organization qualifies as a publicly supported organization ☐

b **10% -facts-and-circumstances test - 2024.** 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 **stop here.** Explain in Part VI how the organization meets the facts-and-circumstances test. The organization qualifies as a publicly supported organization ☐

18 **Private foundation.** If the organization did not check a box on line 13, 16a, 16b, 17a, or 17b, check this box and see instructions ☐

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) 2021	(b) 2022	(c) 2023	(d) 2024	(e) 2025	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")	6860032.	11467346.	3828547.	3141109.	2265518.	27562552.
2 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	12266181.	16359904.	20595037.	22691262.	24214164.	96126548.
3 Gross receipts from activities that are not an unrelated trade or business under section 513						
4 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
5 The value of services or facilities furnished by a governmental unit to the organization without charge						
6 **Total.** Add lines 1 through 5	19126213.	27827250.	24423584.	25832371.	26479682.	123689100
7a Amounts included on lines 1, 2, and 3 received from disqualified persons						0.
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.
c Add lines 7a and 7b						0.
8 **Public support.** (Subtract line 7c from line 6.)						123689100

Section B. Total Support

Calendar year (or fiscal year beginning in)	(a) 2021	(b) 2022	(c) 2023	(d) 2024	(e) 2025	(f) Total
9 Amounts from line 6	19126213.	27827250.	24423584.	25832371.	26479682.	123689100
10a Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources	407,409.	483,768.	901,953.	875,569.	940,478.	3609177.
b Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975						
c Add lines 10a and 10b	407,409.	483,768.	901,953.	875,569.	940,478.	3609177.
11 Net income from unrelated business activities not included on line 10b, whether or not the business is regularly carried on						
12 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.)	239,098.	537,496.	428,914.	423,135.	397,014.	2025657.
13 **Total support.** (Add lines 9, 10c, 11, and 12.)	19772720.	28848514.	25754451.	27131075.	27817174.	129323934

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

15 Public support percentage for 2025 (line 8, column (f), divided by line 13, column (f))	15	95.64	%
16 Public support percentage from 2024 Schedule A, Part III, line 15	16	95.91	%

Section D. Computation of Investment Income Percentage

17 Investment income percentage for **2025** (line 10c, column (f), divided by line 13, column (f))	17	2.79	%
18 Investment income percentage from **2024** Schedule A, Part III, line 17	18	2.51	%

19a **33 1/3% support tests - 2025.** 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 [X]

b **33 1/3% support tests - 2024.** 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 ☐

Part IV Supporting Organizations

(Complete only if you checked a box on line 12 of 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? *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.*	1		
2	Did the organization have any supported organization that does not have an IRS determination of status under section 509(a)(1) or (2)? *If "Yes," explain in* **Part VI** *how the organization determined that the supported organization was described in section 509(a)(1) or (2).*	2		
3a	Did the organization have a supported organization described in section 501(c)(4), (5), or (6)? *If "Yes," answer lines 3b and 3c below.*	3a		
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)? *If "Yes," describe in* **Part VI** *when and how the organization made the determination.*	3b		
c	Did the organization ensure that all support to such organizations was used exclusively for section 170(c)(2)(B) purposes? *If "Yes," explain in* **Part VI** *what controls the organization put in place to ensure such use.*	3c		
4a	Was any supported organization not organized in the United States ("foreign supported organization")? *If "Yes," and if you checked box 12a or 12b in Part I, answer lines 4b and 4c below.*	4a		
b	Did the organization have ultimate control and discretion in deciding whether to make grants to the foreign supported organization? *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.*	4b		
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)? *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.*	4c		
5a	Did the organization add, substitute, or remove any supported organizations during the tax year? *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).*	5a		
b	**Type I or Type II only.** Was any added or substituted supported organization part of a class already designated in the organization's organizing document?	5b		
c	**Substitutions only.** Was the substitution the result of an event beyond the organization's control?	5c		
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? *If "Yes," provide detail in* **Part VI.**	6		
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? *If "Yes," complete Part I of Schedule L (Form 990).*	7		
8	Did the organization make a loan to a disqualified person (as defined in section 4958) not described on line 7? *If "Yes," complete Part I of Schedule L (Form 990).*	8		
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))? *If "Yes," provide detail in* **Part VI.**	9a		
b	Did one or more disqualified persons (as defined on line 9a) hold a controlling interest in any entity in which the supporting organization had an interest? *If "Yes," provide detail in* **Part VI.**	9b		
c	Did a disqualified person (as defined on line 9a) have an ownership interest in, or derive any personal benefit from, assets in which the supporting organization also had an interest? *If "Yes," provide detail in* **Part VI.**	9c		
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)? *If "Yes," answer line 10b below.*	10a		
b	Did the organization have any excess business holdings in the tax year? *(Use Schedule C, Form 4720, to determine whether the organization had excess business holdings.)*	10b		

Part IV Supporting Organizations *(continued)*

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

Section B. Type I Supporting Organizations

			Yes	No
1	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? *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.*	1		
2	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? *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.*	2		

Section C. Type II Supporting Organizations

			Yes	No
1	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)? *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).*	1		

Section D. All Type III Supporting Organizations

			Yes	No
1	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?	1		
2	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? *If "No," explain in* **Part VI** *how the organization maintained a close and continuous working relationship with the supported organization(s).*	2		
3	By reason of the relationship described on 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? *If "Yes," describe in* **Part VI** *the role the organization's supported organizations played in this regard.*	3		

Section E. Type III Functionally Integrated Supporting Organizations

1 *Check the box next to the method that the organization used to satisfy the Integral Part Test during the year* **(see instructions).**

a ☐ The organization satisfied the Activities Test. *Complete* **line 2** *below.*

b ☐ The organization is the parent of each of its supported organizations. *Complete* **line 3** *below.*

c ☐ The organization supported a governmental supported organization. *Describe in* **Part VI** *how you supported a governmental supported organization (see instructions).*

			Yes	No
2	Activities Test. **Answer lines 2a and 2b below.**			
a	Did substantially all of the organization's activities during the tax year directly further the exempt purposes of its upported organization(s)? *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 each of its supported organizations, and how the organization determined that these activities constituted substantially all of its activities.*	2a		
b	Did the activities described on 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? *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.*	2b		
3	Parent of Supported Organizations. **Answer lines 3a, 3b, and 3c below.**			
a	Are the organization and its supported organization(s) part of an integrated system (for example, a hospital system)? *If "Yes," provide details in* **Part VI.**	3a		
b	Did the organization direct the policies, programs, and activities of each of its supported organizations? *If "Yes," describe in Part VI the role played by the organization in this regard.*	3b		
c	Did the organization have the power to regularly appoint or elect (and remove) a majority of the officers, directors, or trustees of each of the supported organizations? *If "Yes" or "No," provide details in* **Part VI.**	3c		

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 **Adjusted Net Income** (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 **Total** (add lines 1a, 1b, and 1c)	1d		
e **Discount** claimed for blockage or other factors (*explain in detail in* **Part VI**):			
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 **Minimum Asset Amount** (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 **Distributable Amount.** 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).

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

Section D - Distributions		**Current Year**
1 Amounts paid to supported organizations to accomplish exempt purposes	1	
2 Amounts paid to perform activity that directly furthers exempt purposes of supported organizations, in excess of income from activity	2	
3 Administrative expenses paid to accomplish exempt purposes of supported organizations	3	
4 Amounts paid to acquire exempt-use assets	4	
5 Qualified set-aside amounts (prior IRS approval required - *provide details in* **Part VI**)	5	
6 **Total annual distributions.** Add lines 1 through 5.	6	
7 Distributions to attentive supported organizations to which the organization is responsive (*provide details in* **Part VI**). See instructions.	7	
8 Distributable amount for 2025 from Section C, line 6	8	
9 Line 7 amount divided by line 8 amount	9	

Section E - Distribution Allocations (see instructions)	**(i)** **Excess Distributions**	**(ii)** **Underdistributions Pre-2025**	**(iii)** **Distributable Amount for 2025**
1 Distributable amount for 2025 from Section C, line 6			
2 Underdistributions, if any, for years prior to 2025 (reasonable cause required - *explain in* **Part VI**). See instructions.			
3 Excess distributions carryover, if any, to 2025			
a From 2020			
b From 2021			
c From 2022			
d From 2023			
e From 2024			
f **Total** of lines 3a through 3e			
g Applied to under distributions of prior years			
h Applied to 2025 distributable amount			
i Carryover from 2020 not applied (see instructions)			
j Remainder. Subtract lines 3g, 3h, and 3i from line 3f.			
4 Distributions for 2025 from Section D, line 6: $			
a Applied to underdistributions of prior years			
b Applied to 2025 distributable amount			
c Remainder. Subtract lines 4a and 4b from line 4.			
5 Remaining underdistributions for years prior to 2025, if any. Subtract lines 3g and 4a from line 2. For result greater than zero, *explain in* **Part VI.** See instructions.			
6 Remaining underdistributions for 2025. Subtract lines 3h and 4b from line 1. For result greater than zero, *explain in* **Part VI**. See instructions.			
7 **Excess distributions carryover to 2026.** Add lines 3j and 4c.			
8 Breakdown of line 7:			
a Excess from 2021			
b Excess from 2022			
c Excess from 2023			
d Excess from 2024			
e Excess from 2025			

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, 3b, and 3c; Part V, line 1; Part V, Section B, line 1e; Part V, Section D, lines 5 and 7; 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
2021 AMOUNT: $ 217,850.
2022 AMOUNT: $ 230,622.
2023 AMOUNT: $ 252,063.
2024 AMOUNT: $ 322,646.
2025 AMOUNT: $ 358,563.

MISCELLANEOUS
2021 AMOUNT: $ 7,116.
2022 AMOUNT: $ 306,432.
2023 AMOUNT: $ 167,291.
2024 AMOUNT: $ 59,115.
2025 AMOUNT: $ 34,715.

VENDING SALES
2021 AMOUNT: $ 14,132.
2022 AMOUNT: $ 442.
2023 AMOUNT: $ 9,560.
2024 AMOUNT: $ 154.
2025 AMOUNT: $ 1,236.

TIMBER SALES
2024 AMOUNT: $ 41,220.
2025 AMOUNT: $ 2,500.

** PUBLIC DISCLOSURE COPY **

Schedule B (Form 990)
(Rev. December 2024)
Department of the Treasury
Internal Revenue Service

Schedule of Contributors

Attach to Form 990, 990-EZ, or 990-PF.
Go to www.irs.gov/Form990 for the latest information.

OMB No. 1545-0047

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	[X] 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

[X] 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), 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), 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).

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

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		$ 32,965.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
2		$ 40,000.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
3		$ 5,000.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
4		$ 10,000.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
5		$ 22,273.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
6		$ 20,000.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)

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

Employer identification number: 16-0743231

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		$ 5,000.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
8		$ 10,800.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
9		$ 10,000.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
10		$ 6,350.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
11		$ 30,275.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
12		$ 163,284.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)

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

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 [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
14		$ 100,471.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
15		$ 9,010.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
16		$ 6,000.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
17		$ 7,500.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
18		$ 7,500.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)

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

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		$ 5,000.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
20		$ 153,555.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
21		$ 5,000.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
22		$ 84,241.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
23		$ 5,000.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
24		$ 81,421.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)

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

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		$ 30,000.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
26		$ 67,911.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
27		$ 10,000.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
28		$ 8,000.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
29		$ 19,200.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
30		$ 16,000.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)

Name of organization
YOUNG MEN'S CHRISTIAN ASSOCIATION
BUFFALO NIAGARA

Employer identification number
16-0743231

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		$ 9,900.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
32		$ 5,000.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
33		$ 7,783.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
34		$ 10,000.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
35		$ 10,000.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
36		$ 5,000.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)

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

Employer identification number: 16-0743231

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
37		$ 12,318.	Person [ ] Payroll [ ] Noncash [X] (Complete Part II for noncash contributions.)
38		$ 37,120.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
39		$ 15,000.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
40		$ 10,000.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
41		$ 10,000.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
42		$ 10,000.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)

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

Employer identification number: 16-0743231

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
43		$ 10,000.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
44		$ 7,500.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
45		$ 7,160.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
46		$ 6,928.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
47		$ 6,750.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
48		$ 6,750.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)

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

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
49		$ 6,500.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
50		$ 5,300.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
51		$ 5,100.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
52		$ 5,005.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
53		$ 5,000.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
54		$ 5,000.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)

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

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
55		$ 5,000.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
56		$ 5,000.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
57		$ 5,000.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
58		$ 5,000.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
59		$ 5,000.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
60		$ 5,000.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)

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

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
61		$ 5,000.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
62		$ 16,616.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
63		$ 187,090.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
64		$ 495,240.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
		$	Person [ ] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
		$	Person [ ] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)

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

Employer identification number: 16-0743231

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
37	STOCK	$ 12,318.	
		$	
		$	
		$	
		$	
		$	

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

Employer identification number: 16-0743231

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.

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP + 4	Relationship of transferor to transferee

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP + 4	Relationship of transferor to transferee

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP + 4	Relationship of transferor to transferee

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP + 4	Relationship of transferor to transferee

SCHEDULE D (Form 990) (Rev. December 2024) Department of the Treasury Internal Revenue Service

Supplemental Financial Statements

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.

OMB No. 1545-0047

Open to Public Inspection

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.

		(a) Donor advised funds	(b) Funds and other accounts
1	Total number at end of year		
2	Aggregate value of contributions to (during year)		
3	Aggregate value of grants from (during year)		
4	Aggregate value at end of year		

5 Did the organization inform all donors and donor advisors in writing that the assets held in donor advised funds are the organization's property, subject to the organization's exclusive legal control? ☐ Yes ☐ No

6 Did the organization inform all grantees, donors, and donor advisors in writing that grant funds can be used only for charitable purposes and not for the benefit of the donor or donor advisor, or for any other purpose conferring impermissible private benefit? ☐ Yes ☐ No

Part II Conservation Easements.

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

1 Purpose(s) of conservation easements held by the organization (check all that apply).

- ☐ Preservation of land for public use (for example, recreation or education)
- ☐ Protection of natural habitat
- ☐ Preservation of open space
- ☐ Preservation of a historically important land area
- ☐ Preservation of a certified historic structure

2 Complete lines 2a through 2d if the organization held a qualified conservation contribution in the form of a conservation easement on the last day of the tax year.

			Held at the End of the Tax Year
a	Total number of conservation easements	2a	
b	Total acreage restricted by conservation easements	2b	
c	Number of conservation easements on a certified historic structure included on line 2a	2c	
d	Number of conservation easements included on line 2c acquired after July 25, 2006, and not on a historic structure listed in the National Register	2d	

3 Number of conservation easements modified, transferred, released, extinguished, or terminated by the organization during the tax year ________

4 Number of states where property subject to conservation easement is located ________

5 Does the organization have a written policy regarding the periodic monitoring, inspection, handling of violations, and enforcement of the conservation easements it holds? ☐ Yes ☐ No

6 Staff and volunteer hours devoted to monitoring, inspecting, handling of violations, and enforcing conservation easements during the year ________

7 Amount of expenses incurred in monitoring, inspecting, handling of violations, and enforcing conservation easements during the year ________

8 Does each conservation easement reported on line 2d above satisfy the requirements of section 170(h)(4)(B)(i) and section 170(h)(4)(B)(ii)? ☐ Yes ☐ No

9 In Part XIII, describe how the organization reports conservation easements in its revenue and expense statement and balance sheet, and include, if applicable, the text of the footnote to the organization's financial statements that describes the organization's accounting for conservation easements.

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.

1a If the organization elected, as permitted under FASB ASC 958, not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide in Part XIII the text of the footnote to its financial statements that describes these items.

b If the organization elected, as permitted under FASB ASC 958, to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items.

(i) Revenue included on Form 990, Part VIII, line 1 $ ________

(ii) Assets included in Form 990, Part X $ ________

2 If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under FASB ASC 958 relating to these items:

a Revenue included on Form 990, Part VIII, line 1 $ ________

b Assets included in Form 990, Part X $ ________

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 in 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	18,172,981.	16,260,508.	14,031,238.	16,462,400.	14,347,297.
b	Contributions	12,318.	43,738.	15,428.	90,333.	163,061.
c	Net investment earnings, gains, and losses	2,318,978.	2,236,817.	2,550,834.	-2,360,540.	2,185,274.
d	Grants or scholarships					
e	Other expenditures for facilities and programs	175,839.	265,955.	258,829.	86,723.	160,695.
f	Administrative expenses	100,597.	102,127.	78,163.	74,232.	72,537.
g	End of year balance	20,227,841.	18,172,981.	16,260,508.	14,031,238.	16,462,400.

2 Provide the estimated percentage of the current year end balance (line 1g, column (a)) held as:

a Board designated or quasi-endowment 92.4500 %

b Permanent endowment 7.5500 %

c Term endowment .0000 %

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?	3a(i)		X
(ii)	Related organizations?	3a(ii)		X
b	If "Yes" on line 3a(ii), are the related organizations listed as required on Schedule R?	3b		

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		7,313,337.		7,313,337.
b Buildings		57,918,141.	31,372,063.	26,546,078.
c Leasehold improvements		23,806.	23,806.	0.
d Equipment		4,750,630.	4,358,091.	392,539.
e Other		1,211,292.		1,211,292.
Total. Add lines 1a through 1e. *(Column (d) must equal Form 990, Part X, line 10c, column (B))*				35,463,246.

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)		
Total. (Col. (b) must equal Form 990, Part X, line 12, col. (B))		

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)		
Total. (Col. (b) must equal Form 990, Part X, line 13, col. (B))		

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)	
Total. *(Column (b) must equal Form 990, Part X, line 15, col. (B))*	

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) OPERATING LEASE LIABILITY	760,104.
(3)	
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	
Total. *(Column (b) must equal Form 990, Part X, line 25, col. (B))*	760,104.

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 ... [X]

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	29,683,297.
2	Amounts included on line 1 but not on Form 990, Part VIII, line 12:				
a	Net unrealized gains (losses) on investments	2a	-136,498.		
b	Donated services and use of facilities	2b			
c	Recoveries of prior year grants	2c			
d	Other (Describe in Part XIII.)	2d	70,796.		
e	Add lines 2a through 2d			2e	-65,702.
3	Subtract line 2e from line 1			3	29,748,999.
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	100,597.		
b	Other (Describe in Part XIII.)	4b	111,407.		
c	Add lines 4a and 4b			4c	212,004.
5	Total revenue. Add lines **3** and **4c.** *(This must equal Form 990, Part I, line 12.)*			5	29,961,003.

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	26,555,135.
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	70,796.		
e	Add lines 2a through 2d			2e	70,796.
3	Subtract line 2e from line 1			3	26,484,339.
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	100,597.		
b	Other (Describe in Part XIII.)	4b			
c	Add lines 4a and 4b			4c	100,597.
5	Total expenses. Add lines **3** and **4c.** *(This must equal Form 990, Part I, line 18.)*			5	26,584,936.

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.

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 2020 ARE STILL OPEN TO AUDIT FOR BOTH FEDERAL AND STATE PURPOSES.

PART XI, LINE 2D - OTHER ADJUSTMENTS:

Part XIII Supplemental Information *(continued)*

RENTAL EXPENSE NETTED AGAINST RENTAL INCOME	70,796.
PART XI, LINE 4B - OTHER ADJUSTMENTS:	
CHANGE IN FAIR VALUE OF INTEREST RATE SWAPS	111,407.
PART XII, LINE 2D - OTHER ADJUSTMENTS:	
RENTAL EXPENSE NETTED AGAINST RENTAL INCOME	70,796.

SCHEDULE G (Form 990)
(Rev. December 2024)
Department of the Treasury
Internal Revenue Service

Supplemental Information Regarding Fundraising or Gaming Activities

Complete if the organization answered "Yes" on Form 990, Part IV, line 17, 18, or 19, or if the organization entered more than $15,000 on Form 990-EZ, line 6a.

Attach to Form 990 or Form 990-EZ.

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

OMB No. 1545-0047

Open to Public Inspection

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

Employer identification number 16-0743231

Part I **Fundraising Activities.** Complete if the organization answered "Yes" on Form 990, Part IV, line 17. Form 990-EZ filers are not required to complete this part.

1 Indicate whether the organization raised funds through any of the following activities. Check all that apply.
- a ☐ Mail solicitations
- b ☐ Internet and email solicitations
- c ☐ Phone solicitations
- d ☐ In-person solicitations
- e ☐ Solicitation of nongovernment grants
- f ☐ Solicitation of government grants
- g ☐ Special fundraising events

2 a Did the organization have a written or oral agreement with any individual (including officers, directors, trustees, or key employees listed in Form 990, Part VII) or entity in connection with professional fundraising services? ☐ Yes ☐ No

b If "Yes," list the 10 highest paid individuals or entities (fundraisers) pursuant to agreements under which the fundraiser is to be compensated at least $5,000 by the organization.

(i) Name and address of individual or entity (fundraiser)	(ii) Activity	(iii) Did fundraiser have custody or control of contributions? Yes	No	(iv) Gross receipts from activity	(v) Amount paid to (or retained by) fundraiser listed in col. (i)	(vi) Amount paid to (or retained by) organization
Total						

3 List all states in which the organization is registered or licensed to solicit contributions or has been notified it is exempt from registration or licensing.

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

Schedule G (Form 990) (Rev. 12-2024)

LHA 532081 04-01-25

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	GALA	NONE	
		(event type)	(event type)	(total number)	
Revenue	1 Gross receipts	917,310.	86,168.		1,003,478.
	2 Less: Contributions	143,851.	450.		144,301.
	3 Gross income (line 1 minus line 2)	773,459.	85,718.		859,177.
Direct Expenses	4 Cash prizes				
	5 Noncash prizes	3,547.	308.		3,855.
	6 Rent/facility costs	38,872.	6,148.		45,020.
	7 Food and beverages	32,655.	40,011.		72,666.
	8 Entertainment	3,725.	4,200.		7,925.
	9 Other direct expenses	364,286.	6,862.		371,148.
	10 Direct expense summary. Add lines 4 through 9 in column (d)				500,614.
	11 Net income summary. Subtract line 10 from line 3, column (d)				358,563.

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	1 Gross revenue				
Direct Expenses	2 Cash prizes				
	3 Noncash prizes				
	4 Rent/facility costs				
	5 Other direct expenses				
	6 Volunteer labor	☐ Yes ____ % ☐ No	☐ Yes ____ % ☐ No	☐ Yes ____ % ☐ No	
	7 Direct expense summary. Add lines 2 through 5 in column (d)				
	8 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: ____

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 the 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.

Part IV Supplemental Information *(continued)*

SCHEDULE J (Form 990)

(Rev. December 2024)

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 for instructions and the latest information.

OMB No. 1545-0047

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
1a	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. ☐ First-class or charter travel ☐ Housing allowance or residence for personal use ☐ Travel for companions ☐ Payments for business use of personal residence ☐ Tax indemnification and gross-up payments ☐ Health or social club dues or initiation fees ☐ Discretionary spending account ☐ Personal services (such as maid, chauffeur, chef)			
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	1b		
2	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?	2		
3	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. ☒ Compensation committee ☐ Written employment contract ☐ Independent compensation consultant ☒ Compensation survey or study ☒ Form 990 of other organizations ☒ Approval by the board or compensation committee			
4	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:			
a	Receive a severance payment or change-of-control payment?	4a		X
b	Participate in or receive payment from a supplemental nonqualified retirement plan?	4b		X
c	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.	4c		X
	Only section 501(c)(3), 501(c)(4), and 501(c)(29) organizations must complete lines 5-9.			
5	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:			
a	The organization?	5a		X
b	Any related organization? If "Yes" on line 5a or 5b, describe in Part III.	5b		X
6	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:			
a	The organization?	6a		X
b	Any related organization? If "Yes" on line 6a or 6b, describe in Part III.	6b		X
7	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	7		X
8	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	8		X
9	If "Yes" on line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53.4958-6(c)?	9		

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 and/or 1099-NEC compensation (i) Base compensation	(ii) Bonus & incentive compensation	(iii) Other reportable 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
(1) JOHN EHRBAR	(i)	248,047.	0.	6,000.	31,014.	10,331.	295,392.	0.
PRESIDENT / CEO	(ii)	0.	0.	0.	0.	0.	0.	0.
(2) ANNE REIF	(i)	165,857.	0.	4,200.	20,447.	5,660.	196,164.	0.
SENIOR VICE PRESIDENT - OPERATIONS/C	(ii)	0.	0.	0.	0.	0.	0.	0.
(3) MATTHEW J. SHRIVER	(i)	137,366.	0.	0.	17,541.	20,801.	175,708.	0.
SENIOR VICE PRESIDENT-FINANCE/CFO	(ii)	0.	0.	0.	0.	0.	0.	0.
	(i)							
	(ii)							
	(i)							
	(ii)							
	(i)							
	(ii)							
	(i)							
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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.

SCHEDULE K
(Form 990)
(Rev. December 2024)
Department of the Treasury
Internal Revenue Service

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 for instructions and the latest information.

OMB No. 1545-0047

Open to Public Inspection

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 Yes	(g) Defeased No	(h) On behalf of issuer Yes	(h) On behalf of issuer No	(i) Pooled financing Yes	(i) Pooled financing No
A	TOWN OF AMHERST DEVELOPMENT CORPORATION	22-2867364	NONE	06/28/23	9,805,708.	REISSUANCE OF SERIES 2011A BOND		X		X		X
B	NIAGARA AREA DEVELOPMENT 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				
2	Amount of bonds legally defeased				
3	Total proceeds of issue	9,805,708.	9,700,000.		
4	Gross proceeds in reserve funds				
5	Capitalized interest from proceeds				
6	Proceeds in refunding escrows				
7	Issuance costs from proceeds		194,000.		
8	Credit enhancement from proceeds				
9	Working capital expenditures from proceeds				
10	Capital expenditures from proceeds		9,374,743.		
11	Other spent proceeds	9,805,708.	131,257.		
12	Other unspent proceeds				
13	Year of substantial completion	2013	2018		

		A Yes	A No	B Yes	B No	C Yes	C No	D Yes	D 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					

For Paperwork Reduction Act Notice, see the Instructions for Form 990. **Schedule K (Form 990)** (Rev. 12-2024)

LHA 532121 04-01-25

Part III Private Business Use

	A Yes	A No	B Yes	B No	C Yes	C No	D Yes	D 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 nongovernmental 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 Yes	A No	B Yes	B No	C Yes	C No	D Yes	D 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					

Part IV Arbitrage *(continued)*

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

Part V Procedures To Undertake Corrective Action

	A Yes	A No	B Yes	B No	C Yes	C No	D Yes	D 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?		X		X				

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: REISSUANCE OF SERIES 2011A BONDS

(A) ISSUER NAME: NIAGARA AREA DEVELOPMENT CORPORATION
(F) DESCRIPTION OF PURPOSE: FOR THE YMCA TO BUILD A NEW FACILITY

SCHEDULE O (Form 990) (Rev. December 2024)
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 Form 990-EZ. Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

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 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 2025, 34 POLICY VOLUNTEERS SERVED ON THE BOARD OF DIRECTORS AND BOARD OF TRUSTEES, PROVIDING GUIDANCE AND LEADERSHIP TO THE ASSOCIATION. IN ADDITION, 344 INDIVIDUALS ADVANCED THE YMCA MISSION THROUGH THEIR SERVICE AS PROGRAM AND FUND RAISING VOLUNTEERS. IN 2025, THESE VOLUNTEERS PROVIDED 4,786 HOURS OF VOLUNTEER SERVICE VALUED AT OVER $165,000.

IN ADDITION TO UTILIZING ITS SIX FULL FACILITY BRANCHES, TWO RESIDENT CAMPS, AND THREE DAY CAMP LOCATIONS, YMCA BUFFALO NIAGARA SERVES THE COMMUNITY THROUGH A MULTITUDE OF COLLABORATIVE ARRANGEMENTS WITH OTHER LOCAL ORGANIZATIONS. IN 2025, 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 2025, YMCA BUFFALO NIAGARA PROVIDED $1,091,532 IN DIRECT FINANCIAL ASSISTANCE TO ENABLE INDIVIDUALS AND FAMILIES TO PARTICIPATE IN YMCA PROGRAMS AND SERVICES WHO OTHERWISE COULD NOT AFFORD TO DO SO. 33% 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 65% 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. $618,938 WAS RAISED IN 2025 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. THE 130TH ANNUAL TURKEY TROT, THE LONGEST CONSECUTIVELY RUN FOOT RACE IN NORTH AMERICA, EVENT PROVIDED OVER $474,000 TO UNDERWRITE URBAN PROGRAMS AND PROVIDE FINANCIAL ASSISTANCE TO CHILDREN AND FAMILIES.

IN ADDITION TO THESE ANNUAL FUND RAISING ACTIVITIES, YMCA BUFFALO 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 2025, YMCA BUFFALO NIAGARA PROVIDED $650,000 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 WELL AS VACATION CLUBS OFFERED DURING SCHOOL HOLIDAY PERIODS. THE GOALS OF THE PROGRAM ARE TO PROVIDE SAFE, AFFORDABLE, QUALITY SUBSTITUTE

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

Employer identification number 16-0743231

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 DOZENS OF SCHOOLS THROUGHOUT ERIE AND NIAGARA COUNTIES.

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 SEVERAL 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.

PRESCHOOL EDUCATION PROGRAMS ARE OPERATED IN PARTNERSHIP WITH SIX LOCAL SCHOOL DISTRICTS. 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 48,000 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 2025, YMCA BUFFALO NIAGARA PROVIDED OVER $750,000 IN FINANCIAL ASSISTANCE TO PEOPLE WHO OTHERWISE MAY NOT HAVE BEEN ABLE TO AFFORD TO PARTICIPATE IN HEALTHY LIVING ACTIVITIES.

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 170 YEARS. YMCA PROGRAMS, SUCH AS THE SENIOR CITIZEN CENTER, Y ON THE FLY, THE TOGETHERHOOD VOLUNTEER INITIATIVE,

RESPITE PROGRAM, 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 2025, WE ENGAGED 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 B, LINE 11B:
PROCESS FOR BOARD REVIEW OF FORM 990

THE 990 IS PROVIDED IN DRAFT FORM 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,

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.

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

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

Employer identification number 16-0743231

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 COMMITTEE WILL OBTAIN COMPARABLE DATA. YMCAS WITH 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 WWW.YMCABUFFALONIAGARA.ORG

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

Employer identification number 16-0743231

BY VISITING THE YMCA ASSOCIATION 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	-111,407.

FORM 990, PART XII, LINE 2C

THE PROCESS HAS NOT CHANGED FROM PRIOR YEAR.