

**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 AmendmentFiling Year: 2022**General Information**

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

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: Matthew Last Name: Shriver Title: Chief Financial Officer
 Phone: 716-276-5979 Email: mshriver@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 is not limited to, maintaining an office, having employees 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 N/A
4. Does the organization solicit, or plan to solicit or receive more than \$25,000 annually in total contributions from New York State residents, foundations, corporations, or government agencies?
 Yes No
5. 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

Public Charity

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: \$10,000,000-\$50,000,00

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: 28,806,212

Organization's total contributions: 11,467,346 Organization's total assets: N/A

Organization's net assets: 39,718,348 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 the current filing year, does your organization plan to do any of the following with its Charities Bureau Registration?

Closing Withdrawing Dissolving None

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

Filing Information

Did the organization use a professional fundraiser or fundraising counsel to solicit contributions in New York State?

Yes No

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

Did the organization receive government grants during this fiscal year?

Yes No

Government Grant Agency	Grant Amount
City of Buffalo	\$42,899.00
New York State	\$1,633,508.00
US Department of Treasury	\$2,817,092.00
US Small Business Administration	\$4,986,002.00
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

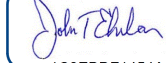
Signatures

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	John	Ehrbar	jehrbar@ymcabn.org
Chief Financial Officer	Matthew	Shriver	mshriver@ymcabn.org

Signature of
President

DocuSigned by:



103E8BF41E54AFB...

Date:

8/2/2023

Signature of
Chief Financial Officer

DocuSigned by:



D5A2E9773B44445...

Date:

8/2/2023

EXTENDED TO NOVEMBER 15, 2023

Return of Organization Exempt From Income Tax

OMB No. 1545-0047

Form **990**

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.

2022

Open to Public Inspection

A For the 2022 calendar year, or tax year beginning and ending

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

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

D Employer identification number
**** - *** 3231**

E Telephone number
(716) 565-6000

G Gross receipts \$ **31,222,569.**

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

H(c) Group exemption number

F Name and address of principal officer: **JOHN T. EHRBAR**
301 CAYUGA ROAD, BUFFALO, NY 14225

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

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

K Form of organization: Corporation Trust Association Other

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

Part I Summary	
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 <input type="checkbox"/> if the organization discontinued its operations or disposed of more than 25% of its net assets.
3	Number of voting members of the governing body (Part VI, line 1a) 3 34
4	Number of independent voting members of the governing body (Part VI, line 1b) 4 34
5	Total number of individuals employed in calendar year 2022 (Part V, line 2a) 5 1123
6	Total number of volunteers (estimate if necessary) 6 454
7a	Total unrelated business revenue from Part VIII, column (C), line 12 7a 0.
7b	Net unrelated business taxable income from Form 990-T, Part I, line 11 7b 0.
Revenue	8 Contributions and grants (Part VIII, line 1h) 6,860,032. Prior Year 11,467,346. Current Year
	9 Program service revenue (Part VIII, line 2g) 12,220,941. 12,220,941. 16,356,367.
	10 Investment income (Part VIII, column (A), lines 3, 4, and 7d) 1,237,477. 1,237,477. 408,171.
	11 Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e) 267,671. 267,671. 574,328.
	12 Total revenue - add lines 8 through 11 (must equal Part VIII, column (A), line 12) 20,586,121. 20,586,121. 28,806,212.
Expenses	13 Grants and similar amounts paid (Part IX, column (A), lines 1-3) 0. 0. 0.
	14 Benefits paid to or for members (Part IX, column (A), line 4) 0. 0. 0.
	15 Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10) 11,270,714. 11,270,714. 13,230,463.
	16a Professional fundraising fees (Part IX, column (A), line 11e) 0. 0. 0.
	b Total fundraising expenses (Part IX, column (D), line 25) 268,340. 268,340. 268,340.
17 Other expenses (Part IX, column (A), lines 11a-11d, 11f-24e) 8,370,484. 8,370,484. 8,499,979.	
18 Total expenses. Add lines 13-17 (must equal Part IX, column (A), line 25) 19,641,198. 19,641,198. 21,730,442.	
19 Revenue less expenses. Subtract line 18 from line 12 944,923. 944,923. 7,075,770.	
Net Assets or Fund Balances	20 Total assets (Part X, line 16) 63,156,525. Beginning of Current Year 61,371,377. End of Year
	21 Total liabilities (Part X, line 26) 28,373,025. 28,373,025. 21,653,029.
	22 Net assets or fund balances. Subtract line 21 from line 20 34,783,500. 34,783,500. 39,718,348.

Part II Signature Block

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

Sign Here
 Signature of officer: **JOHN T. EHRBAR, PRESIDENT/CEO** Date: _____
 Type or print name and title

Paid Preparer Use Only
 Print/Type preparer's name: **MICHAEL ORLOWSKI** Preparer's signature: **MICHAEL ORLOWSKI** Date: **08/01/23** Check if self-employed: PTIN: **P00956557**
 Firm's name: **DOPKINS & COMPANY, LLP** Firm's EIN: **** - *** 9175**
 Firm's address: **200 INTERNATIONAL DR** Phone no.: **716-634-8800**
BUFFALO, NY 14221-5794

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

YOUNG MEN'S CHRISTIAN ASSOCIATION
BUFFALO NIAGARA

Form 990 (2022)

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Part III Statement of Program Service Accomplishments

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

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

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

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

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

4a (Code: _____) (Expenses \$ 10,980,085. including grants of \$ _____) (Revenue \$ 8,493,144.)
YOUTH DEVELOPMENT-FOR ADDITIONAL DESCRIPTION OF PROGRAM SERVICE SEE
SCHEDULE O.

4b (Code: _____) (Expenses \$ 7,819,000. including grants of \$ _____) (Revenue \$ 7,866,268.)
HEALTHY LIVING-FOR ADDITIONAL DESCRIPTION OF PROGRAM SERVICE SEE
SCHEDULE O.

4c (Code: _____) (Expenses \$ 174,696. including grants of \$ _____) (Revenue \$ 492.)
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 18,973,781.

Form 990 (2022)

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

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Part IV Checklist of Required Schedules

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

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

Form 990 (2022)

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? <i>If "Yes," complete Schedule I, Parts I and III</i>	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? <i>If "Yes," complete Schedule J</i>	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? <i>If "Yes," answer lines 24b through 24d and complete Schedule K. If "No," go to line 25a</i>	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? <i>If "Yes," complete Schedule L, Part I</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? <i>If "Yes," complete Schedule L, Part I</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? <i>If "Yes," complete Schedule L, Part II</i>	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? <i>If "Yes," complete Schedule L, Part III</i>	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? <i>If "Yes," complete Schedule L, Part IV</i>	28a	X
b A family member of any individual described in line 28a? <i>If "Yes," complete Schedule L, Part IV</i>	28b	X
c A 35% controlled entity of one or more individuals and/or organizations described in line 28a or 28b? <i>If "Yes," complete Schedule L, Part IV</i>	28c	X
29 Did the organization receive more than \$25,000 in non-cash contributions? <i>If "Yes," complete Schedule M</i>	29	X
30 Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? <i>If "Yes," complete Schedule M</i>	30	X
31 Did the organization liquidate, terminate, or dissolve and cease operations? <i>If "Yes," complete Schedule N, Part I</i>	31	X
32 Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? <i>If "Yes," complete Schedule N, Part II</i>	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? <i>If "Yes," complete Schedule R, Part I</i>	33	X
34 Was the organization related to any tax-exempt or taxable entity? <i>If "Yes," complete Schedule R, Part II, III, or IV, and Part V, line 1</i>	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)? <i>If "Yes," complete Schedule R, Part V, line 2</i>	35b	
36 Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization? <i>If "Yes," complete Schedule R, Part V, line 2</i>	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? <i>If "Yes," complete Schedule R, Part VI</i>	37	X
38 Did the organization complete Schedule O and provide explanations on Schedule O for Part VI, lines 11b and 19?	38	X

Note: All Form 990 filers are required to complete Schedule O

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	30
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

YOUNG MEN'S CHRISTIAN ASSOCIATION
BUFFALO NIAGARA

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

Table with columns for question number, question text, and Yes/No columns. Includes questions 2a through 17 regarding employee reporting, tax returns, unrelated business income, foreign accounts, prohibited transactions, and charitable contributions.

YOUNG MEN'S CHRISTIAN ASSOCIATION
BUFFALO NIAGARA

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

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

Section A. Governing Body and Management

Table with 3 columns: Question, Yes, No. Rows include: 1a Enter the number of voting members... 34; 1b Enter the number of voting members included... 34; 2 Did any officer, director, trustee, or key employee have a family relationship... X; 3 Did the organization delegate control over management duties... X; 4 Did the organization make any significant changes to its governing documents... X; 5 Did the organization become aware during the year of a significant diversion of the organization's assets... X; 6 Did the organization have members or stockholders... 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... X; 7b Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or persons other than the governing body... X; 8 Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following: a The governing body... X; b Each committee with authority to act on behalf of the governing body... 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... X

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

Table with 3 columns: Question, Yes, No. Rows include: 10a Did the organization have local chapters, branches, or affiliates... X; 10b 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... X; 11a Has the organization provided a complete copy of this Form 990 to all members of its governing body before filing the form? X; 11b 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... X; 12b Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts? X; 12c Did the organization regularly and consistently monitor and enforce compliance with the policy? If "Yes," describe on Schedule O how this was done... X; 13 Did the organization have a written whistleblower policy? X; 14 Did the organization have a written document retention and destruction policy? 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... X; b Other officers or key employees of the organization... X; 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? X; 16b 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?

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
MATTHEW SHRIVER - (716) 565-6000
301 CAYUGA ROAD, SUITE 100, BUFFALO, NY 14225

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

Form 990 (2022)

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)						(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
		Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former			
(1) JOHN EHRBAR PRESIDENT / CEO	40.00			X			226,526.	0.	36,074.	
(2) MATTHEW J. SHRIVER SENIOR VICE PRESIDENT - FINANCE	40.00			X			161,224.	0.	42,459.	
(3) ANNE REIF SENIOR VICE PRESIDENT - OPS/COO	40.00			X			153,736.	0.	29,249.	
(4) AARON WHITEHOUSE DIRECTOR	2.00	X					0.	0.	0.	
(5) ADAM DUNNING DIRECTOR	2.00	X					0.	0.	0.	
(6) ANTHONY SPADA CHAIR - BOARD OF TRUSTEES	4.00	X		X			0.	0.	0.	
(7) BREEANN WILSON CHAIR - BOARD OF DIRECTORS	10.00	X		X			0.	0.	0.	
(8) BRIAN LIPKE TRUSTEE EMERITUS	2.00	X					0.	0.	0.	
(9) DANIELLE SHAINBROWN VICE CHAIR - BOARD OF DIRECTORS	6.00	X		X			0.	0.	0.	
(10) DAVID BEATON TREASURER - BOARD OF TRUST	4.00	X		X			0.	0.	0.	
(11) DAVID DUCHSCHERER SECRETARY- BOARD OF DIRECT	6.00	X		X			0.	0.	0.	
(12) DENNIS RHONEY CITY OF BUFFALO COMMUNITY LEADERSHIP	3.00	X					0.	0.	0.	
(13) DON KING TRUSTEE	2.00	X					0.	0.	0.	
(14) ERIN BOREK DIRECTOR	2.00	X					0.	0.	0.	
(15) GLENN SPENCER DIRECTOR	2.00	X					0.	0.	0.	
(16) JARED GROSS DIRECTOR	2.00	X					0.	0.	0.	
(17) JESSICA SMITH DIRECTOR	2.00	X					0.	0.	0.	

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

Form 990 (2022)

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

(A) Name and title	(B) Average hours per week (list any hours for related organizations below line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)						(D) Reportable compensation from the organization (W-2/1099-MISC/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
		Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former			
(18) JOHN CRAIK DIRECTOR	2.00	X					0.	0.	0.	
(19) JOHN WRIGHT TRUSTEE	2.00	X					0.	0.	0.	
(20) JOY AITCHISON DIRECTOR	2.00	X					0.	0.	0.	
(21) KATHY BROWNSCHIDLE SECRETARY- BOARD OF TRUSTEES	4.00	X		X			0.	0.	0.	
(22) LYNNE REILLY DIRECTOR	2.00	X					0.	0.	0.	
(23) MARC MARTIS DIRECTOR	2.00	X					0.	0.	0.	
(24) MARK LEMPKO TREASURER - BOARD OF DIRECTOR	6.00	X		X			0.	0.	0.	
(25) MARK PHILLIPS DIRECTOR	2.00	X					0.	0.	0.	
(26) MARY KIENER TRUSTEE	2.00	X					0.	0.	0.	
1b Subtotal							541,486.	0.	107,782.	
c Total from continuation sheets to Part VII, Section A							0.	0.	0.	
d Total (add lines 1b and 1c)							541,486.	0.	107,782.	

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 3

	Yes	No
3 Did the organization list any former officer, director, trustee, key employee, or highest compensated employee on line 1a? <i>If "Yes," complete Schedule J for such individual</i>		X
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? <i>If "Yes," complete Schedule J for such individual</i>	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? <i>If "Yes," complete Schedule J for such person</i>		X

Section B. Independent Contractors

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

(A) Name and business address	(B) Description of services	(C) Compensation
DAXKO LLC, 600 UNIVERSITY PARK PLACE, STE 500, BIRMINGHAM, AL 35209	SOFTWARE SERVICES & CREDIT CARD PROCESSI	481,696.
RIVA'S CATERING 2181 CLINTON STREET, WEST SENECA, NY 14206	CATERING & FOOD SERVICE	168,408.
CERIDIAN P.O BOX 772830, CHICAGO, IL 60677	PAYROLL & HR PROCESSING	123,842.

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 3

SEE PART VII, SECTION A CONTINUATION SHEETS

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

Form 990

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

(A) Name and title	(B) Average hours per week (list any hours for related organizations below line)	(C) Position (check all that apply)						(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former			
(27) MICHAEL DOLAN TRUSTEE	2.00	X					0.	0.	0.	
(28) MICHAEL GUERINOT TRUSTEE	2.00	X					0.	0.	0.	
(29) MICHAEL HOFER DIRECTOR	2.00	X					0.	0.	0.	
(30) MICHAEL WALSH TRUSTEE	2.00	X					0.	0.	0.	
(31) PETER HUNT TRUSTEE	2.00	X					0.	0.	0.	
(32) RICK STEFANONE ERIE COUNTY COMMUNITY LEADERSHIP BOA	3.00	X					0.	0.	0.	
(33) STEPHEN NICHOLSON DIRECTOR	2.00	X					0.	0.	0.	
(34) TIM SMITH VICE CHAIR - BOARD OF TRUS	4.00	X		X			0.	0.	0.	
(35) TJ STEWART DIRECTOR	2.00	X					0.	0.	0.	
(36) TOM SY NIAGARA COUNTY COMMUNITY LEADERSHIP	3.00	X					0.	0.	0.	
(37) WILLIAM COLLINS TRUSTEE	2.00	X					0.	0.	0.	
(38) DAVID BAUER FORMER DIRECTOR	2.00	X					0.	0.	0.	
(39) JAMES DONATHEN FORMER DIRECTOR	2.00	X					0.	0.	0.	
(40) ANN SWAN FORMER DIRECTOR	2.00	X					0.	0.	0.	
(41) BRIAN ZIOLO FORMER DIRECTOR	2.00	X					0.	0.	0.	
(42) MICHELE POITRAS FORMER BRANCH BOARD CHAIR	3.00	X					0.	0.	0.	
(43) JAMES LIPUMA FORMER BRANCH BOARD CHAIR	3.00	X					0.	0.	0.	
(44) GARY FRIEDMAN FORMER BRANCH BOARD CHAIR	3.00	X					0.	0.	0.	
(45) ELLEN PRZEPASNAK FORMER BRANCH BOARD CHAIR	3.00	X					0.	0.	0.	
(46) JAMIL CREWS FORMER BRANCH BOARD CHAIR	3.00	X					0.	0.	0.	
Total to Part VII, Section A, line 1c										

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

Form 990 (2022)

Part VIII Statement of Revenue

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

			(A)	(B)	(C)	(D)	
			Total revenue	Related or exempt function revenue	Unrelated business revenue	Revenue excluded from tax under sections 512 - 514	
Contributions, Gifts, Grants and Other Similar Amounts	1 a Federated campaigns	1a	13,161.				
	b Membership dues	1b					
	c Fundraising events	1c	109,453.				
	d Related organizations	1d					
	e Government grants (contributions)	1e	9,479,501.				
	f All other contributions, gifts, grants, and similar amounts not included above ...	1f	1,865,231.				
	g Noncash contributions included in lines 1a-1f	1g	\$ 25,119.				
	h Total. Add lines 1a-1f			11,467,346.			
	Program Service Revenue	2 a YOUTH DEVELOPMENT	Business Code				
		813410	8,493,144.	8,493,144.			
b HEALTHY LIVING		813410	7,862,731.	7,862,731.			
c SOCIAL RESPONSIBILITY		813410	492.	492.			
d _____							
e _____							
f All other program service revenue							
g Total. Add lines 2a-2f				16,356,367.			
Other Revenue	3 Investment income (including dividends, interest, and other similar amounts)		385,491.			385,491.	
	4 Income from investment of tax-exempt bond proceeds						
	5 Royalties						
	6 a Gross rents	6a	(i) Real				
			(ii) Personal				
				98,277.			
	b Less: rental expenses ...	6b	61,157.				
	c Rental income or (loss)	6c	37,120.				
	d Net rental income or (loss)			37,120.		37,120.	
	7 a Gross amount from sales of assets other than inventory	7a	(i) Securities				
			(ii) Other				
				2,074,320.	8,500.		
	b Less: cost or other basis and sales expenses	7b	2,055,177.	4,963.			
	c Gain or (loss)	7c	19,143.	3,537.			
	d Net gain or (loss)			22,680.	3,537.	19,143.	
8 a Gross income from fundraising events (not including \$ 109,453. of contributions reported on line 1c). See Part IV, line 18	8a		525,394.				
		b Less: direct expenses	8b	294,772.			
c Net income or (loss) from fundraising events			230,622.		230,622.		
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		442.				
		b Less: cost of goods sold	10b	288.			
		c Net income or (loss) from sales of inventory			154.		154.
Miscellaneous Revenue	11 a INSURANCE REIMBURSEMENT	Business Code					
		900099	192,527.			192,527.	
	b PPP INTEREST FORGIVEN	900099	65,319.			65,319.	
	c OTHER REVENUE	900099	42,839.			42,839.	
	d All other revenue	900099	5,747.			5,747.	
e Total. Add lines 11a-11d			306,432.				
12 Total revenue. See instructions			28,806,212.	16359904.	0.	978,962.	

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

Form 990 (2022)

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	649,268.		596,748.	52,520.
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	10,624,580.	9,720,919.	755,077.	148,584.
8 Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions)	522,789.	425,039.	79,594.	18,156.
9 Other employee benefits	401,699.	319,214.	69,481.	13,004.
10 Payroll taxes	1,032,127.	924,083.	92,423.	15,621.
11 Fees for services (nonemployees):				
a Management				
b Legal	84,000.		84,000.	
c Accounting	33,500.		33,500.	
d Lobbying	9,428.		9,428.	
e Professional fundraising services. See Part IV, line 17				
f Investment management fees				
g Other. (If line 11g amount exceeds 10% of line 25, column (A), amount, list line 11g expenses on Sch O.)	83,269.	19,700.	63,569.	
12 Advertising and promotion	52,025.	47,335.	3,642.	1,048.
13 Office expenses	1,013,358.	985,998.	21,166.	6,194.
14 Information technology	368,335.	25,800.	330,135.	12,400.
15 Royalties				
16 Occupancy	1,988,244.	1,813,728.	174,516.	
17 Travel	188,564.	171,274.	17,290.	
18 Payments of travel or entertainment expenses for any federal, state, or local public officials ...				
19 Conferences, conventions, and meetings	79,287.	51,817.	27,017.	453.
20 Interest	630,877.	605,461.	25,416.	
21 Payments to affiliates	162,529.	162,529.		
22 Depreciation, depletion, and amortization	2,488,777.	2,487,518.	1,259.	
23 Insurance	689,245.	661,481.	27,764.	
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 CREDIT CARD PROCESSING	305,138.	283,365.	21,773.	
b EQUIPMENT COSTS	183,452.	166,334.	17,118.	
c MEMBERSHIP DUES	68,748.	31,107.	37,281.	360.
d BAD DEBTS	64,836.	64,712.	124.	
e All other expenses _____	6,367.	6,367.		
25 Total functional expenses. Add lines 1 through 24e	21,730,442.	18,973,781.	2,488,321.	268,340.
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 <input type="checkbox"/> if following SOP 98-2 (ASC 958-720)				

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

Form 990 (2022)

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	6,352.	1	5,750.		
	2 Savings and temporary cash investments	3,090,386.	2	4,336,761.		
	3 Pledges and grants receivable, net	2,664,355.	3	361,393.		
	4 Accounts receivable, net	408,618.	4	3,382,553.		
	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	18,465.	9	7,992.		
	10a Land, buildings, and equipment: cost or other basis. Complete Part VI of Schedule D	10a 69,248,110.				
	b Less: accumulated depreciation	10b 30,376,688.	40,346,643.	10c	38,871,422.	
	11 Investments - publicly traded securities	16,462,400.	11	14,031,238.		
	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	159,306.	15	374,268.		
16 Total assets. Add lines 1 through 15 (must equal line 33)	63,156,525.	16	61,371,377.			
Liabilities	17 Accounts payable and accrued expenses	1,227,583.	17	1,219,192.		
	18 Grants payable		18			
	19 Deferred revenue	2,082,488.	19	2,075,435.		
	20 Tax-exempt bond liabilities	19,211,778.	20	17,953,496.		
	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	409,363.	23			
	24 Unsecured notes and loans payable to unrelated third parties	4,986,002.	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	455,811.	25	404,906.		
	26 Total liabilities. Add lines 17 through 25	28,373,025.	26	21,653,029.		
Net Assets or Fund Balances	Organizations that follow FASB ASC 958, check here <input checked="" type="checkbox"/> and complete lines 27, 28, 32, and 33.					
	27 Net assets without donor restrictions	30,754,542.	27	37,559,869.		
	28 Net assets with donor restrictions	4,028,958.	28	2,158,479.		
	Organizations that do not follow FASB ASC 958, check here <input type="checkbox"/> 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	34,783,500.	32	39,718,348.		
33 Total liabilities and net assets/fund balances	63,156,525.	33	61,371,377.			

Form 990 (2022)

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

Form 990 (2022)

Part XI Reconciliation of Net Assets

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

1 Total revenue (must equal Part VIII, column (A), line 12)	1	28,806,212.
2 Total expenses (must equal Part IX, column (A), line 25)	2	21,730,442.
3 Revenue less expenses. Subtract line 2 from line 1	3	7,075,770.
4 Net assets or fund balances at beginning of year (must equal Part X, line 32, column (A))	4	34,783,500.
5 Net unrealized gains (losses) on investments	5	-2,765,174.
6 Donated services and use of facilities	6	
7 Investment expenses	7	-74,232.
8 Prior period adjustments	8	
9 Other changes in net assets or fund balances (explain on Schedule O)	9	698,484.
10 Net assets or fund balances at end of year. Combine lines 3 through 9 (must equal Part X, line 32, column (B))	10	39,718,348.

Part XII Financial Statements and Reporting

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

		Yes	No
1 Accounting method used to prepare the Form 990: <input type="checkbox"/> Cash <input checked="" type="checkbox"/> Accrual <input type="checkbox"/> Other _____ If the organization changed its method of accounting from a prior year or checked "Other," explain 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: <input type="checkbox"/> Separate basis <input type="checkbox"/> Consolidated basis <input type="checkbox"/> Both consolidated and separate basis			
b Were the organization's financial statements audited by an independent accountant?	2b	X	
If "Yes," check a box below to indicate whether the financial statements for the year were audited on a separate basis, consolidated basis, or both: <input checked="" type="checkbox"/> Separate basis <input type="checkbox"/> Consolidated basis <input type="checkbox"/> Both consolidated and separate basis			
c If "Yes" to line 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant?	2c	X	
If the organization changed either its oversight process or selection process during the tax year, explain on Schedule O.			
3a As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the 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		

Form **990** (2022)

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

2022

Open to Public Inspection

Name of the organization YOUNG MEN'S CHRISTIAN ASSOCIATION BUFFALO NIAGARA Employer identification number ** - *** 3231

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).
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).
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).
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).
8 [] A community trust described in section 170(b)(1)(A)(vi).
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.
10 [X] 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...
11 [] An organization organized and operated exclusively to test for public safety.
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).
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.
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).
c [] Type III functionally integrated. A supporting organization operated in connection with, and functionally integrated with, its supported organization(s) (see instructions).
d [] Type III non-functionally integrated. A supporting organization operated in connection with its supported organization(s) that is not functionally integrated.
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).

Table with 6 columns: (i) Name of supported organization, (ii) EIN, (iii) Type of organization, (iv) Is the organization listed in your governing document?, (v) Amount of monetary support, (vi) Amount of other support. Includes a Total row at the bottom.

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

Schedule A (Form 990) 2022

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

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

Section A. Public Support

Calendar year (or fiscal year beginning in)	(a) 2018	(b) 2019	(c) 2020	(d) 2021	(e) 2022	(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) 2018	(b) 2019	(c) 2020	(d) 2021	(e) 2022	(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						<input type="checkbox"/>

Section C. Computation of Public Support Percentage

14 Public support percentage for 2022 (line 6, column (f), divided by line 11, column (f))	14	%
15 Public support percentage from 2021 Schedule A, Part II, line 14	15	%
16a 33 1/3% support test - 2022. 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		<input type="checkbox"/>
b 33 1/3% support test - 2021. 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		<input type="checkbox"/>
17a 10% -facts-and-circumstances test - 2022. 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		<input type="checkbox"/>
b 10% -facts-and-circumstances test - 2021. 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		<input type="checkbox"/>
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		<input type="checkbox"/>

Schedule A (Form 990) 2022

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

Schedule A (Form 990) 2022

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) 2018	(b) 2019	(c) 2020	(d) 2021	(e) 2022	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")	2155552.	1610392.	1383727.	6860032.	11467346.	23477049.
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	21611869.	24205108.	14674099.	12266181.	16359904.	89117161.
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	23767421.	25815500.	16057826.	19126213.	27827250.	112594210
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.)						112594210

Section B. Total Support

Calendar year (or fiscal year beginning in)	(a) 2018	(b) 2019	(c) 2020	(d) 2021	(e) 2022	(f) Total
9 Amounts from line 6	23767421.	25815500.	16057826.	19126213.	27827250.	112594210
10a Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources	670,389.	426,782.	292,155.	407,409.	483,768.	2280503.
b Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975						
c Add lines 10a and 10b	670,389.	426,782.	292,155.	407,409.	483,768.	2280503.
11 Net income from unrelated business activities not included on line 10b, whether or not the business is regularly carried on	24,041.					24,041.
12 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.)	354,016.	295,666.	242,227.	239,098.	537,496.	1668503.
13 Total support. (Add lines 9, 10c, 11, and 12.)	24815867.	26537948.	16592208.	19772720.	28848514.	116567257

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 2022 (line 8, column (f), divided by line 13, column (f))	15	96.59 %
16 Public support percentage from 2021 Schedule A, Part III, line 15	16	96.43 %

Section D. Computation of Investment Income Percentage

17 Investment income percentage for 2022 (line 10c, column (f), divided by line 13, column (f))	17	1.96 %
18 Investment income percentage from 2021 Schedule A, Part III, line 17	18	1.97 %

19a 33 1/3% support tests - 2022. If the organization did not check the box on line 14, and line 15 is more than 33 1/3%, and line 17 is not more than 33 1/3%, check this box and **stop here**. The organization qualifies as a publicly supported organization

b 33 1/3% support tests - 2021. If the organization did not check a box on line 14 or line 19a, and line 16 is more than 33 1/3%, and line 18 is not more than 33 1/3%, check this box and **stop here**. The organization qualifies as a publicly supported organization

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

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

Schedule A (Form 990) 2022

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

YOUNG MEN'S CHRISTIAN ASSOCIATION
BUFFALO NIAGARA

Schedule A (Form 990) 2022

Part IV Supporting Organizations (continued)

Table with 3 columns: Question, Yes, No. Row 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?
b A family member of a person described on line 11a above?
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.

Section B. Type I Supporting Organizations

Table with 3 columns: Question, Yes, No. Row 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?
Row 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.

Section C. Type II Supporting Organizations

Table with 3 columns: Question, Yes, No. Row 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).

Section D. All Type III Supporting Organizations

Table with 3 columns: Question, Yes, No. Row 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?
Row 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).
Row 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.

Section E. Type III Functionally Integrated Supporting Organizations

Table with 3 columns: Question, Yes, No. Row 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 entity. Describe in Part VI how you supported a governmental entity (see instructions).
Row 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 the supported organization(s) to which the organization was responsive? If "Yes," then in Part VI identify those supported organizations and explain how these activities directly furthered their exempt purposes, how the organization was responsive to those supported organizations, and how the organization determined that these activities constituted substantially all of its activities.
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.
Row 3: Parent of Supported Organizations. Answer lines 3a and 3b below.
a Did the organization have the power to regularly appoint or elect a majority of the officers, directors, or trustees of each of the supported organizations? If "Yes" or "No" provide details in Part VI.
b Did the organization exercise a substantial degree of direction over 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.

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

Schedule A (Form 990) 2022

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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 (<i>explain in detail in Part VI</i>):		
2	Acquisition indebtedness applicable to non-exempt-use assets	2	
3	Subtract line 2 from line 1d.	3	
4	Cash deemed held for exempt use. Enter 0.015 of line 3 (for greater amount, see instructions).	4	
5	Net value of non-exempt-use assets (subtract line 4 from line 3)	5	
6	Multiply line 5 by 0.035.	6	
7	Recoveries of prior-year distributions	7	
8	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	<input type="checkbox"/> Check here if the current year is the organization's first as a non-functionally integrated Type III supporting organization (see instructions).		

Schedule A (Form 990) 2022

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

Schedule A (Form 990) 2022

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 - <i>provide details in Part VI</i>)	5
6	Other distributions (<i>describe in Part VI</i>). See instructions.	6
7	Total annual distributions. Add lines 1 through 6.	7
8	Distributions to attentive supported organizations to which the organization is responsive (<i>provide details in Part VI</i>). See instructions.	8
9	Distributable amount for 2022 from Section C, line 6	9
10	Line 8 amount divided by line 9 amount	10

Section E - Distribution Allocations (see instructions)	(i) Excess Distributions	(ii) Underdistributions Pre-2022	(iii) Distributable Amount for 2022
1 Distributable amount for 2022 from Section C, line 6			
2 Underdistributions, if any, for years prior to 2022 (reasonable cause required - <i>explain in Part VI</i>). See instructions.			
3 Excess distributions carryover, if any, to 2022			
a From 2017			
b From 2018			
c From 2019			
d From 2020			
e From 2021			
f Total of lines 3a through 3e			
g Applied to underdistributions of prior years			
h Applied to 2022 distributable amount			
i Carryover from 2017 not applied (see instructions)			
j Remainder. Subtract lines 3g, 3h, and 3i from line 3f.			
4 Distributions for 2022 from Section D, line 7: \$			
a Applied to underdistributions of prior years			
b Applied to 2022 distributable amount			
c Remainder. Subtract lines 4a and 4b from line 4.			
5 Remaining underdistributions for years prior to 2022, if any. Subtract lines 3g and 4a from line 2. For result greater than zero, <i>explain in Part VI</i> . See instructions.			
6 Remaining underdistributions for 2022. Subtract lines 3h and 4b from line 1. For result greater than zero, <i>explain in Part VI</i> . See instructions.			
7 Excess distributions carryover to 2023. Add lines 3j and 4c.			
8 Breakdown of line 7:			
a Excess from 2018			
b Excess from 2019			
c Excess from 2020			
d Excess from 2021			
e Excess from 2022			

Schedule A (Form 990) 2022

YOUNG MEN'S CHRISTIAN ASSOCIATION
BUFFALO NIAGARA

Schedule A (Form 990) 2022

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

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

FUNDRAISING

2018 AMOUNT: \$ 288,599.

2019 AMOUNT: \$ 213,564.

2020 AMOUNT: \$ 185,728.

2021 AMOUNT: \$ 217,850.

2022 AMOUNT: \$ 230,622.

MISCELLANEOUS

2018 AMOUNT: \$ 8,555.

2019 AMOUNT: \$ 53,864.

2020 AMOUNT: \$ 1,937.

2021 AMOUNT: \$ 7,116.

2022 AMOUNT: \$ 306,432.

VENDING SALES

2018 AMOUNT: \$ 27,112.

2019 AMOUNT: \$ 28,238.

2020 AMOUNT: \$ 13,670.

2021 AMOUNT: \$ 14,132.

2022 AMOUNT: \$ 442.

TIMBER SALES

2018 AMOUNT: \$ 29,750.

2020 AMOUNT: \$ 40,892.

SCHEDULE C (Form 990)

Political Campaign and Lobbying Activities

OMB No. 1545-0047

2022

Open to Public Inspection

Department of the Treasury Internal Revenue Service

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

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

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

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

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

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

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

Name of organization YOUNG MEN'S CHRISTIAN ASSOCIATION BUFFALO NIAGARA Employer identification number ** - *** 3231

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

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

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

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

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

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

Table with 5 columns: (a) Name, (b) Address, (c) EIN, (d) Amount paid from filing organization's funds, (e) Amount of political contributions received and promptly and directly delivered to a separate political organization.

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

Schedule C (Form 990) 2022

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

Schedule C (Form 990) 2022

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

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

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

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

Lobbying Expenditures During 4-Year Averaging Period					
Calendar year (or fiscal year beginning in)	(a) 2019	(b) 2020	(c) 2021	(d) 2022	(e) Total
2a Lobbying nontaxable amount					
b Lobbying ceiling amount (150% of line 2a, column(e))					
c Total lobbying expenditures					
d Grassroots nontaxable amount					
e Grassroots ceiling amount (150% of line 2d, column (e))					
f Grassroots lobbying expenditures					

Schedule C (Form 990) 2022

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

Schedule C (Form 990) 2022

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

For each "Yes" response on lines 1a through 1i below, provide in Part IV a detailed description of the lobbying activity.	(a)		(b)
	Yes	No	Amount
1 During the year, did the filing organization attempt to influence foreign, national, state, or local legislation, including any attempt to influence public opinion on a legislative matter or referendum, through the use of:			
a Volunteers?		X	
b Paid staff or management (include compensation in expenses reported on lines 1c through 1i)?		X	
c Media advertisements?		X	
d Mailings to members, legislators, or the public?		X	
e Publications, or published or broadcast statements?		X	
f Grants to other organizations for lobbying purposes?	X		9,428.
g Direct contact with legislators, their staffs, government officials, or a legislative body?	X		
h Rallies, demonstrations, seminars, conventions, speeches, lectures, or any similar means?		X	
i Other activities?		X	
j Total. Add lines 1c through 1i			9,428.
2a Did the activities in line 1 cause the organization to be not described in section 501(c)(3)?		X	
b If "Yes," enter the amount of any tax incurred under section 4912			
c If "Yes," enter the amount of any tax incurred by organization managers under section 4912			
d If the filing organization incurred a section 4912 tax, did it file Form 4720 for this year?			

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

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

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

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

Part IV Supplemental Information

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

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

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

SCHEDULE D (Form 990)

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

2022

Open to Public Inspection

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

Employer identification number ** - *** 3231

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

Table with 3 columns: Question, (a) Donor advised funds, (b) Funds and other accounts. Rows include total number at end of year, aggregate value of contributions, grants, and end of year, and two Yes/No questions regarding donor property and grant fund usage.

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

Table with 3 columns: Question, (a) Donor advised funds, (b) Funds and other accounts. Rows include purpose of easements, total number and acreage, number of easements on historic structures, and monitoring expenses. Includes a sub-table for 'Held at the End of the Tax Year' with rows 2a, 2b, 2c, 2d.

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets. Complete if the organization answered "Yes" on Form 990, Part IV, line 8.

Table with 3 columns: Question, (a) Donor advised funds, (b) Funds and other accounts. Rows include questions about reporting art and historical treasures, and amounts of revenue and assets included.

YOUNG MEN'S CHRISTIAN ASSOCIATION
BUFFALO NIAGARA

Schedule D (Form 990) 2022

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?

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?
b If "Yes," explain the arrangement in Part XIII and complete the following table:
c Beginning balance
d Additions during the year
e Distributions during the year
f Ending balance
2a Did the organization include an amount on Form 990, Part X, line 21, for escrow or custodial account liability?
b If "Yes," explain the arrangement in Part XIII. Check here if the explanation has been provided on Part XIII

Table with 2 columns: Description, Amount. Rows: 1c Beginning balance, 1d Additions during the year, 1e Distributions during the year, 1f Ending balance.

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

Table with 6 columns: (a) Current year, (b) Prior year, (c) Two years back, (d) Three years back, (e) Four years back. Rows: 1a Beginning of year balance, b Contributions, c Net investment earnings, gains, and losses, d Grants or scholarships, e Other expenditures for facilities and programs, f Administrative expenses, g End of year balance.

- 2 Provide the estimated percentage of the current year end balance (line 1g, column (a)) held as:
a Board designated or quasi-endowment 90.4900%
b Permanent endowment 9.5100%
c Term endowment %
The percentages on lines 2a, 2b, and 2c should equal 100%.

- 3a Are there endowment funds not in the possession of the organization that are held and administered for the organization by:
(i) Unrelated organizations
(ii) Related organizations
b If "Yes" on line 3a(ii), are the related organizations listed as required on Schedule R?

Table with 2 columns: Yes, No. Rows: 3a(i) Unrelated organizations, 3a(ii) Related organizations, 3b If "Yes" on line 3a(ii), are the related organizations listed as required on Schedule R?

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.

Table with 4 columns: (a) Cost or other basis (investment), (b) Cost or other basis (other), (c) Accumulated depreciation, (d) Book value. Rows: 1a Land, b Buildings, c Leasehold improvements, d Equipment, e Other, Total. Add lines 1a through 1e. (Column (d) must equal Form 990, Part X, column (B), line 10c.)

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

Schedule D (Form 990) 2022

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, col. (B) line 12.)		

Part VIII Investments - Program Related.

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

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

Part IX Other Assets.

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

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

Part X Other Liabilities.

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

1. (a) Description of liability	(b) Book value
(1) Federal income taxes	
(2) OPERATING LEASE LIABILITY	404,906.
(3)	
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	
Total. (Column (b) must equal Form 990, Part X, col. (B) line 25.)	404,906.

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

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

Schedule D (Form 990) 2022

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	26,726,735.
2	Amounts included on line 1 but not on Form 990, Part VIII, line 12:		
a	Net unrealized gains (losses) on investments	2a	-2,765,174.
b	Donated services and use of facilities	2b	
c	Recoveries of prior year grants	2c	
d	Other (Describe in Part XIII.)	2d	759,929.
e	Add lines 2a through 2d	2e	-2,005,245.
3	Subtract line 2e from line 1	3	28,731,980.
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	74,232.
b	Other (Describe in Part XIII.)	4b	
c	Add lines 4a and 4b	4c	74,232.
5	Total revenue. Add lines 3 and 4c . (This must equal Form 990, Part I, line 12.)	5	28,806,212.

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	21,791,887.
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	61,445.
e	Add lines 2a through 2d	2e	61,445.
3	Subtract line 2e from line 1	3	21,730,442.
4	Amounts included on Form 990, Part IX, line 25, but not on line 1:		
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a	
b	Other (Describe in Part XIII.)	4b	
c	Add lines 4a and 4b	4c	0.
5	Total expenses. Add lines 3 and 4c . (This must equal Form 990, Part I, line 18.)	5	21,730,442.

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.

YOUNG MEN'S CHRISTIAN ASSOCIATION
BUFFALO NIAGARA

Schedule D (Form 990) 2022

Part XIII Supplemental Information (continued)

THE FINANCIAL ACCOUNTING STANDARDS BOARD GUIDANCE REQUIRES TAX EFFECTS FROM UNCERTAIN TAX POSITIONS TO BE RECOGNIZED IN THE FINANCIAL STATEMENTS ONLY IF THE POSITION IS MORE LIKELY THAN NOT TO BE SUSTAINED IF THE POSITION WERE TO BE CHALLENGED BY A TAXING AUTHORITY. MANAGEMENT HAS DETERMINED THAT THERE ARE NO MATERIAL UNCERTAIN POSITIONS THAT REQUIRE RECOGNITION IN THE FINANCIAL STATEMENTS. ADDITIONALLY, NO PROVISION FOR INCOME TAXES IS REFLECTED IN THESE FINANCIAL STATEMENTS. INTEREST AND PENALTIES WOULD BE RECOGNIZED AS TAX EXPENSE, HOWEVER, THERE IS NO INTEREST OR PENALTIES RECOGNIZED IN THE STATEMENT OF ACTIVITIES AND CHANGES IN NET ASSETS. THE TAX YEARS AFTER 2018 ARE STILL OPEN TO AUDIT FOR BOTH FEDERAL AND STATE PURPOSES.

PART XI, LINE 2D - OTHER ADJUSTMENTS:

INTEREST SWAP	698,484.
RENTAL EXPENSES	61,157.
VENDING EXPENSES	288.
TOTAL TO SCHEDULE D, PART XI, LINE 2D	759,929.

PART XII, LINE 2D - OTHER ADJUSTMENTS:

RENTAL EXPENSES	61,157.
VENDING EXPENSES	288.
TOTAL TO SCHEDULE D, PART XII, LINE 2D	61,445.

**SCHEDULE G
(Form 990)**

Supplemental Information Regarding Fundraising or Gaming Activities

OMB No. 1545-0047

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.

2022

**Open to Public
Inspection**

Department of the Treasury
Internal Revenue Service

Attach to Form 990 or Form 990-EZ.

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

Name of the organization **YOUNG MEN 'S CHRISTIAN ASSOCIATION
BUFFALO NIAGARA** Employer identification number
****-***3231**

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 non-government 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?		(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
		Yes	No			
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.

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

Schedule G (Form 990) 2022

-*3231 Page 2

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

		(a) Event #1	(b) Event #2	(c) Other events	(d) Total events (add col. (a) through col. (c))
		8K RACE (event type)	(event type)	NONE (total number)	
Revenue	1	Gross receipts	634,847.		634,847.
	2	Less: Contributions	109,453.		109,453.
	3	Gross income (line 1 minus line 2)	525,394.		525,394.
Direct Expenses	4	Cash prizes	0.		
	5	Noncash prizes	3,958.		3,958.
	6	Rent/facility costs	31,104.		31,104.
	7	Food and beverages	24,599.		24,599.
	8	Entertainment	0.		
	9	Other direct expenses	235,111.		235,111.
	10	Direct expense summary. Add lines 4 through 9 in column (d)			
11	Net income summary. Subtract line 10 from line 3, column (d)				230,622.

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))
		1	Gross revenue		
Direct Expenses	2	Cash prizes			
	3	Noncash prizes			
	4	Rent/facility costs			
	5	Other direct expenses			
6	Volunteer labor	<input type="checkbox"/> Yes _____ % <input type="checkbox"/> No	<input type="checkbox"/> Yes _____ % <input type="checkbox"/> No	<input type="checkbox"/> Yes _____ % <input type="checkbox"/> No	
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: _____

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

Schedule G (Form 990) 2022

** - *** 3231 Page 3

- 11** Does the organization conduct gaming activities with nonmembers? Yes No
- 12** Is the organization a grantor, beneficiary or trustee of a trust, or a member of a partnership or other entity formed to administer charitable gaming? Yes No
- 13** Indicate the percentage of gaming activity conducted in:
- | | | |
|--------------------------------------|------------|---|
| a The organization's facility | 13a | % |
| b An outside facility | 13b | % |
- 14** Enter the name and address of the person who prepares the organization's gaming/special events books and records:

Name _____

Address _____

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

Name _____

Address _____

16 Gaming manager information:

Name _____

Gaming manager compensation \$ _____

Description of services provided _____

- Director/officer Employee Independent contractor

17 Mandatory distributions:

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

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

**SCHEDULE J
(Form 990)**

Compensation Information

OMB No. 1545-0047

2022

Open to Public Inspection

Department of the Treasury
Internal Revenue Service

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.

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

Employer identification number
****-***3231**

Part I Questions Regarding Compensation

- 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.
- | | |
|--|---|
| <input type="checkbox"/> First-class or charter travel | <input type="checkbox"/> Housing allowance or residence for personal use |
| <input type="checkbox"/> Travel for companions | <input type="checkbox"/> Payments for business use of personal residence |
| <input type="checkbox"/> Tax indemnification and gross-up payments | <input checked="" type="checkbox"/> Health or social club dues or initiation fees |
| <input type="checkbox"/> Discretionary spending account | <input type="checkbox"/> 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
- 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?
- 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.
- | | |
|---|---|
| <input checked="" type="checkbox"/> Compensation committee | <input type="checkbox"/> Written employment contract |
| <input type="checkbox"/> Independent compensation consultant | <input checked="" type="checkbox"/> Compensation survey or study |
| <input checked="" type="checkbox"/> Form 990 of other organizations | <input checked="" type="checkbox"/> 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?
- b** Participate in or receive payment from a supplemental nonqualified retirement plan?
- 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.
- 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?
- b** Any related organization?
- If "Yes" on line 5a or 5b, describe in Part III.
- 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?
- b** Any related organization?
- If "Yes" on line 6a or 6b, describe in Part III.
- 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
- 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
- 9** If "Yes" on line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53.4958-6(c)?

	Yes	No
1b	X	
2	X	
4a		X
4b		X
4c		X
5a		X
5b		X
6a		X
6b		X
7		X
8		X
9		

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

Schedule J (Form 990) 2022

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

-*3231

Schedule J (Form 990) 2022

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			(C) Retirement and other deferred compensation	(D) Nontaxable benefits	(E) Total of columns (B)(i)-(D)	(F) Compensation in column (B) reported as deferred on prior Form 990
		(i) Base compensation	(ii) Bonus & incentive compensation	(iii) Other reportable compensation				
(1) JOHN EHRBAR PRESIDENT / CEO	(i)	220,526.	0.	6,000.	27,646.	8,428.	262,600.	0.
	(ii)	0.	0.	0.	0.	0.	0.	0.
(2) MATTHEW J. SHRIVER SENIOR VICE PRESIDENT - FINANCE	(i)	161,224.	0.	0.	20,391.	22,068.	203,683.	0.
	(ii)	0.	0.	0.	0.	0.	0.	0.
(3) ANNE REIF SENIOR VICE PRESIDENT - OPS/COO	(i)	149,536.	0.	4,200.	18,967.	10,282.	182,985.	0.
	(ii)	0.	0.	0.	0.	0.	0.	0.
	(i)							
	(ii)							
	(i)							
	(ii)							
	(i)							
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	(i)							
	(ii)							
	(i)							
	(ii)							

YOUNG MEN'S CHRISTIAN ASSOCIATION
BUFFALO NIAGARA

Schedule J (Form 990) 2022

** - *** 3231

Part III Supplemental Information

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

PART I, LINE 1A:

YMCA BUFFALO NIAGARA PAYS FOR PARK CLUB DUES FOR ITS PRESIDENT/CEO.

MEMBERSHIP IN THE PARK CLUB PROVIDES YMCA BUFFALO NIAGARA WITH MEETING

SPACE AS WELL AS THE ABILITY TO CONNECT WITH MANY OF BUFFALO'S MOST

INFLUENTIAL LEADERS.

SCHEDULE K
(Form 990)
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
2022
Open to Public
Inspection

Name of the organization **YOUNG MEN'S CHRISTIAN ASSOCIATION
BUFFALO NIAGARA** Employer identification number
**** - *** 3231**

Part I Bond Issues SEE PART VI FOR COLUMN (F) CONTINUATIONS											
(a) Issuer name	(b) Issuer EIN	(c) CUSIP #	(d) Date issued	(e) Issue price	(f) Description of purpose	(g) Defeased		(h) On behalf of issuer		(i) Pooled financing	
						Yes	No	Yes	No	Yes	No
A TOWN OF AMHERST DEVELOPMENT CORPORATION	** - *** 7364	NONE	12/15/11	18000000.	FOR THE YMCA TO BUILD A NEW FACIL		X		X		X
B NIAGARA AREA DEVELOPMENT CORPORATION	** - *** 4545	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	7,748,404.		1,509,543.							
2 Amount of bonds legally defeased										
3 Total proceeds of issue	18,000,000.		9,700,000.							
4 Gross proceeds in reserve funds										
5 Capitalized interest from proceeds										
6 Proceeds in refunding escrows										
7 Issuance costs from proceeds	354,000.		194,000.							
8 Credit enhancement from proceeds										
9 Working capital expenditures from proceeds										
10 Capital expenditures from proceeds	17,646,000.		9,374,743.							
11 Other spent proceeds			131,257.							
12 Other unspent proceeds										
13 Year of substantial completion	2013		2018							
	Yes	No	Yes	No	Yes	No	Yes	No		
14 Were the bonds issued as part of a refunding issue of tax-exempt bonds (or, if issued prior to 2018, a current refunding issue)?		X		X						
15 Were the bonds issued as part of a refunding issue of taxable bonds (or, if issued prior to 2018, an advance refunding issue)?		X		X						
16 Has the final allocation of proceeds been made?	X		X							
17 Does the organization maintain adequate books and records to support the final allocation of proceeds?	X		X							

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

Schedule K (Form 990) 2022

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

Schedule K (Form 990) 2022

-*3231

Part III Private Business Use

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

Part IV Arbitrage

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

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

Schedule K (Form 990) 2022

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

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

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

SCHEDULE K, PART I, BOND ISSUES:

(A) ISSUER NAME: TOWN OF AMHERST DEVELOPMENT CORPORATION

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

(A) ISSUER NAME: NIAGARA AREA DEVELOPMENT CORPORATION

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

**SCHEDULE M
(Form 990)**

Noncash Contributions

OMB No. 1545-0047

2022

Open to Public Inspection

Complete if the organizations answered "Yes" on Form 990, Part IV, lines 29 or 30.
Attach to Form 990.

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

Department of the Treasury
Internal Revenue Service

Name of the organization **YOUNG MEN'S CHRISTIAN ASSOCIATION
BUFFALO NIAGARA** Employer identification number
****-***3231**

Part I Types of Property

	(a) Check if applicable	(b) Number of contributions or items contributed	(c) Noncash contribution amounts reported on Form 990, Part VIII, line 1g	(d) Method of determining noncash contribution amounts
1 Art - Works of art				
2 Art - Historical treasures				
3 Art - Fractional interests				
4 Books and publications				
5 Clothing and household goods				
6 Cars and other vehicles				
7 Boats and planes				
8 Intellectual property				
9 Securities - Publicly traded	X	2	10,868.	FMV
10 Securities - Closely held stock				
11 Securities - Partnership, LLC, or trust interests				
12 Securities - Miscellaneous				
13 Qualified conservation contribution - Historic structures				
14 Qualified conservation contribution - Other				
15 Real estate - Residential				
16 Real estate - Commercial				
17 Real estate - Other				
18 Collectibles				
19 Food inventory				
20 Drugs and medical supplies				
21 Taxidermy				
22 Historical artifacts				
23 Scientific specimens				
24 Archeological artifacts				
25 Other (BUILDING IMPROV)	X	1	14,251.	FMV
26 Other ()				
27 Other ()				
28 Other ()				

29 Number of Forms 8283 received by the organization during the tax year for contributions for which the organization completed Form 8283, Part V, Donee Acknowledgement **29**

30a During the year, did the organization receive by contribution any property reported in Part I, lines 1 through 28, that it must hold for at least 3 years from the date of the initial contribution, and which isn't required to be used for exempt purposes for the entire holding period? **X**

b If "Yes," describe the arrangement in Part II.

31 Does the organization have a gift acceptance policy that requires the review of any nonstandard contributions? **X**

32a Does the organization hire or use third parties or related organizations to solicit, process, or sell noncash contributions? **X**

b If "Yes," describe in Part II.

33 If the organization didn't report an amount in column (c) for a type of property for which column (a) is checked, describe in Part II.

	Yes	No
30a		X
31	X	
32a		X

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

Schedule M (Form 990) 2022

YOUNG MEN'S CHRISTIAN ASSOCIATION

Schedule M (Form 990) 2022

BUFFALO NIAGARA

** - *** 3231

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Part II **Supplemental Information.** Provide the information required by Part I, lines 30b, 32b, and 33, and whether the organization is reporting in Part I, column (b), the number of contributions, the number of items received, or a combination of both. Also complete this part for any additional information.

Multiple horizontal lines for supplemental information.

**SCHEDULE O
(Form 990)**

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 the latest information.

OMB No. 1545-0047

2022

Open to Public
Inspection

Name of the organization YOUNG MEN'S CHRISTIAN ASSOCIATION BUFFALO NIAGARA	Employer identification number ** - *** 3231
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FORM 990, PART I, LINE 1

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

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

VOLUNTEERS ARE THE LIFEBLOOD OF THE YMCA. SINCE ITS FOUNDING IN 1852,
VOLUNTEERS HAVE ADVANCED THE MISSION OF YMCA BUFFALO NIAGARA THROUGH
FUND RAISING, SERVICE DELIVERY AND THE ESTABLISHMENT OF POLICIES THAT
GOVERN THE ORGANIZATION. IN 2022, 42 POLICY VOLUNTEERS SERVED ON THE
BOARD OF DIRECTORS AND BOARD OF TRUSTEES, PROVIDING GUIDANCE AND
LEADERSHIP TO THE ASSOCIATION. IN ADDITION, 412 INDIVIDUALS ADVANCED
THE YMCA MISSION THROUGH THEIR SERVICE AS PROGRAM AND FUND RAISING
VOLUNTEERS. IN 2022, THESE VOLUNTEERS PROVIDED OVER 6,700 HOURS OF
VOLUNTEER SERVICE VALUED AT OVER \$215,000.

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

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

Schedule O (Form 990) 2022

Schedule O (Form 990) 2022

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Name of the organization YOUNG MEN'S CHRISTIAN ASSOCIATION BUFFALO NIAGARA	Employer identification number **-***3231
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CAMPS, AND THREE DAY CAMP LOCATIONS, YMCA BUFFALO NIAGARA SERVES THE COMMUNITY THROUGH A MULTITUDE OF COLLABORATIVE ARRANGEMENTS WITH OTHER LOCAL ORGANIZATIONS. IN 2022, 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 **-***3231
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PROVIDING FINANCIAL ASSISTANCE FOR THOSE IN NEED CONTINUES TO BE A PRIORITY OF THE YMCA MOVEMENT.

IN 2022, YMCA BUFFALO NIAGARA PROVIDED \$1,134,324 IN DIRECT FINANCIAL ASSISTANCE TO ENABLE INDIVIDUALS AND FAMILIES TO PARTICIPATE IN YMCA PROGRAMS AND SERVICES WHO OTHERWISE COULD NOT AFFORD TO DO SO. 53% 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 44% WAS AWARDED SO THAT INDIVIDUALS AND FAMILIES COULD ENJOY THE BENEFITS OF YMCA MEMBERSHIP AND THE REMAINING 3% 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. \$490,250 WAS RAISED IN 2022 THROUGH THE ANNUAL CAMPAIGN TO MAKE SURE THAT YMCA SERVICES ARE AFFORDABLE TO ALL.

IN ADDITION, SCHOLARSHIP FUNDS ARE ALSO RAISED FROM SPECIAL EVENTS SUCH AS THE ANNUAL THANKSGIVING DAY TURKEY TROT. DESPITE THE ONGOING PANDEMIC, THE 127TH ANNUAL TURKEY TROT, THE LONGEST CONSECUTIVELY RUN FOOT RACE IN NORTH AMERICA, WAS CONDUCTED WITH BOTH "LIVE" AND VIRTUAL PARTICIPANTS. THIS EVENT PROVIDED OVER \$340,000 TO UNDERWRITE URBAN PROGRAMS AND PROVIDE FINANCIAL ASSISTANCE TO CHILDREN AND FAMILIES.

IN ADDITION TO THESE ANNUAL FUND RAISING ACTIVITIES, YMCA BUFFALO

Name of the organization YOUNG MEN'S CHRISTIAN ASSOCIATION BUFFALO NIAGARA	Employer identification number **-***3231
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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 2022, YMCA BUFFALO NIAGARA PROVIDED \$632,520 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

Name of the organization YOUNG MEN'S CHRISTIAN ASSOCIATION BUFFALO NIAGARA	Employer identification number **-***3231
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WELL AS VACATION CLUBS OFFERED DURING SCHOOL HOLIDAY PERIODS. THE GOALS OF THE PROGRAM ARE TO PROVIDE SAFE, AFFORDABLE, QUALITY SUBSTITUTE PARENTAL CARE FOR SCHOOL AGE CHILDREN OF WORKING PARENTS AND TO PROVIDE POSITIVE PHYSICAL, SOCIAL AND EDUCATIONAL EXPERIENCES FOR THE CHILDREN. PROGRAMS ARE OFFERED AT YMCA FACILITIES AND IN DOZENS OF SCHOOLS THROUGHOUT ERIE AND NIAGARA COUNTIES. THROUGHOUT THE PANDEMIC THE YMCA HAS WORKED WITH AREA SCHOOL DISTRICTS TO ACCOMMODATE THE EVOLVING NEEDS OF STUDENTS AND TEACHERS, ESTABLISHING VIRTUAL LEARNING CENTERS AS SCHOOLS ADOPTED REMOTE LEARNING AND RETURNING TO IN-PERSON PROGRAMMING AS SCHOOLS REOPENED.

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

Schedule O (Form 990) 2022

Page 2

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

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-*3231

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 38,000 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 2022, YMCA BUFFALO NIAGARA
PROVIDED \$501,804 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 COMMUNITY-BASED LOCATIONS.

FORM 990, PART III, LINE 4C

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

Employer identification number
**** - ***3231**

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 2022 WE ENGAGED 454 YMCA MEMBERS, PARTICIPANTS AND VOLUNTEERS IN ACTIVITIES THAT STRENGTHEN OUR COMMUNITY AND PAVE THE WAY FOR FUTURE GENERATIONS TO THRIVE.

FORM 990, PART VI, SECTION A, LINE 4:

SUMMARY OF CHANGES TO THE ORGANIZATION'S BY-LAWS:

UPDATED "PURPOSE" STATEMENT TO MORE ACCURATELY REFLECT THE ASSOCIATION'S CURRENT MISSION, VISION, AND COMMITMENT TO DIVERSITY.

EDITED "MEMBERSHIP" DEFINITION AND VOTING PROTOCOLS AS ALLOWED BY THE NEW YORK NON-PROFIT REVITALIZATION ACT OF 2013.

RE-ASSIGNED DUTY OF EXECUTING LEASES, CONTRACT, AND OTHER ASSOCIATION DOCUMENTS FROM THE BOARD CHAIR TO THE PRESIDENT.

MINOR EDITS TO THE COMMITTEE DESCRIPTIONS, ADDED INFORMATION REGARDING THE EXECUTIVE COMPENSATION COMMITTEE, AND REMOVED THE PROGRAM COMMITTEE AS A STANDING COMMITTEE.

REMOVED THE ARTICLE ON "BRANCHES" AND CLARIFIED OPERATING UNITS OVERSIGHT ROLES BY THE BOARD OF DIRECTORS (ESTABLISH/DISBAND) AND THE PRESIDENT (MANAGEMENT/STAFF/OPERATIONS).

Name of the organization YOUNG MEN'S CHRISTIAN ASSOCIATION BUFFALO NIAGARA	Employer identification number **-***3231
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REPLACED "BRANCH ADVISORY BOARDS" WITH "COMMUNITY LEADERSHIP BOARDS" WHICH WILL BE REGIONAL IN NATURE AS OPPOSED TO BRANCH-SPECIFIC, WITH A FOCUS ON ASSISTING THE ASSOCIATION THROUGH COMMUNITY INFLUENCE, FUNDRAISING, AND SERVICE.

MADE MINOR CLARIFYING EDITS AND GRAMMATICAL CORRECTIONS THROUGHOUT THE DOCUMENT.

FORM 990, PART VI, SECTION B, LINE 11B:
PROCESS FOR BOARD REVIEW OF FORM 990

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

FORM 990, PART VI, SECTION B, LINE 12C:
IN ACCORDANCE WITH THE YMCA'S CONFLICT OF INTEREST POLICY, EACH DIRECTOR, OFFICER, TRUSTEE, KEY EMPLOYEE AND MEMBER OF A COMMITTEE OF THE ORGANIZATION SHALL PRIOR TO HIS OR HER INITIAL ELECTION OR APPOINTMENT AND THEREAFTER ANNUALLY SIGN AND SUBMIT TO THE SECRETARY OF THE ORGANIZATION A STATEMENT

- A. WHICH AFFIRMS SUCH PERSON:
- I. HAS RECEIVED A COPY OF THIS CONFLICTS OF INTEREST POLICY,
 - II. HAS READ AND UNDERSTANDS THE POLICY,
 - 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

Name of the organization YOUNG MEN'S CHRISTIAN ASSOCIATION BUFFALO NIAGARA	Employer identification number **-***3231
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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:
THE EXECUTIVE COMPENSATION COMMITTEE IS CHARGED BY THE BOARD OF DIRECTORS WITH THE RESPONSIBILITY TO DETERMINE THE COMPENSATION OF THE CEO AND KEY

Name of the organization YOUNG MEN'S CHRISTIAN ASSOCIATION BUFFALO NIAGARA	Employer identification number **-***3231
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EMPLOYEES OF YMCA BUFFALO NIAGARA.

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

THE PURPOSE OF THIS COMMITTEE IS TO:

APPROVE THE ANNUAL PERFORMANCE STANDARDS OF THE PRESIDENT/CEO.

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

CONDUCT THE ANNUAL PERFORMANCE APPRAISAL FOR THE PRESIDENT/CEO.

DETERMINE THE TOTAL COMPENSATION PACKAGE FOR THE PRESIDENT/CEO.

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

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

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

Name of the organization YOUNG MEN'S CHRISTIAN ASSOCIATION BUFFALO NIAGARA	Employer identification number **-***3231
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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

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

Name of the organization YOUNG MEN'S CHRISTIAN ASSOCIATION BUFFALO NIAGARA	Employer identification number **-***3231
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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 698,484.

FORM 990; PART XII; LINE 2C

THE PROCESS HAS NOT CHANGED FROM PRIOR YEAR.

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

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

December 31, 2022

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INDEPENDENT AUDITOR'S REPORT

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

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, 2022, and the related statements of activities and changes in net assets, cash flows, and functional expenses for the year then ended, and the related notes to the financial statements (collectively, 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, 2022, 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.

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 2021 financial statements, and we expressed an unmodified audit opinion on those audited financial statements in our report dated April 25, 2022. In our opinion, the summarized and comparative information presented herein as of and for the year ended December 31, 2021, is consistent, in all material respects, with the audited financial statements from which it has been derived.

Dopkins & Company, LLP

CERTIFIED PUBLIC ACCOUNTANTS

July 21, 2023

YMCA BUFFALO NIAGARA

STATEMENT OF FINANCIAL POSITION

December 31, 2022

(With Comparative Financial Information as of December 31, 2021)

ASSETS	2022	2021
Current Assets		
Cash and cash equivalents	\$ 1,126,285	\$ 2,623,808
Receivables, net	740,937	1,449,132
Employee Retention Credit receivable	2,817,092	-
Prepaid expenses	7,993	18,467
Total current assets	4,692,307	4,091,407
Other Assets		
Cash designated for capital expenditure	3,216,226	472,928
Capital campaign pledges receivable, net, less current maturities	185,917	1,623,841
Investments	14,031,238	16,462,400
Beneficial interest in trusts	131,594	159,306
Interest rate swaps	242,673	-
	17,807,648	18,718,475
Right-of-Use Asset - Operating Lease	386,505	-
Property and Equipment, net	38,484,917	40,346,643
Total assets	\$ 61,371,377	\$ 63,156,525
LIABILITIES AND NET ASSETS		
Current Liabilities		
Current maturities of long-term debt	\$ 1,318,832	\$ 2,120,392
Current maturities of capital leases	-	176,321
Current portion of operating lease liability	138,676	-
Accounts payable	639,499	750,929
Accrued expenses	579,693	476,654
Deferred revenue	1,475,435	1,482,488
Deferred naming rights revenue	600,000	-
Total current liabilities	4,752,135	5,006,784
Deferred Naming Rights Revenue	-	600,000
Long-Term Debt, less current maturities	16,634,664	22,252,388
Operating Lease Liability, less current portion	266,230	-
Capital Leases, less current maturities	-	58,042
Interest Rate Swaps	-	455,811
Total liabilities	21,653,029	28,373,025
Net Assets		
Without donor restrictions:		
Undesignated	24,864,072	15,616,953
Board designated - endowment	12,695,797	15,137,589
	37,559,869	30,754,542
With donor restrictions	2,158,479	4,028,958
Total net assets	39,718,348	34,783,500
Total liabilities and net assets	\$ 61,371,377	\$ 63,156,525

YMCA BUFFALO NIAGARA

STATEMENT OF ACTIVITIES AND CHANGES IN NET ASSETS

Year Ended December 31, 2022

(With Summarized Comparative Financial Information for the Year Ended December 31, 2021)

	2022			2021 Total
	Without Donor Restrictions	With Donor Restrictions	Total	
Operating activities:				
Public support:				
Annual campaign	\$ 490,250	\$ -	\$ 490,250	\$ 522,932
Special events, net	230,622	-	230,622	217,850
Contributions	774,550	79,465	854,015	796,520
United Way	13,161	-	13,161	18,143
	<u>1,508,583</u>	<u>79,465</u>	<u>1,588,048</u>	<u>1,555,445</u>
Operating revenue:				
Membership fees	7,493,510	-	7,493,510	5,397,844
Program service fees	6,547,892	-	6,547,892	5,268,821
Government contracts	3,991,374	-	3,991,374	2,248,541
Rental income	98,278	-	98,278	84,269
Merchandise sales	12,537	-	12,537	16,081
Miscellaneous	56,934	-	56,934	5,167
	<u>18,200,525</u>	<u>-</u>	<u>18,200,525</u>	<u>13,020,723</u>
Total operating revenues	<u>19,709,108</u>	<u>79,465</u>	<u>19,788,573</u>	<u>14,576,168</u>
Operating expenses:				
Program services:				
Youth development	10,980,373	-	10,980,373	10,114,855
Healthy living	7,880,157	-	7,880,157	6,768,879
Social responsibility	174,696	-	174,696	129,080
	<u>19,035,226</u>	<u>-</u>	<u>19,035,226</u>	<u>17,012,814</u>
Support services:				
Management and general	2,488,321	-	2,488,321	2,419,986
Fundraising	268,340	-	268,340	264,094
	<u>2,756,661</u>	<u>-</u>	<u>2,756,661</u>	<u>2,684,080</u>
Total operating expenses	<u>21,791,887</u>	<u>-</u>	<u>21,791,887</u>	<u>19,696,894</u>
Operating loss	<u>(2,082,779)</u>	<u>79,465</u>	<u>(2,003,314)</u>	<u>(5,120,726)</u>
Non-operating activities:				
Investment income (loss), net	(2,365,937)	(68,835)	(2,434,772)	2,112,737
Change in fair value of beneficial interest in trusts	5,832	(27,712)	(21,880)	19,961
Change in fair value of interest rate swaps	698,484	-	698,484	476,914
Net gain on sale of property and equipment	3,537	-	3,537	45,240
Capital campaign contributions	547,199	105,100	652,299	2,736,764
Contribution of nonfinancial assets	-	-	-	2,071,447
Employee Retention Credit (Note 18)	2,817,092	-	2,817,092	-
Paycheck Protection Program forgiveness (Note 18)	4,986,002	-	4,986,002	-
Other income	237,400	-	237,400	-
Net assets released from restriction	1,958,497	(1,958,497)	-	-
Total non-operating activities	<u>8,888,106</u>	<u>(1,949,944)</u>	<u>6,938,162</u>	<u>7,463,063</u>
Change in net assets	<u>6,805,327</u>	<u>(1,870,479)</u>	<u>4,934,848</u>	<u>2,342,337</u>
Net assets, beginning of year	<u>30,754,542</u>	<u>4,028,958</u>	<u>34,783,500</u>	<u>32,441,163</u>
Net assets, end of year	<u>\$ 37,559,869</u>	<u>\$ 2,158,479</u>	<u>\$ 39,718,348</u>	<u>\$ 34,783,500</u>

See Notes to Financial Statements.

YMCA BUFFALO NIAGARA

STATEMENT OF CASH FLOWS

Year Ended December 31, 2022

(With Comparative Financial Information for the Year Ended December 31, 2021)

	2022	2021
Cash Flows From Operating Activities		
Change in net assets	\$ 4,934,848	\$ 2,342,337
Adjustments to reconcile change in net assets to net cash and cash equivalents provided by (used in) operating activities:		
Depreciation	2,516,756	2,860,144
Amortization of deferred financing costs	36,873	36,873
Noncash operating lease expense	18,401	-
Non-operating cash contributions from capital campaign	(350,600)	(207,822)
Non-operating contributions receivable from capital campaign	(105,100)	(2,528,941)
Net realized and unrealized (gains) losses on investments	2,746,031	(1,862,134)
Change in fair value of beneficial interest in trusts	21,880	(19,961)
Net gain on sale of property and equipment	(3,537)	(45,240)
Paycheck Protection Program forgiveness	(4,986,002)	-
Contributions of marketable securities	(10,868)	(158,061)
Contribution of nonfinancial assets	-	(2,071,447)
Change in fair value of interest rate swaps	(698,484)	(476,914)
Changes in assets and liabilities:		
(Increase) decrease in:		
Receivables	(322,167)	350,872
Employee Retention Credit receivable	(2,817,092)	-
Prepaid expenses	10,474	18,841
Increase (decrease) in:		
Accounts payable	(107,270)	(171,964)
Accrued expenses	103,039	(164,854)
Deferred revenue	(7,053)	946,575
Net cash and cash equivalents provided by (used in) operating activities	980,129	(1,151,696)
Cash Flows From Investing Activities		
Purchases of property and equipment	(664,153)	(2,288,383)
Proceeds from sale of property and equipment	8,500	130,240
Proceeds from sale of investments	2,074,320	3,260,765
Purchase of investments	(2,378,321)	(3,355,673)
Distributions received through beneficial interest in trusts	5,832	5,799
Net cash and cash equivalents used in investing activities	(953,822)	(2,247,252)
Cash Flows From Financing Activities		
Proceeds from Paycheck Protection Program loans	-	4,986,002
Principal payments on long-term debt	(1,470,155)	(1,571,916)
Principal payments on finance leases	(234,363)	(298,888)
Proceeds from capital campaign pledges	2,923,986	207,822
Net cash and cash equivalents provided by financing activities	1,219,468	3,323,020
Increase (decrease) in cash and cash equivalents	1,245,775	(75,928)
Cash and cash equivalents:		
Beginning	3,096,736	3,172,664
Ending	\$ 4,342,511	\$ 3,096,736
Supplemental Disclosure of Cash Flow Information		
Cash paid for interest	\$ 579,403	\$ 618,434
Supplemental Schedule of Non-Cash Investing and Financing Activities		
Property and equipment purchases included in accounts payable	\$ 49,834	\$ 53,994
Contribution of nonfinancial assets	\$ -	\$ 2,071,447
Non-operating contributions receivable from capital campaign	\$ 105,100	\$ 2,528,941

YMCA BUFFALO NIAGARA

STATEMENT OF FUNCTIONAL EXPENSES

Year Ended December 31, 2022

(With Summarized Comparative Financial Information for the Year Ended December 31, 2021)

	PROGRAM SERVICES					SUPPORT SERVICES				TOTAL	
	Youth Development	Healthy Living	Social Responsibility	2022 Total	2021 Total	Management and General	Fund - Raising	2022 Total	2021 Total	2022	2021
Salaries	\$ 6,039,246	\$ 3,604,197	\$ 77,476	\$ 9,720,919	\$ 8,037,061	\$ 1,251,258	\$ 193,889	\$ 1,445,147	\$ 1,405,707	\$ 11,166,066	\$ 9,442,768
Employee benefits	405,885	332,162	6,206	744,253	737,425	249,642	38,375	288,017	296,009	1,032,270	1,033,434
Payroll taxes	570,786	346,267	7,030	924,083	709,930	92,423	15,621	108,044	84,582	1,032,127	794,512
Total salaries and related expenses	7,015,917	4,282,626	90,712	11,389,255	9,484,416	1,593,323	247,885	1,841,208	1,786,298	13,230,463	11,270,714
Purchased services	24,443	18,545	116	43,104	242,033	509,013	12,400	521,413	532,263	564,517	774,296
Supplies	594,931	203,721	36,639	835,291	676,021	10,826	5,847	16,673	17,906	851,964	693,927
Telephone	74,375	59,914	896	135,185	140,210	9,936	-	9,936	10,585	145,121	150,795
Postage and shipping	8,250	6,003	1,557	15,810	6,696	404	347	751	3,778	16,561	10,474
Occupancy	1,400,048	1,080,847	16,919	2,497,814	2,170,986	202,280	-	202,280	194,353	2,700,094	2,365,339
Equipment rental and maintenance	99,897	67,476	1,357	168,730	146,939	19,309	-	19,309	19,993	188,039	166,932
Advertising and promotion	5,588	41,586	161	47,335	16,899	3,642	1,048	4,690	10,601	52,025	27,500
Travel	139,394	27,212	4,668	171,274	111,463	17,290	-	17,290	1,354	188,564	112,817
Training and meetings	30,861	20,869	87	51,817	34,658	27,017	453	27,470	17,691	79,287	52,349
Membership dues	96,333	96,834	469	193,636	213,450	46,709	360	47,069	26,123	240,705	239,573
Finance costs	345,302	556,736	360	902,398	855,707	47,188	-	47,188	61,560	949,586	917,267
Miscellaneous	33,319	33,329	1,432	68,080	54,256	125	-	125	511	68,205	54,767
Total expenses before depreciation	9,868,658	6,495,698	155,373	16,519,729	14,153,734	2,487,062	268,340	2,755,402	2,683,016	19,275,131	16,836,750
Depreciation	1,111,715	1,384,459	19,323	2,515,497	2,859,080	1,259	-	1,259	1,064	2,516,756	2,860,144
	\$ 10,980,373	\$ 7,880,157	\$ 174,696	\$ 19,035,226	\$ 17,012,814	\$ 2,488,321	\$ 268,340	\$ 2,756,661	\$ 2,684,080	\$ 21,791,887	\$ 19,696,894

YMCA BUFFALO NIAGARA

2022 NOTES TO FINANCIAL STATEMENTS (With Comparative Financial Information For 2021)

Note 1. Nature of the Association and Significant Accounting Policies

Nature of the Association:

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

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

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

Program activities:

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

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

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

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

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

YMCA BUFFALO NIAGARA

**2022 NOTES TO FINANCIAL STATEMENTS
(With Comparative Financial Information For 2021)**

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 or governmental assistance received in response to the Coronavirus Pandemic (Note 18), investment returns, changes in the fair value of the interest rate swaps, and gains/losses from sale of property and equipment.

Public support:

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

YMCA BUFFALO NIAGARA**2022 NOTES TO FINANCIAL STATEMENTS
(With Comparative Financial Information For 2021)**

Note 1. Nature of the Association and Significant Accounting Policies (Continued)Public support (continued):

All contributions are considered to be available for unrestricted use unless specifically restricted by a donor. Unconditional contributions not subject to a pledge agreement with the Association are recorded as revenue when received. The Association records unconditional promises to give as contribution revenues and pledges receivable, net of an estimate for uncollectable amounts, when there is sufficient evidence in the form of verifiable documentation that an unconditional promise was received. Conditional contributions containing a measurable performance or other barrier and right of return for contributions received are reported as deferred revenue. 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. The Association recorded contributed nonfinancial assets amounting to \$2,071,447 for the year ended December 31, 2021, which includes three parcels of land in Buffalo, New York. The property contains no donor restrictions and will be used for the future site of the Association's North Buffalo branch. The Association recorded the contributed land at fair value, as provided by an independent appraiser, using the sales comparison approach.

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

Revenue recognition and deferred revenue:

Membership and program service fees consist of revenues earned from providing health, fitness, education, childcare, summer camp and recreation programs to families and individuals. Certain programs are also available to the public. Membership and program service fees are specific to distinct performance obligations that are satisfied over time. Accordingly, revenue is recognized ratably on a straight-line basis in an amount that reflects the consideration the Association expects to be entitled to, net of financial assistance provided (Note 14), 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.

YMCA BUFFALO NIAGARA**2022 NOTES TO FINANCIAL STATEMENTS
(With Comparative Financial Information For 2021)**

Note 1. Nature of the Association and Significant Accounting Policies (Continued)Revenue recognition and deferred revenue (continued):

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.

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, cash equivalents and cash 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:

	<u>2022</u>	<u>2021</u>
Cash and cash equivalents	\$ 1,126,285	\$ 2,623,808
Cash designated for capital expenditure	<u>3,216,226</u>	<u>472,928</u>
	<u>\$ 4,342,511</u>	<u>\$ 3,096,736</u>

Receivables:

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

YMCA BUFFALO NIAGARA**2022 NOTES TO FINANCIAL STATEMENTS
(With Comparative Financial Information For 2021)**

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:

On January 1, 2022, the Association adopted the Financial Accounting Standards Board Accounting Standards Update No. 2016-02, *Leases*, and all the related amendments (ASC 842) using the modified retrospective transition method for all lease arrangements in effect on that date.

The results for reporting periods beginning on January 1, 2022 are presented under ASC 842, while prior period amounts were not adjusted and continue to be reported in accordance with the Association's historical accounting under Accounting Standards Codification Topic 840, *Leases* (ASC 840).

The Association made an accounting policy election under ASC 842 not to recognize right-of-use (ROU) assets or lease liabilities for leases with a term of 12 months or less. The Association elected the "package of practical expedients" under the transition guidance within ASC 842, in which the Association does not reassess (1) the historical lease classification, (2) whether any existing contracts at transition are or contain leases, or (3) the initial direct costs for any existing leases. The Association has not elected to adopt the "hindsight" practical expedient and, therefore, measured the ROU asset and lease liability using the remaining portion of the lease term upon adoption of ASC 842 on January 1, 2022.

The adoption of ASC 842 resulted in the recording of ROU assets and lease liabilities related to the Association's operating leases in the amount of \$514,492. The adoption of ASC 842 did not have a significant impact on the Association's change in net assets and cash flows and did not result in a cumulative-effect adjustment to the opening balance of net assets.

YMCA BUFFALO NIAGARA**2022 NOTES TO FINANCIAL STATEMENTS
(With Comparative Financial Information For 2021)**

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

The Association determines if an arrangement is 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.

ROU assets represent the Association's right to use an underlying asset for the lease term and lease liabilities represent an obligation to make lease payments arising from lease arrangements. ROU assets and lease liabilities are recognized at the lease commencement date (or January 1, 2022, for existing leases upon the adoption of ASC 842) based on the present value of lease payments over the lease term. 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.

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:

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

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

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

YMCA BUFFALO NIAGARA**2022 NOTES TO FINANCIAL STATEMENTS
(With Comparative Financial Information For 2021)**

Note 1. Nature of the Association and Significant Accounting Policies (Continued)Interest rate swaps:

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

Deferred financing costs:

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

Deferred naming rights revenue:

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

Endowments:

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

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

YMCA BUFFALO NIAGARA**2022 NOTES TO FINANCIAL STATEMENTS
(With Comparative Financial Information For 2021)**

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

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 return objectives within prudent risk constraints.

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

YMCA BUFFALO NIAGARA**2022 NOTES TO FINANCIAL STATEMENTS
(With Comparative Financial Information For 2021)**

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

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

The Financial Accounting Standards Board (FASB) guidance requires tax effects from uncertain tax positions to be recognized in the financial statements only if the position is more likely than not to be sustained if the position were to be challenged by a taxing authority. Management has determined that there are no material uncertain positions that require recognition in the financial statements. Accordingly, no provision for uncertain income tax positions is reflected in these financial statements. Interest and penalties would be recognized as tax expense; however, there are no interest or penalties recognized. The tax years after 2018 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.

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, 2021, from which the summarized information was derived.

Subsequent events:

Management has evaluated subsequent events through July 21, 2023, which is the date the financial statements were available to be issued.

YMCA BUFFALO NIAGARA**2022 NOTES TO FINANCIAL STATEMENTS
(With Comparative Financial Information For 2021)****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, cash equivalents and certain receivables amounting to \$4,606,473 and \$3,161,886 at December 31, 2022 and 2021, 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 8) and board-designated endowment investments (Note 12), which are subject to appropriation by the Board of Trustees. The Association's revenue bonds (Note 9) 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, 2022 and 2021 are summarized as follows:

	2022	2021
Current maturities of capital campaign pledges (Note 4)	\$ 70,271	\$ 906,001
Trade accounts	557,891	403,565
Annual campaign pledges	105,205	134,513
Interest and dividends	7,570	5,053
	\$ 740,937	\$ 1,449,132

Receivables are presented net of an allowance for doubtful accounts of \$53,736 and \$55,497 at December 31, 2022 and 2021, respectively.

Note 4. Capital Campaign Pledges Receivable

The Association has sponsored a capital campaign to assist in financing the construction of a new facility in North Buffalo, New York. The status of this campaign at December 31, 2022 and 2021 is summarized as follows:

	2022	2021
Total pledges since inception	\$ 3,420,379	\$ 2,964,679
Less payments received to date	3,131,808	207,822
Gross pledges receivable	288,571	2,756,857
Less allowance for doubtful pledges receivable	14,555	138,368
Pledges receivable, net	274,016	2,618,489
Less present value of estimated future payments at 5.0%	17,828	88,647
Total present value of pledges receivable	256,188	2,529,842
Less current maturities of pledges receivable	70,271	906,001
Pledges receivable less current maturities	\$ 185,917	\$ 1,623,841

YMCA BUFFALO NIAGARA**2022 NOTES TO FINANCIAL STATEMENTS
(With Comparative Financial Information For 2021)****Note 4. Capital Campaign Pledges Receivable (Continued)**

Gross pledges receivable at December 31, 2022 are due as follows:

Years ending December 31,	
2023	\$ 70,271
2024	102,333
2025	76,633
2026	36,334
2027	3,000
	<u>\$ 288,571</u>

A capital campaign pledge made in 2021 by one donor amounted to \$2,500,000 and was fully collected in 2022.

Note 5. Investments

Investments at December 31, 2022, stated at fair value, consist of the following:

	Cost	Net Unrealized Gain (Loss)	Fair Value
Common stocks	\$ 4,281,161	\$ 2,091,619	\$ 6,372,780
Bonds	400,249	110,534	510,783
Mutual funds	5,764,646	(434,837)	5,329,809
Exchange traded funds	697,095	(6,587)	690,508
Money market funds	1,127,358	-	1,127,358
	<u>\$ 12,270,509</u>	<u>\$ 1,760,729</u>	<u>\$ 14,031,238</u>

Investments at December 31, 2021, stated at fair value, consist of the following:

	Cost	Net Unrealized Gain	Fair Value
Common stocks	\$ 4,095,057	\$ 3,677,705	\$ 7,772,762
Bonds	547,608	208,791	756,399
Mutual funds	5,287,033	523,605	5,810,638
Exchange traded funds	856,303	115,802	972,105
Money market funds	1,150,496	-	1,150,496
	<u>\$ 11,936,497</u>	<u>\$ 4,525,903</u>	<u>\$ 16,462,400</u>

YMCA BUFFALO NIAGARA**2022 NOTES TO FINANCIAL STATEMENTS
(With Comparative Financial Information For 2021)****Note 5. Investments (Continued)**

A summary of net investment income (loss) for the years ended December 31, 2022 and 2021 is as follows:

	2022	2021
Unrealized gain (loss)	\$ (2,765,174)	\$ 993,037
Realized gain on sale of securities	19,143	869,097
Interest and dividend income	385,491	323,140
Investment expenses	<u>(74,232)</u>	<u>(72,537)</u>
Total investment income (loss), net	<u>\$ (2,434,772)</u>	<u>\$ 2,112,737</u>

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

Note 6. Fair Value Measurements

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

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

Level 2 – Inputs to the valuation methodology include:

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

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

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

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

YMCA BUFFALO NIAGARA**2022 NOTES TO FINANCIAL STATEMENTS
(With Comparative Financial Information For 2021)**

Note 6. Fair Value Measurements (Continued)

The following is a description of the valuation methodologies used for the Association's assets and liabilities measured at fair value. There have been no changes in the methodologies used at December 31, 2022 and 2021:

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

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

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

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

Money market funds: Money market funds generally transact at \$1.00 NAV as reported by the fund and is based on the amortized cost of the underlying securities of the fund. The \$1.00 NAV is considered to be the price to sell the money market fund and its estimated fair value. The Association's investments in money market funds have a daily redemption frequency. There are no required redemption notice periods and there are no unfunded commitments at December 31, 2022 and 2021.

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

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

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

YMCA BUFFALO NIAGARA

2022 NOTES TO FINANCIAL STATEMENTS
(With Comparative Financial Information For 2021)
Note 6. Fair Value Measurements (Continued)

Financial instruments at December 31, 2022, stated at fair value, consist of the following:

	Level 1	Level 2	Level 3	Total
Investments:				
Common stocks:				
Consumer discretionary	\$ 523,453	\$ -	\$ -	\$ 523,453
Consumer staples	507,321	-	-	507,321
Energy	425,031	-	-	425,031
Energy (International)	219,038	-	-	219,038
Financials	450,813	-	-	450,813
Healthcare	839,613	-	-	839,613
Industrials	468,642	-	-	468,642
Information technology	1,189,742	-	-	1,189,742
Materials	362,960	-	-	362,960
Materials (International)	76,284	-	-	76,284
Transportation (International)	20,512	-	-	20,512
Real estate	904,570	-	-	904,570
Telecom services	271,397	-	-	271,397
Utilities	113,404	-	-	113,404
	<u>6,372,780</u>	-	-	<u>6,372,780</u>
Bonds:				
Corporate short-term	-	49,962	-	49,962
International	-	49,506	-	49,506
Structured notes	-	411,315	-	411,315
	-	<u>510,783</u>	-	<u>510,783</u>
Mutual funds:				
International large-cap	1,447,986	-	-	1,447,986
Domestic mid-cap	399,466	-	-	399,466
Domestic small-cap	280,463	-	-	280,463
Bond	1,904,052	-	-	1,904,052
Alternative	1,297,842	-	-	1,297,842
	<u>5,329,809</u>	-	-	<u>5,329,809</u>
Exchange traded funds:				
Domestic small-cap	176,800	-	-	176,800
Bonds	513,708	-	-	513,708
	<u>690,508</u>	-	-	<u>690,508</u>
Money market funds	-	1,127,358	-	1,127,358
	<u>\$ 12,393,097</u>	<u>\$ 1,638,141</u>	<u>\$ -</u>	<u>\$ 14,031,238</u>
Beneficial interest in trusts	\$ -	\$ -	\$ 131,594	\$ 131,594
Interest rate swaps	\$ -	\$ 242,673	\$ -	\$ 242,673

YMCA BUFFALO NIAGARA

2022 NOTES TO FINANCIAL STATEMENTS
(With Comparative Financial Information For 2021)
Note 6. Fair Value Measurements (Continued)

Financial instruments at December 31, 2021, stated at fair value, consist of the following:

	Level 1	Level 2	Level 3	Total
Investments:				
Common stocks:				
Consumer discretionary	\$ 913,250	\$ -	\$ -	\$ 913,250
Consumer staples	498,455	-	-	498,455
Energy	148,726	-	-	148,726
Energy (International)	210,728	-	-	210,728
Financials	720,864	-	-	720,864
Healthcare	1,011,856	-	-	1,011,856
Industrials	508,935	-	-	508,935
Information technology	1,890,481	-	-	1,890,481
Materials	325,812	-	-	325,812
Materials (International)	73,453	-	-	73,453
Real estate	879,805	-	-	879,805
Telecom services	463,898	-	-	463,898
Utilities	126,499	-	-	126,499
	<u>7,772,762</u>	<u>-</u>	<u>-</u>	<u>7,772,762</u>
Bonds:				
Corporate short-term	-	101,817	-	101,817
International	-	152,337	-	152,337
Structured notes	-	502,245	-	502,245
	<u>-</u>	<u>756,399</u>	<u>-</u>	<u>756,399</u>
Mutual funds:				
International large-cap	1,304,698	-	-	1,304,698
International small-cap	616,426	-	-	616,426
Domestic mid-cap	519,521	-	-	519,521
Domestic small-cap	287,086	-	-	287,086
Bond	1,690,644	-	-	1,690,644
Alternative	1,392,263	-	-	1,392,263
	<u>5,810,638</u>	<u>-</u>	<u>-</u>	<u>5,810,638</u>
Exchange traded funds:				
Domestic small-cap	213,550	-	-	213,550
Bonds	758,555	-	-	758,555
	<u>972,105</u>	<u>-</u>	<u>-</u>	<u>972,105</u>
Money market funds				
	<u>-</u>	<u>1,150,496</u>	<u>-</u>	<u>1,150,496</u>
	<u>\$ 14,555,505</u>	<u>\$ 1,906,895</u>	<u>\$ -</u>	<u>\$ 16,462,400</u>
Beneficial interest in trusts	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 159,306</u>	<u>\$ 159,306</u>
Interest rate swaps	<u>\$ -</u>	<u>\$ (455,811)</u>	<u>\$ -</u>	<u>\$ (455,811)</u>

YMCA BUFFALO NIAGARA**2022 NOTES TO FINANCIAL STATEMENTS
(With Comparative Financial Information For 2021)****Note 6. 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, 2022 and 2021:

	2022	2021
Balance, beginning of year	\$ 159,306	\$ 145,144
Change in fair value	(21,880)	19,961
Distributions received	(5,832)	(5,799)
Balance, end of year	\$ 131,594	\$ 159,306

Note 7. Property and Equipment

Property and equipment at December 31, 2022 and 2021 consist of the following:

	2022	2021
Land	\$ 7,347,396	\$ 7,347,396
Buildings and improvements	56,442,628	56,014,199
Equipment	4,936,381	4,862,236
Construction-in-progress	135,200	21,195
	68,861,605	68,245,026
Less accumulated depreciation	30,376,688	27,898,383
Total property and equipment, net	\$ 38,484,917	\$ 40,346,643

Note 8. Revolving Credit

The YMCA has a bank revolving credit facility with a maximum borrowing capacity of \$1,000,000 at December 31, 2022. Borrowed amounts bear interest at the prime rate. There were no outstanding borrowings on this facility at either December 31, 2022 or 2021.

YMCA BUFFALO NIAGARA**2022 NOTES TO FINANCIAL STATEMENTS
(With Comparative Financial Information For 2021)****Note 9. Long-Term Debt**

Long-term debt at December 31, 2022 and 2021 consists of the following:

	2022	2021
Civic facility revenue bond with a bank due in monthly principal payments ranging from \$75,000 to \$87,000 plus interest through July 2033. Interest is variable and is equal to thirty-day LIBOR plus 2.15%, times 67% (4.17% at December 31, 2022). Effective July 1, 2023, as a result of a mandatory redemption feature, the bond was repurchased and reissued with the bank at the amount equaling the outstanding principal and interest. The reissued bond requires monthly repayment of principal in the same amount and term plus interest at the variable rate equal to adjusted term SOFR plus the applicable margin, times 79%. The applicable margin is determined quarterly based on the debt service coverage ratio with the margin ranging from 2.75% to 5% (5% at reissuance).	\$ 10,251,596	\$ 11,131,965
Less deferred financing costs	203,868	223,132
	10,047,728	10,908,833
Civic facility revenue bond with a bank due in monthly principal payments ranging from \$35,000 to \$50,000 plus interest through March 2039. The bond has a mandatory redemption feature where the owner of the bond can put it back to the YMCA in March of 2029. At that time the bonds are repriced with the bank or sold to a new owner. Variable interest is equal to thirty-day LIBOR plus 2.15% times 65% (4.08% at December 31, 2022). Effective July 1, 2023 the bond agreement with the bank was amended to revise the variable interest rate to be equal to adjusted term SOFR plus the applicable margin of 2.15%, times 65%.	8,190,457	8,605,244
Less deferred financing costs	284,689	302,299
	7,905,768	8,302,945
Loans payable under the U.S. Small Business Administration's (SBA) Paycheck Protection Program (PPP), forgiven in full during 2022 (Note 18).	-	4,986,002
Business loan agreement with a bank, paid in full during 2022.	-	175,000
	17,953,496	24,372,780
Less current maturities	1,318,832	2,120,392
	\$ 16,634,664	\$ 22,252,388

YMCA BUFFALO NIAGARA**2022 NOTES TO FINANCIAL STATEMENTS
(With Comparative Financial Information For 2021)****Note 9. Long-Term Debt (Continued)**

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, and unrestricted cash and investments. At December 31, 2022, the Association was in compliance with these requirements or received a waiver. The reissued and amended bonds require certain of these financial covenants.

Aggregate maturities of long-term debt at December 31, 2022 are as follows:

Years ending December 31,

2023	\$ 1,318,832
2024	1,342,950
2025	1,367,519
2026	1,392,547
2027	1,418,043
Thereafter	<u>11,602,162</u>
Total	<u>\$ 18,442,053</u>

The Association maintains interest rate swap agreements with a bank to eliminate the risk of changes in interest rates on the civic facility revenue bonds. The notional amount for one swap agreement equals the outstanding principal balance at December 31, 2022 and 2021 of \$10,251,596 and \$11,131,965, respectively, and effectively changes the Association's interest rate exposure for the original bond to a fixed rate of 3.00% through January 2023. The notional amount for the second swap agreement at December 31, 2022 and 2021 is \$6,668,314 and \$7,012,291, respectively, and effectively changes the Association's interest rate exposure 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 \$242,673 and a liability of \$455,811 as of December 31, 2022 and 2021, respectively.

Interest expense amounted to \$641,450 and \$692,073 for the years ended December 31, 2022 and 2021, respectively. Interest expense is included in finance costs in the accompanying statement of functional expenses.

YMCA BUFFALO NIAGARA**2022 NOTES TO FINANCIAL STATEMENTS
(With Comparative Financial Information For 2021)****Note 10. Operating Lease**

The Association leases an administrative building under a non-cancelable operating lease agreement requiring minimum payments through 2025.

The following table presents the maturities of the Association's operating lease liabilities as of December 31, 2022:

Years ending December 31,

2023	\$ 149,377
2024	149,377
2025	<u>123,482</u>
Total undiscounted cash flows	422,236
Less the amount representing interest at 3.25%	<u>17,330</u>
Total operating lease liability	<u>\$ 404,906</u>

Single lease costs related to the operating lease amounted to \$142,883 for the year ended December 31, 2022. Cash paid for amounts included in the measurement of the operating lease liability amounted to \$124,481 for the year ended December 31, 2022. Rent expense under ASC 840, including rent under non-cancelable operating leases, and rent under month-to-month rental agreements, amounted to \$496,124 for the year ended December 31, 2021. Single lease costs for 2022 and rent expense for 2021 are included in occupancy and equipment costs in the statement of functional expenses.

YMCA BUFFALO NIAGARA**2022 NOTES TO FINANCIAL STATEMENTS
(With Comparative Financial Information For 2021)****Note 11. Net Assets with Donor Restrictions**

Net assets with donor restrictions as of December 31, 2022 and 2021 are available for the following purposes or periods:

	2022	2021
Subject to the passage of time:		
Capital campaign receivables restricted for North Buffalo facility.	\$ 256,188	\$ 2,528,941
Capital campaign receivables restricted for Lockport facility.	-	900
Subject to expenditure for a specified purpose:		
Contributions received to fund specific program operations.	-	15,000
Contributions received to fund construction of the North Buffalo facility.	435,256	-
Restricted in perpetuity with income subject to appropriation or expenditure:		
Donor-restricted endowment (Note 12) - 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.	1,335,441	1,324,811
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.	131,594	159,306
	\$ 2,158,479	\$ 4,028,958

During 2022, net assets of \$1,958,497 were released from donor restrictions primarily through satisfaction of time restrictions.

YMCA BUFFALO NIAGARA**2022 NOTES TO FINANCIAL STATEMENTS
(With Comparative Financial Information For 2021)****Note 12. 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, 2022 and 2021 are as follows:

	Without Donor Restrictions	With Donor Restrictions	Total
Endowment net assets, December 31, 2020	\$ 13,015,662	\$ 1,331,635	\$ 14,347,297
Investment return:			
Net gain (loss) on investments	1,868,958	(6,824)	1,862,134
Interest and dividends	323,140	-	323,140
Investment expenses	(72,537)	-	(72,537)
	<u>2,119,561</u>	<u>(6,824)</u>	<u>2,112,737</u>
Appropriation of endowment net assets for expenditure	<u>(160,695)</u>	<u>-</u>	<u>(160,695)</u>
Cash contributions	<u>5,000</u>	<u>-</u>	<u>5,000</u>
Donated securities	<u>158,061</u>	<u>-</u>	<u>158,061</u>
Endowment net assets, December 31, 2021	<u>15,137,589</u>	<u>1,324,811</u>	<u>16,462,400</u>
Investment return:			
Net loss on investments	(2,677,196)	(68,835)	(2,746,031)
Interest and dividends	385,491	-	385,491
Investment expenses	(74,232)	-	(74,232)
	<u>(2,365,937)</u>	<u>(68,835)</u>	<u>(2,434,772)</u>
Appropriation of endowment net assets for expenditure	<u>(86,723)</u>	<u>-</u>	<u>(86,723)</u>
Cash contributions	<u>-</u>	<u>79,465</u>	<u>79,465</u>
Donated securities	<u>10,868</u>	<u>-</u>	<u>10,868</u>
Endowment net assets, December 31, 2022	<u>\$ 12,695,797</u>	<u>\$ 1,335,441</u>	<u>\$ 14,031,238</u>

YMCA BUFFALO NIAGARA**2022 NOTES TO FINANCIAL STATEMENTS
(With Comparative Financial Information For 2021)****Note 12. Endowment Funds (Continued)**

Endowment net asset composition by type of fund as of December 31, 2022 and 2021 are as follows:

	2022		
	Without Donor Restrictions	With Donor Restrictions	Total
Restricted in perpetuity	\$ -	\$ 1,416,516	\$ 1,416,516
Accumulated investment losses on amounts to be retained in perpetuity	-	(81,075)	(81,075)
Board designated endowment fund	<u>12,695,797</u>	-	<u>12,695,797</u>
	<u>\$ 12,695,797</u>	<u>\$ 1,335,441</u>	<u>\$ 14,031,238</u>

The Board of Trustees has allocated \$3,000,000 of the board designated endowment towards the future construction of the new facility in North Buffalo, New York.

	2021		
	Without Donor Restrictions	With Donor Restrictions	Total
Restricted in perpetuity	\$ -	\$ 1,337,051	\$ 1,337,051
Accumulated investment losses on amounts to be retained in perpetuity	-	(12,240)	(12,240)
Board designated endowment fund	<u>15,137,589</u>	-	<u>15,137,589</u>
	<u>\$ 15,137,589</u>	<u>\$ 1,324,811</u>	<u>\$ 16,462,400</u>

The aggregate fair value and cost of underwater donor-restricted endowment fund investments at December 31, 2022 and 2021 is as follows:

	2022	2021
Fair value	\$ 549,737	\$ 233,100
Cost	<u>630,812</u>	<u>245,340</u>
	<u>\$ (81,075)</u>	<u>\$ (12,240)</u>

YMCA BUFFALO NIAGARA**2022 NOTES TO FINANCIAL STATEMENTS
(With Comparative Financial Information For 2021)****Note 13. 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, 2022 and 2021 are as follows:

	2022	2021
Revenue	\$ 525,394	\$ 516,108
Direct expenses	294,772	298,258
Special event revenue, net	\$ 230,622	\$ 217,850

Note 14. Financial Assistance Provided

Gross membership and program service fees along with financial assistance provided for the years ended December 31, 2022 and 2021 amounted to:

	2022	2021
Gross membership fees	\$ 7,995,314	\$ 5,589,445
Less financial assistance provided	501,804	191,601
Membership fees, net	\$ 7,493,510	\$ 5,397,844
Gross program service fees	\$ 7,180,412	\$ 5,903,811
Less financial assistance provided	632,520	634,990
Program service fees, net	\$ 6,547,892	\$ 5,268,821

Note 15. 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.

YMCA BUFFALO NIAGARA**2022 NOTES TO FINANCIAL STATEMENTS
(With Comparative Financial Information For 2021)**

Note 15. 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 \$589,793 and \$580,615 for the years ended December 31, 2022 and 2021, 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 16. 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, 2022 and 2021 were \$162,529 and \$185,109, respectively. Dues paid to Alliance of New York State YMCAs for the years ended December 31, 2022 and 2021 were \$31,427 and \$15,712, respectively.

Note 17. Contingencies

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

In 2020, a complaint was filed against the Association alleging abuse for a period of time during the 1990s by an alleged former employee of the Association. The plaintiff seeks punitive damages from the Association which have not been quantified. The Association is investigating the claim but denies liability. The case is in discovery with trial scheduled to commence with jury selection November 29, 2023. The Association has discovered it had insurance policies in effect from July 1, 1996 through 2000 with coverage for abuse. The insurance company is currently paying the Association's defense costs, and is working with the Association's attorneys to defend this claim. The Association has continued efforts to obtain coverage from two other insurers that provided insurance policies for the earlier part of the 1990s.

In 2020 a complaint was filed against the Association alleging abuse for periods of time during the 1950s by an alleged former employee of YMCA of Niagara Falls. The assets and operations of the YMCA of Niagara Falls were transferred to the Association during 2005 and the plaintiff asserts the Association was liable as successor to the YMCA of Niagara Falls as a matter of law. The case is in discovery with trial scheduled to commence with jury selection November 15, 2023.

In 2021 a complaint was filed against the Association alleging abuse for periods of time during the 1960s and 1970s by alleged former employees of the YMCA of Lockport. The assets and operations of the YMCA of Lockport were transferred to the Association during 2017. The complaint was dismissed by the trial court without prejudice, however, the plaintiff appealed the order to dismiss which will be argued during the Appellate Division, Forth Department's September term. Plaintiff also filed a motion to reconsider in the trial court, which is scheduled to be returned September 25, 2023.

YMCA BUFFALO NIAGARA**2022 NOTES TO FINANCIAL STATEMENTS
(With Comparative Financial Information For 2021)**

Note 17. Contingencies (Continued)

At this time, management is unable to reasonably estimate the ultimate effect of an adverse decision resulting from these claims on the Association's financial position, results of operations or cash flows.

Note 18. Coronavirus Contingencies and Uncertainties

On March 13, 2020, the President of the United States of America declared a national state of emergency related to the health pandemic from the COVID-19 virus (the Coronavirus Pandemic). The Coronavirus Pandemic continued into 2021 and 2022. At the onset of the Coronavirus Pandemic, certain international travel bans, restrictions to non-essential businesses and other restrictions by local, federal and foreign governments were imposed. During 2020, the Association closed all branch locations and discontinued its general programming and other activities. During this period of closure, the Association continued to provide only certain limited childcare services that were deemed essential. Once allowed to reopen, the Association was allowed a phased resumption through June 2021 of its general programming and activities. Because of the closures and reduction of general activities and programming, some Association members canceled or temporarily suspended their memberships resulting in a decline in membership and program service fee revenue. The continuing impact of the response to the Coronavirus Pandemic to overall economic activity and the Association is uncertain.

In response to the Coronavirus Pandemic, the United States Congress passed several relief bills. One of these bills established the Paycheck Protection Program (PPP) administered by the U.S. Small Business Administration. Under this program, the Association was awarded two loans totaling \$4,986,002. The Association was notified in 2022 that the SBA approved its application for forgiveness of the entire PPP loan balance and recorded the forgiveness in non-operating activities in the statement of activities and changes in net assets for the year ended December 31, 2022. The forgiveness of the PPP loan may be subject to audit by the SBA through the year 2028.

The Employee Retention Credit (ERC) was also established in response to the economic adversity caused by the Coronavirus Pandemic to encourage businesses to keep employees on their payroll. Employers who meet certain eligibility requirements can apply for the ERC, which is a refundable payroll tax credit issued by the Internal Revenue Service. The Association has determined it is eligible for the ERC related to the first three calendar quarters of 2021 payroll and has filed amended payroll tax forms resulting in an amount receivable to the Association of \$2,817,092. The Association has recorded the ERC in non-operating activities in the statement of activities and changes in net assets for the year ended December 31, 2022. The ERC may be subject to audit by the Internal Revenue Service through 2025, except for the third quarter of 2021 which is subject to audit through 2027.

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