



City of Pell City

Application for Funding – FY 2019-2020

Name of Organization/Agency: YWCA Central Alabama

Mailing Address: 309 23rd Street North; Birmingham, AL 35203

Street Address (if different from above): _____

Name & Title of Contact Person: Erica Sellers, Development Director

Contact Phone #: (205) 322-9922 Email Address: esellers@ywcabham.org

Federal Tax ID #: 63-0288882 Website: www.ywcabham.org

Is your Organization/Agency a corporation? yes If so, is it a non-profit organization? yes

Amount of funds requested: \$2,500, Presenting level sponsor

Detailed description of the reason for the requested funds:

The requested funds will serve as a sponsorship for the 2019 Purse & Passion St. Clair County Luncheon. This event is the primary fundraiser for the YWCA's domestic violence programs for citizens of St. Clair and Blount Counties. Programs include Our Place shelter, court advocacy, support groups, 24/7 hotline, legal assistance, and counseling. Our Place is located within the limits of Pell City.

Benefits (if any) provided to the Citizens of Pell City, including the number of residents receiving service in the last operating year:

In 2018 Our Place offered shelter to 73 victims of domestic violence and their children. It served a total of 233 victims with court advocacy, crisis hotline, legal assistance, counseling, and support group. A total of 111 callers got help through the hotline, and 44 got counseling from the YWCA licensed counselor. In addition, Our Place provides education about this issue.

Did you receive funds from the City in previous years? X yes _____ no

If so, what year and what were the uses of the funds:

2013-2018 Sponsorship of Purse & Passion Luncheon to support Our Place shelter in Pell City.



City of Pell City

Application for Funding – FY 2019-2020 (continued)

Who is your Chief Financial Officer: Jason McClain Phone #: (205) 322-9922

In addition to this application, the following items are required:

- an annual budget for the year in which the funds are requested
- most recent tax return
- most recent audited financial statements
- a list of direct funding or in-kind services received from other governmental entities
- any additional information that addresses the priorities set forth in the Appropriation Policy
- if your organization serves a population outside of Pell City, please quantify the proportion of services that benefit the residents of Pell City

I hereby approve the submission and contents of this application and agree that any grant awarded pursuant to this application will be subject to the review of the City and will be administered in conformity with the purposes stated above.

Signature:  Title: Development Director Date: 5/2/19



2019 PURSE & PASSION ST. CLAIR COUNTY CORPORATE SPONSORSHIP OPPORTUNITIES

YWCA Central Alabama seeks your support for our 11th Annual Purse & Passion St. Clair County Luncheon to be held on Thursday, August 8, 2019, at 11:30 a.m. at The Beacon of Pell City First United Methodist Church. Purse & Passion St. Clair County corporate sponsors provide funds that directly support domestic violence services specifically in the St. Clair County area, including **Our Place**, a confidential shelter for victims of domestic violence in our region. Every sponsor will receive a window cling signifying support of the YW's programs.

\$5,000 TITLE SPONSOR LEVEL

- Two tables for 8 guests at the Purse & Passion St. Clair County Luncheon
- A full page ad and recognition in the Purse & Passion St. Clair County Luncheon program book, distributed to more than 400 guests and used throughout the year to introduce new and potential YW supporters to the event
- Your company will be featured in a boosted social media post
- Your corporate logo will be included in the:
 - Presentation during the event
 - On-site sponsor signage
 - Post-event advertisement in local media
- Your corporate name will be included in the:
 - YWCA website, www.ywcabham.org
 - YWCA newsletter and Annual Report

\$2,500 PRESENTING LEVEL

- One table for 8 guests at the Purse & Passion St. Clair County Luncheon
- Recognition in the Purse & Passion St. Clair County Luncheon program book, distributed to more than 400 guests and used throughout the year to introduce new and potential YW supporters to the event
- Your company will be featured in a social media post
- Your corporate logo will be included in the:
 - Presentation during the event
 - On-site sponsor signage
 - Post-event advertisement in local media
- Your corporate name will be included in the:
 - YWCA website, www.ywcabham.org
 - YWCA newsletter and Annual Report

\$1,000 SUPPORTER LEVEL

- One table for 8 guests at the Purse & Passion St. Clair County Luncheon
- Recognition in the Purse & Passion St. Clair County Luncheon program book, distributed to more than 400 guests and used throughout the year to introduce new and potential YW supporters to the event
- Your corporate name will be included in the:
 - On-site sponsor signage
 - Post-event advertisement in local media
 - YWCA website, www.ywcabham.org
 - YWCA newsletter and Annual Report

\$500 CONTRIBUTOR LEVEL

- Seating for 4 guests at the Purse & Passion St. Clair County Luncheon
- Recognition in the Purse & Passion St. Clair County Luncheon program book, distributed to more than 400 guests and used throughout the year to introduce new and potential YW supporters to the event
- Your corporate name will be included in the:
 - On-site sponsor signage
 - Post-event advertisement in local media
 - YWCA website, www.ywcabham.org
 - YWCA newsletter and Annual Report

\$250 PATRON LEVEL

- Seating for 2 guests at the Purse & Passion St. Clair County Luncheon
- Recognition in the Purse & Passion St. Clair County Luncheon program book, distributed to more than 400 guests and used throughout the year to introduce new and potential YW supporters to the event
- Your corporate name will be included in the:
 - On-site sponsor signage
 - Post-event advertisement in local media
 - YWCA newsletter and Annual Report

Our Place Budget 2019

Support and Revenue

Contributions	7,000
Purse & Passion Pell City	74,000
State grant - ADECA (VOCA/VAWA)	55,600
General grant requests	51,100
ADECA ESG	<u>122,900</u>
	\$310,600

Expenses

Salaries	197,000
Employee benefits & retirement	49,300
Professional fees & contracts	12,000
Supplies & food	15,000
Telephones	4,750
Postage & shipping	500
Occupancy, including security	35,800
Transportation	20,100
Specific assistance to individuals (e.g. relocation, health care)	41,700
Insurance	1,900
Miscellaneous	500
Equipment	<u>1,500</u>
	\$379,600

BORLAND BENEFIELD, P.C.
2101 HIGHLAND AVE S., SUITE 500
BIRMINGHAM, AL 35205

YOUNG WOMENS CHRISTIAN
ASSN OF BIRMINGHAM
309 NORTH 23RD STREET
BIRMINGHAM, AL 35203

|||||

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CLIENT'S COPY

CLIENT: 3920
JULY 23, 2018

YOUNG WOMENS CHRISTIAN
ASSN OF BIRMINGHAM
309 NORTH 23RD STREET
BIRMINGHAM, AL 35203

PROFESSIONAL SERVICES RENDERED IN THE PREPARATION OF YOUR 2017
EXEMPT ORGANIZATION TAX RETURNS, INCLUDING:

FORM 990, RETURN OF ORGANIZATION EXEMPT FROM INCOME TAX
SCHEDULE A, PUBLIC CHARITY STATUS AND PUBLIC SUPPORT
SCHEDULE B, SCHEDULE OF CONTRIBUTORS
SCHEDULE C, POLITICAL CAMPAIGN/LOBBYING ACTIVITY
SCHEDULE D, SUPPLEMENTAL FINANCIAL STATEMENT
SCHEDULE G, SUPPL INFO FUNDRAISING/GAMING ACT
SCHEDULE J, COMPENSATION INFORMATION
SCHEDULE O, SUPPLEMENTAL INFORMATION
SCHEDULE R, RELATED ORG/UNRELATED PARTNERSHIPS
FORM 8868, APPLICATION FOR AUTOMATIC FILING EXTENSION
FORM 8879-EO, E-FILE SIGNATURE AUTHORIZATION

TAX PREPARATION FEE

Filing Instructions

Prepared for:

YOUNG WOMENS CHRISTIAN
ASSN OF BIRMINGHAM
309 NORTH 23RD STREET
BIRMINGHAM, AL 35203

Prepared by:

BORLAND BENEFIELD, P.C.
2101 HIGHLAND AVE S., SUITE 500
BIRMINGHAM, AL 35205

2017 FORM 990

ELECTRONIC FILING:

THIS RETURN HAS BEEN PREPARED FOR ELECTRONIC FILING. IF YOU WISH TO HAVE IT TRANSMITTED ELECTRONICALLY TO THE IRS, PLEASE SIGN, DATE, AND RETURN FORM 8879-EO TO OUR OFFICE. WE WILL THEN SUBMIT THE ELECTRONIC RETURN TO THE IRS. DO NOT MAIL A PAPER COPY OF THE RETURN TO THE IRS.

***** THIS IS NOT A FILEABLE COPY *****

IRS e-file Signature Authorization for an Exempt Organization

OMB No. 1545-1878

Form **8879-EO**

For calendar year 2017, or fiscal year beginning _____, 2017, and ending _____, 20____

2017

Department of the Treasury
Internal Revenue Service

▶ **Do not send to the IRS. Keep for your records.**
▶ **Go to www.irs.gov/Form8879EO for the latest information.**

Name of exempt organization

**YOUNG WOMENS CHRISTIAN
ASSN OF BIRMINGHAM**

Employer identification number

**** - *** 8882**

Name and title of officer

**YOLANDA SULLIVAN
EXECUTIVE DIRECTOR/CEO**

Part I Type of Return and Return Information (Whole Dollars Only)

Check the box for the return for which you are using this Form 8879-EO and enter the applicable amount, if any, from the return. If you check the box on line **1a, 2a, 3a, 4a, or 5a**, below, and the amount on that line for the return being filed with this form was blank, then leave line **1b, 2b, 3b, 4b, or 5b**, whichever is applicable, blank (do not enter -0-). But, if you entered -0- on the return, then enter -0- on the applicable line below. **Do not** complete more than 1 line in Part I.

1a Form 990 check here ▶ <input checked="" type="checkbox"/>	b Total revenue , if any (Form 990, Part VIII, column (A), line 12)	1b <u>10,030,848.</u>
2a Form 990-EZ check here ▶ <input type="checkbox"/>	b Total revenue , if any (Form 990-EZ, line 9)	2b _____
3a Form 1120-POL check here ▶ <input type="checkbox"/>	b Total tax (Form 1120-POL, line 22)	3b _____
4a Form 990-PF check here ▶ <input type="checkbox"/>	b Tax based on investment income (Form 990-PF, Part VI, line 5)	4b _____
5a Form 8868 check here ▶ <input type="checkbox"/>	b Balance Due (Form 8868, line 3c)	5b _____

Part II Declaration and Signature Authorization of Officer

Under penalties of perjury, I declare that I am an officer of the above organization and that I have examined a copy of the organization's 2017 electronic return and accompanying schedules and statements and to the best of my knowledge and belief, they are true, correct, and complete. I further declare that the amount in Part I above is the amount shown on the copy of the organization's electronic return. I consent to allow my intermediate service provider, transmitter, or electronic return originator (ERO) to send the organization's return to the IRS and to receive from the IRS (a) an acknowledgement of receipt or reason for rejection of the transmission, (b) the reason for any delay in processing the return or refund, and (c) the date of any refund. If applicable, I authorize the U.S. Treasury and its designated Financial Agent to initiate an electronic funds withdrawal (direct debit) entry to the financial institution account indicated in the tax preparation software for payment of the organization's federal taxes owed on this return, and the financial institution to debit the entry to this account. To revoke a payment, I must contact the U.S. Treasury Financial Agent at 1-888-353-4537 no later than 2 business days prior to the payment (settlement) date. I also authorize the financial institutions involved in the processing of the electronic payment of taxes to receive confidential information necessary to answer inquiries and resolve issues related to the payment. I have selected a personal identification number (PIN) as my signature for the organization's electronic return and, if applicable, the organization's consent to electronic funds withdrawal.

Officer's PIN: check one box only

☒ I authorize BORLAND BENEFIELD, P.C. to enter my PIN 11111
ERO firm name Enter five numbers, but do not enter all zeros

as my signature on the organization's tax year 2017 electronically filed return. If I have indicated within this return that a copy of the return is being filed with a state agency(ies) regulating charities as part of the IRS Fed/State program, I also authorize the aforementioned ERO to enter my PIN on the return's disclosure consent screen.

☐ As an officer of the organization, I will enter my PIN as my signature on the organization's tax year 2017 electronically filed return. If I have indicated within this return that a copy of the return is being filed with a state agency(ies) regulating charities as part of the IRS Fed/State program, I will enter my PIN on the return's disclosure consent screen.

Officer's signature ▶ ******* THIS IS NOT A FILEABLE COPY ***** Date ▶ _____

Part III Certification and Authentication

ERO's EFIN/PIN. Enter your six-digit electronic filing identification number (EFIN) followed by your five-digit self-selected PIN.

63047721243

Do not enter all zeros

I certify that the above numeric entry is my PIN, which is my signature on the 2017 electronically filed return for the organization indicated above. I confirm that I am submitting this return in accordance with the requirements of **Pub. 4163**, Modernized e-File (MeF) Information for Authorized IRS e-file Providers for Business Returns.

ERO's signature ▶ _____ Date ▶ 07/23/18

ERO Must Retain This Form - See Instructions
Do Not Submit This Form to the IRS Unless Requested To Do So

LHA For Paperwork Reduction Act Notice, see instructions.

Form **8879-EO** (2017)

723051 10-11-17

09450723 786654 3920

2017.04010 YOUNG WOMENS CHRISTIAN ASSN 3920__1

Form **990**Department of the Treasury
Internal Revenue Service**Return of Organization Exempt From Income Tax**
Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)

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

OMB No. 1545-0047

2017Open to Public
Inspection**A For the 2017 calendar year, or tax year beginning and ending**

B Check if applicable: <input type="checkbox"/> Address change <input type="checkbox"/> Name change <input type="checkbox"/> Initial return <input type="checkbox"/> Final return/terminated <input type="checkbox"/> Amended return <input type="checkbox"/> Application pending	C Name of organization YOUNG WOMENS CHRISTIAN ASSN OF BIRMINGHAM		D Employer identification number **-***8882
	Doing business as YWCA OF CENTRAL ALABAMA		E Telephone number (205) 322-9922
	Number and street (or P.O. box if mail is not delivered to street address) Room/suite 309 NORTH 23RD STREET		
	City or town, state or province, country, and ZIP or foreign postal code BIRMINGHAM, AL 35203		
	F Name and address of principal officer: YOLANDA SULLIVAN 309 23RD STREET NORTH, BIRMINGHAM, AL 35203		
I Tax-exempt status: <input checked="" type="checkbox"/> 501(c)(3) <input type="checkbox"/> 501(c)() (insert no.) <input type="checkbox"/> 4947(a)(1) or <input type="checkbox"/> 527			H(a) Is this a group return for subordinates? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No H(b) Are all subordinates included? <input type="checkbox"/> Yes <input type="checkbox"/> No If "No," attach a list. (see instructions) H(c) Group exemption number ▶
J Website: ▶ WWW.YWCABHAM.ORG			
K Form of organization: <input type="checkbox"/> Corporation <input type="checkbox"/> Trust <input checked="" type="checkbox"/> Association <input type="checkbox"/> Other ▶			L Year of formation: 1903 M State of legal domicile: AL

Part I Summary

Activities & Governance	1 Briefly describe the organization's mission or most significant activities: YWCA CENTRAL ALABAMA IS DEDICATED TO ELIMINATING RACISM, EMPOWERING WOMEN AND PROMOTING		
	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	53
	4 Number of independent voting members of the governing body (Part VI, line 1b)	4	53
	5 Total number of individuals employed in calendar year 2017 (Part V, line 2a)	5	229
	6 Total number of volunteers (estimate if necessary)	6	0
	7a Total unrelated business revenue from Part VIII, column (C), line 12	7a	0.
b Net unrelated business taxable income from Form 990-T, line 34	7b	0.	
Revenue	8 Contributions and grants (Part VIII, line 1h)	Prior Year	Current Year
	9 Program service revenue (Part VIII, line 2g)	4,780,645.	8,249,435.
	10 Investment income (Part VIII, column (A), lines 3, 4, and 7d)	599,308.	854,726.
	11 Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)	19,843.	2,528.
	12 Total revenue - add lines 8 through 11 (must equal Part VIII, column (A), line 12)	821,095.	924,159.
Expenses	13 Grants and similar amounts paid (Part IX, column (A), lines 1-3)	6,220,891.	10,030,848.
	14 Benefits paid to or for members (Part IX, column (A), line 4)	0.	0.
	15 Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10)	0.	0.
	16a Professional fundraising fees (Part IX, column (A), line 11e)	4,690,375.	4,833,875.
	b Total fundraising expenses (Part IX, column (D), line 25) ▶ 170,602.	0.	0.
	17 Other expenses (Part IX, column (A), lines 11a-11d, 11f-24e)	3,087,222.	2,879,129.
	18 Total expenses. Add lines 13-17 (must equal Part IX, column (A), line 25)	7,777,597.	7,713,004.
Net Assets or Fund Balances	19 Revenue less expenses. Subtract line 18 from line 12	-1,556,706.	2,317,844.
	20 Total assets (Part X, line 16)	Beginning of Current Year	End of Year
	21 Total liabilities (Part X, line 26)	13,644,323.	16,009,276.
	22 Net assets or fund balances. Subtract line 21 from line 20	2,449,242.	2,317,242.
		11,195,081.	13,692,034.

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 YOLANDA SULLIVAN, EXECUTIVE DIRECTOR/CEO		Date 07/23/18	
	Type or print name and title			
Paid Preparer Use Only	Print/Type preparer's name JEFFREY D. CHANDLER, CPA	Preparer's signature JEFFREY D. CHANDLER	Date 07/23/18	Check if self-employed <input type="checkbox"/> PTIN P00764759
	Firm's name ▶ BORLAND BENEFIELD, P.C.	Firm's EIN ▶ **-***1243		
	Firm's address ▶ 2101 HIGHLAND AVE S., SUITE 500 BIRMINGHAM, AL 35205		Phone no. 2052127212	

May the IRS discuss this return with the preparer shown above? (see instructions) ☒ Yes ☐ No

Part III Statement of Program Service AccomplishmentsCheck if Schedule O contains a response or note to any line in this Part III ☒ **X****1** Briefly describe the organization's mission:

THE YWCA OF CENTRAL ALABAMA VISION IS TO CREATE A MORE CARING COMMUNITY. THE YWCA IS A DIVERSE GROUP WHICH IDENTIFIES AND RESPONDS TO THE NEEDS OF WOMEN AND FAMILIES OF ALL RACES AND RELIGIONS. THE YWCA PLAYS A LEADERSHIP AND COLLABORATIVE ROLE AS IT WORKS TO ACHIEVE

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 \$ 2,373,406. including grants of \$) (Revenue \$ 265,394.)

DOMESTIC VIOLENCE SERVICES FROM THE YWCA ARE JEFFERSON/BLOUNT/ST. CLAIR COUNTIES' ONLY MULTI-SERVICE PROGRAM FOR DOMESTIC VIOLENCE. THE PROGRAM OFFERS A 24-HOUR HOTLINE AND SECURE CONFIDENTIAL HOUSING AND COUNSELING, AS WELL AS A BROAD ARRAY OF SERVICES.

4b (Code:) (Expenses \$ 2,247,459. including grants of \$) (Revenue \$ 113,064.)

THE YWCA OFFERS THE CALICO CHILD DEVELOPMENT PROGRAM TO ADDRESS THE CRITICAL SHORTAGE OF QUALITY, LICENSED AFFORDABLE CHILDCARE FOR CHILDREN OF WORKING FAMILIES IN OUR COMMUNITY. CALICO CORNER, WHICH RECEIVED NATIONAL ACCREDITATION IN 2007, SERVES PREDOMINANTLY WORKING POOR FAMILIES, INCLUDING MANY SINGLE PARENT FAMILIES AND MANY FORMERLY HOMELESS FAMILIES. THE YWCA CHILD DEVELOPMENT PROGRAM FOR HOMELESS CHILDREN PROVIDES A HIGH-QUALITY PROGRAM FOR CHILDREN LIVING IN AREA HOMELESS SHELTERS SO THEIR PARENTS CAN WORK OR SEEK WORK AND HOUSING. THE CURRICULUM FOCUSES ON BUILDING SELF-ESTEEM AND SECURITY FOR CHILDREN WHOSE LIVES ARE IN TRAUMATIC TRANSITION. THE KIDS KORNER CHILD DEVELOPMENT PROGRAM RECEIVED NATIONAL ACCREDITATION IN 2007. THE AFTER-SCHOOL PROGRAM GIVES HOMELESS CHILDREN, WHO ARE LIVING IN

4c (Code:) (Expenses \$ 1,066,867. including grants of \$) (Revenue \$)

THE SOCIAL JUSTICE PROGRAM PROVIDES SOCIAL JUSTICE PROGRAMS, LEADERSHIP PROGRAMS AND ADVOCACY CONCERNING WOMEN'S ISSUES AND RACIAL JUSTICE. IT DEVELOPS AND SUPPORTS OPPORTUNITIES FOR INNOVATIVE PROGRAMMING, COMMUNITY BUILDING, EDUCATION, AND ADVOCACY EFFORTS. IT ALSO HOUSES THE YWCA'S AMERICORPS PROGRAM.

4d Other program services (Describe in Schedule O.)

(Expenses \$ 1,485,393. including grants of \$) (Revenue \$ 476,268.)

4e Total program service expenses **7,173,125.**

Form 990 (2017)

**YOUNG WOMENS CHRISTIAN
ASSN OF BIRMINGHAM**

Form 990 (2017)

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

Form **990** (2017)

**YOUNG WOMENS CHRISTIAN
ASSN OF BIRMINGHAM**

Form 990 (2017)

-*8882 Page **4**

Part IV Checklist of Required Schedules (continued)

	Yes	No
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
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>		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>		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>		X
b Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?		
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?		
d Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?		
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>		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>		X
26 Did the organization report any amount on Part X, line 5, 6, or 22 for receivables from or payables to any current or former officers, directors, trustees, key employees, highest compensated employees, or disqualified persons? <i>If "Yes," complete Schedule L, Part II</i>		X
27 Did the organization provide a grant or other assistance to an officer, director, trustee, key employee, substantial contributor or employee thereof, a grant selection committee member, or to a 35% controlled entity or family member of any of these persons? <i>If "Yes," complete Schedule L, Part III</i>		X
28 Was the organization a party to a business transaction with one of the following parties (see Schedule L, Part IV instructions for applicable filing thresholds, conditions, and exceptions):		
a A current or former officer, director, trustee, or key employee? <i>If "Yes," complete Schedule L, Part IV</i>		X
b A family member of a current or former officer, director, trustee, or key employee? <i>If "Yes," complete Schedule L, Part IV</i>		X
c An entity of which a current or former officer, director, trustee, or key employee (or a family member thereof) was an officer, director, trustee, or direct or indirect owner? <i>If "Yes," complete Schedule L, Part IV</i>		X
29 Did the organization receive more than \$25,000 in non-cash contributions? <i>If "Yes," complete Schedule M</i>		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>		X
31 Did the organization liquidate, terminate, or dissolve and cease operations? <i>If "Yes," complete Schedule N, Part I</i>		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>		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>	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>	X	
35a Did the organization have a controlled entity within the meaning of section 512(b)(13)?		X
b If "Yes" to line 35a, did the organization receive any payment from or engage in any transaction with a controlled entity within the meaning of section 512(b)(13)? <i>If "Yes," complete Schedule R, Part V, line 2</i>		
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>		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>		X
38 Did the organization complete Schedule O and provide explanations in Schedule O for Part VI, lines 11b and 19? Note. All Form 990 filers are required to complete Schedule O	X	

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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	20		
b Enter the number of Forms W-2G included in line 1a. Enter -0- if not applicable	0		
c Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners?		X	
2a Enter the number of employees reported on Form W-3, Transmittal of Wage and Tax Statements, filed for the calendar year ending with or within the year covered by this return	229		
b If at least one is reported on line 2a, did the organization file all required federal employment tax returns? Note. If the sum of lines 1a and 2a is greater than 250, you may be required to e-file (see instructions)		X	
3a Did the organization have unrelated business gross income of \$1,000 or more during the year?			X
b If "Yes," has it filed a Form 990-T for this year? If "No," to line 3b, provide an explanation in Schedule O			
4a At any time during the calendar year, did the organization have an interest in, or a signature or other authority over, a financial account in a foreign country (such as a bank account, securities account, or other financial account)?			X
b If "Yes," enter the name of the foreign country: See instructions for filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR).			
5a Was the organization a party to a prohibited tax shelter transaction at any time during the tax year?			X
b Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction?			X
c If "Yes," to line 5a or 5b, did the organization file Form 8886-T?			
6a Does the organization have annual gross receipts that are normally greater than \$100,000, and did the organization solicit any contributions that were not tax deductible as charitable contributions?			X
b If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?			
7 Organizations that may receive deductible contributions under section 170(c).			
a Did the organization receive a payment in excess of \$75 made partly as a contribution and partly for goods and services provided to the payor?			X
b If "Yes," did the organization notify the donor of the value of the goods or services provided?			
c Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282?			X
d If "Yes," indicate the number of Forms 8282 filed during the year			
e Did the organization receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?			
f Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?			
g If the organization received a contribution of qualified intellectual property, did the organization file Form 8899 as required?			
h If the organization received a contribution of cars, boats, airplanes, or other vehicles, did the organization file a Form 1098-C?			
8 Sponsoring organizations maintaining donor advised funds. Did a donor advised fund maintained by the sponsoring organization have excess business holdings at any time during the year?			
9 Sponsoring organizations maintaining donor advised funds.			
a Did the sponsoring organization make any taxable distributions under section 4966?			
b Did the sponsoring organization make a distribution to a donor, donor advisor, or related person?			
10 Section 501(c)(7) organizations. Enter:			
a Initiation fees and capital contributions included on Part VIII, line 12			
b Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities			
11 Section 501(c)(12) organizations. Enter:			
a Gross income from members or shareholders			
b Gross income from other sources (Do not net amounts due or paid to other sources against amounts due or received from them.)			
12a Section 4947(a)(1) non-exempt charitable trusts. Is the organization filing Form 990 in lieu of Form 1041?			
b If "Yes," enter the amount of tax-exempt interest received or accrued during the year			
13 Section 501(c)(29) qualified nonprofit health insurance issuers.			
a Is the organization licensed to issue qualified health plans in more than one state? Note. See the instructions for additional information the organization must report on Schedule O.			
b Enter the amount of reserves the organization is required to maintain by the states in which the organization is licensed to issue qualified health plans			
c Enter the amount of reserves on hand			
14a Did the organization receive any payments for indoor tanning services during the tax year?			X
b If "Yes," has it filed a Form 720 to report these payments? If "No," provide an explanation in Schedule O			

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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 in Schedule O. See instructions.

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

Section A. Governing Body and Management

		Yes	No
1a Enter the number of voting members of the governing body at the end of the tax year	1a 53		
If there are material differences in voting rights among members of the governing body, or if the governing body delegated broad authority to an executive committee or similar committee, explain in Schedule O.			
b Enter the number of voting members included in line 1a, above, who are independent	1b 53		
2 Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee, or key employee?	2		X
3 Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors, or trustees, or key employees to a management company or other person?	3		X
4 Did the organization make any significant changes to its governing documents since the prior Form 990 was filed?	4		X
5 Did the organization become aware during the year of a significant diversion of the organization's assets?	5		X
6 Did the organization have members or stockholders?	6		X
7a Did the organization have members, stockholders, or other persons who had the power to elect or appoint one or more members of the governing body?	7a		X
b Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or persons other than the governing body?	7b		X
8 Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following:			
a The governing body?	8a	X	
b Each committee with authority to act on behalf of the governing body?	8b		X
9 Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? If "Yes," provide the names and addresses in Schedule O	9		X

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

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

Section C. Disclosure

17 List the states with which a copy of this Form 990 is required to be filed **NONE**

18 Section 6104 requires an organization to make its Forms 1023 (or 1024 if applicable), 990, and 990-T (Section 501(c)(3)s only) available for public inspection. Indicate how you made these available. Check all that apply.
☐ Own website ☐ Another's website ☒ Upon request ☐ Other (explain in Schedule O)

19 Describe in 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: ▶
YOLANDA SULLIVAN - 205 322-9922
309 NORTH 23RD STREET, BIRMINGHAM, AL 35203

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

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

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

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

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

List persons in the following order: individual trustees or directors; institutional trustees; officers; key employees; highest compensated employees; and former such persons.

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

(A) Name and Title	(B) Average hours per week (list any hours for related organizations below line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)						(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former			
(1) BRENDA HACKNEY PRESIDENT	1.00	X		X				0.	0.	0.
(2) CARLA ROBERSON VP OF DEVELOPMENT	1.00	X		X				0.	0.	0.
(3) PAIGE DANIEL VP OF FINANCE	1.00	X		X				0.	0.	0.
(4) ELEANOR GRIFFIN VP OF PLANNING	1.00	X		X				0.	0.	0.
(5) BARBARA BLAIR VP OF PROGRAMS	1.00	X		X				0.	0.	0.
(6) DEVALERIE HARRY WILLIAMS TREASURER	1.00	X		X				0.	0.	0.
(7) FRAN GODCHAUX CORRESPONDING SECRETARY	1.00	X		X				0.	0.	0.
(8) VALERIE THOMAS RECORDING SECRETARY	1.00	X		X				0.	0.	0.
(9) TRACY MORANT ADAMS BOARD MEMBER	1.00	X						0.	0.	0.
(10) DR. JARRALYNNE AGEE BOARD MEMBER	1.00	X						0.	0.	0.
(11) AMY S. ALLEN BOARD MEMBER	1.00	X						0.	0.	0.
(12) DALTON BLANKENSHIP BOARD MEMBER	1.00	X						0.	0.	0.
(13) DEBRA BLAYLOCK BOARD MEMBER	1.00	X						0.	0.	0.
(14) LAJUANA BRADFORD BOARD MEMBER	1.00	X						0.	0.	0.
(15) SHARON HAMILTON BROACH BOARD MEMBER	1.00	X						0.	0.	0.
(16) MAGGIE BROOKE BOARD MEMBER	1.00	X						0.	0.	0.
(17) KITTY ROGERS BROWN BOARD MEMBER	1.00	X						0.	0.	0.

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

(A) Name and title	(B) Average hours per week (list any hours for related organizations below line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)						(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former			
(18) LISA BURTON BOARD MEMBER	1.00	X						0.	0.	0.
(19) NANCY S. BURTON BOARD MEMBER	1.00	X						0.	0.	0.
(20) DR. MITTIE CANNON BOARD MEMBER	1.00	X						0.	0.	0.
(21) PATRICIA CARTER BOARD MEMBER	1.00	X						0.	0.	0.
(22) SHERI COOK BOARD MEMBER	1.00	X						0.	0.	0.
(23) JILL DEER BOARD MEMBER	1.00	X						0.	0.	0.
(24) DEIDRA K. DIAZ BOARD MEMBER	1.00	X						0.	0.	0.
(25) PATSY DREHER JUNIOR BOARD PRESIDENT	1.00	X						0.	0.	0.
(26) JENNIFER EVANS BOARD MEMBER	1.00	X						0.	0.	0.
1b Sub-total								0.	0.	0.
c Total from continuation sheets to Part VII, Section A								202,875.	0.	8,005.
d Total (add lines 1b and 1c)								202,875.	0.	8,005.

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 **1**

	Yes	No
3 Did the organization list any former officer, director, or 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
NONE		

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 **0**

SEE PART VII, SECTION A CONTINUATION SHEETS

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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) JERI GASTON JUNIOR BOARD PRESIDENT - ELECT	1.00	X						0.	0.	0.
(28) GILLIAN GOODRICH BOARD MEMBER	1.00	X						0.	0.	0.
(29) CYNTHIA LAMAR-HART BOARD MEMBER	1.00	X						0.	0.	0.
(30) DR. KATHY HOAR BOARD MEMBER	1.00	X						0.	0.	0.
(31) BETSY BUGG HOLLOWAY BOARD MEMBER	1.00	X						0.	0.	0.
(32) NYYA PARSON-HUDSON BOARD MEMBER	1.00	X						0.	0.	0.
(33) ELIZABETH H. HUTCHINS BOARD MEMBER	1.00	X						0.	0.	0.
(34) ANN GUNTER JOHNSON BOARD MEMBER	1.00	X						0.	0.	0.
(35) FAYE C LEVIN BOARD MEMBER	1.00	X						0.	0.	0.
(36) SHERYL KIMERLING BOARD MEMBER	1.00	X						0.	0.	0.
(37) LYNN LARUSSA BOARD MEMBER	1.00	X						0.	0.	0.
(38) BARRETT MACKAY BOARD MEMBER	1.00	X						0.	0.	0.
(39) LUCY THOMPSON MARSH BOARD MEMBER	1.00	X						0.	0.	0.
(40) ANDREA MCCASKEY BOARD MEMBER	1.00	X						0.	0.	0.
(41) SIREKA MELTON BOARD MEMBER	1.00	X						0.	0.	0.
(42) SANDRA MURRAY BOARD MEMBER	1.00	X						0.	0.	0.
(43) SUZANNE PAULSON BOARD MEMBER	1.00	X						0.	0.	0.
(44) HON. LAURA PETRO BOARD MEMBER	1.00	X						0.	0.	0.
(45) LAURA G. POSTON BOARD MEMBER	1.00	X						0.	0.	0.
(46) SUMNER JOHNSON RIVES BOARD MEMBER	1.00	X						0.	0.	0.
Total to Part VII, Section A, line 1c										

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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			
(47) KIM ROGERS BOARD MEMBER	1.00	X						0.	0.	0.
(48) HOLLY STILES BOARD MEMBER	1.00	X						0.	0.	0.
(49) JERA G STRIBLING BOARD MEMBER	1.00	X						0.	0.	0.
(50) DR. FARAH T. SULTAN BOARD MEMBER	1.00	X						0.	0.	0.
(51) BEVERLY S. VIRCIGLIO BOARD MEMBER	1.00	X						0.	0.	0.
(52) DEBORAH WHITE BOARD MEMBER	1.00	X						0.	0.	0.
(53) ANNE YUENGERT BOARD MEMBER	1.00	X						0.	0.	0.
(54) YOLANDA N. SULLIVAN EXECUTIVE DIRECTOR/CEO	30.00			X				127,999.	0.	4,885.
(55) ADRIAN WESTFALL CFO	40.00			X				74,876.	0.	3,120.
Total to Part VII, Section A, line 1c								202,875.		8,005.

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Part VIII Statement of Revenue

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

				(A) Total revenue	(B) Related or exempt function revenue	(C) Unrelated business revenue	(D) Revenue excluded from tax under sections 512 - 514
Contributions, Gifts, Grants and Other Similar Amounts	1 a Federated campaigns	1a					
	b Membership dues	1b	139,784.				
	c Fundraising events	1c					
	d Related organizations	1d					
	e Government grants (contributions)	1e	2,220,658.				
	f All other contributions, gifts, grants, and similar amounts not included above	1f	5,888,993.				
	g Noncash contributions included in lines 1a-1f: \$						
	h Total. Add lines 1a-1f			8,249,435.			
Program Service Revenue	2 a RENT	Business Code	531110	412,038.	412,038.		
	b PROGRAM INCOME		900099	258,362.	258,362.		
	c DAY CARE INCOME		900099	113,064.	113,064.		
	d MANAGEMENT FEE		900099	71,262.	71,262.		
	e						
	f All other program service revenue						
	g Total. Add lines 2a-2f			854,726.			
	Other Revenue	3 Investment income (including dividends, interest, and other similar amounts)			920.		
4 Income from investment of tax-exempt bond proceeds							
5 Royalties							
6 a Gross rents		(i) Real	(ii) Personal				
b Less: rental expenses							
c Rental income or (loss)							
d Net rental income or (loss)							
7 a Gross amount from sales of assets other than inventory		(i) Securities	(ii) Other				
b Less: cost or other basis and sales expenses							
c Gain or (loss)							
d Net gain or (loss)				1,608.			1,608.
8 a Gross income from fundraising events (not including \$ _____ of contributions reported on line 1c). See Part IV, line 18		a		1,024,810.			
b Less: direct expenses		b		143,726.			
c Net income or (loss) from fundraising events				881,084.			881,084.
9 a Gross income from gaming activities. See Part IV, line 19		a					
b Less: direct expenses		b					
c Net income or (loss) from gaming activities							
10 a Gross sales of inventory, less returns and allowances		a					
b Less: cost of goods sold	b						
c Net income or (loss) from sales of inventory							
Miscellaneous Revenue			Business Code				
11 a MISCELLANEOUS INCOME		900099	43,075.			43,075.	
b							
c							
d All other revenue							
e Total. Add lines 11a-11d			43,075.				
12 Total revenue. See instructions.			10,030,848.	854,726.	0.	926,687.	

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Part IX Statement of Functional Expenses

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

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

	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.				
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				
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	3,854,387.	3,111,972.	742,415.	
8 Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions)	67,865.	60,250.	7,615.	
9 Other employee benefits	621,927.	563,210.	58,717.	
10 Payroll taxes	289,696.	231,755.	57,941.	
11 Fees for services (non-employees):				
a Management	8,678.	8,678.		
b Legal	24,025.	13,734.	10,291.	
c Accounting	27,346.	5,346.	22,000.	
d Lobbying				
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.)	191,364.	61,370.	129,994.	
12 Advertising and promotion	246,850.	161,171.	85,679.	
13 Office expenses				
14 Information technology				
15 Royalties				
16 Occupancy	855,849.	853,168.	2,681.	
17 Travel	93,089.	76,859.	16,230.	
18 Payments of travel or entertainment expenses for any federal, state, or local public officials				
19 Conferences, conventions, and meetings	71,108.	60,511.	10,597.	
20 Interest	17,301.	17,301.		
21 Payments to affiliates				
22 Depreciation, depletion, and amortization	880,244.	880,244.		
23 Insurance	7,082.	2,842.	4,240.	
24 Other expenses. Itemize expenses not covered above. (List miscellaneous expenses in line 24e. If line 24e amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule O.)				
a CLIENT EXPENSES	278,137.	256,068.	22,069.	
b SPECIAL EVENTS	172,488.	21,328.	151,160.	
c FUNDRAISING EXP ALLOCAT	170,602.			170,602.
d EQUIPMENT RENTAL AND MA	68,851.	49,957.	18,894.	
e All other expenses	-233,885.	737,361.	-971,246.	
25 Total functional expenses. Add lines 1 through 24e	7,713,004.	7,173,125.	369,277.	170,602.
26 Joint costs. Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation.				

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

**YOUNG WOMENS CHRISTIAN
ASSN OF BIRMINGHAM**

Form 990 (2017)

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Part X Balance Sheet

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

		(A) Beginning of year		(B) End of year
Assets	1 Cash - non-interest-bearing	875,686.	1	1,269,766.
	2 Savings and temporary cash investments	106,320.	2	106,486.
	3 Pledges and grants receivable, net	471,935.	3	3,091,692.
	4 Accounts receivable, net	6,312.	4	4,148.
	5 Loans and other receivables from current and former officers, directors, trustees, key employees, and highest compensated employees. Complete Part II of Schedule L		5	
	6 Loans and other receivables from other disqualified persons (as defined under section 4958(f)(1)), persons described in section 4958(c)(3)(B), and contributing employers and sponsoring organizations of section 501(c)(9) voluntary employees' beneficiary organizations (see instr). Complete Part II of Sch L		6	
	7 Notes and loans receivable, net		7	
	8 Inventories for sale or use		8	
	9 Prepaid expenses and deferred charges	11,910.	9	16,024.
	10a Land, buildings, and equipment: cost or other basis. Complete Part VI of Schedule D	21,276,972.		
	b Less: accumulated depreciation	12,083,195.		
	11 Investments - publicly traded securities	9,998,008.	10c	9,193,777.
	12 Investments - other securities. See Part IV, line 11	1,953,658.	11	2,203,677.
	13 Investments - program-related. See Part IV, line 11		12	
	14 Intangible assets		13	
	15 Other assets. See Part IV, line 11	220,494.	14	123,706.
16 Total assets. Add lines 1 through 15 (must equal line 34)	13,644,323.	15	16,009,276.	
Liabilities	17 Accounts payable and accrued expenses	324,502.	16	312,712.
	18 Grants payable		17	
	19 Deferred revenue	78,500.	18	70,839.
	20 Tax-exempt bond liabilities		19	
	21 Escrow or custodial account liability. Complete Part IV of Schedule D		20	
	22 Loans and other payables to current and former officers, directors, trustees, key employees, highest compensated employees, and disqualified persons. Complete Part II of Schedule L		21	
	23 Secured mortgages and notes payable to unrelated third parties	1,935,973.	22	1,896,152.
	24 Unsecured notes and loans payable to unrelated third parties		23	
	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	110,267.	24	37,539.
	26 Total liabilities. Add lines 17 through 25	2,449,242.	25	2,317,242.
Net Assets or Fund Balances	Organizations that follow SFAS 117 (ASC 958), check here <input checked="" type="checkbox"/> and complete lines 27 through 29, and lines 33 and 34.			
	27 Unrestricted net assets	9,669,114.	26	9,829,133.
	28 Temporarily restricted net assets	1,525,967.	27	3,862,901.
	29 Permanently restricted net assets		28	
	Organizations that do not follow SFAS 117 (ASC 958), check here <input type="checkbox"/> and complete lines 30 through 34.			
	30 Capital stock or trust principal, or current funds		29	
	31 Paid-in or capital surplus, or land, building, or equipment fund		30	
	32 Retained earnings, endowment, accumulated income, or other funds		31	
	33 Total net assets or fund balances	11,195,081.	32	13,692,034.
	34 Total liabilities and net assets/fund balances	13,644,323.	33	16,009,276.

Form **990** (2017)

Part XI Reconciliation of Net AssetsCheck 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	10,030,848.
2	Total expenses (must equal Part IX, column (A), line 25)	2	7,713,004.
3	Revenue less expenses. Subtract line 2 from line 1	3	2,317,844.
4	Net assets or fund balances at beginning of year (must equal Part X, line 33, column (A))	4	11,195,081.
5	Net unrealized gains (losses) on investments	5	179,109.
6	Donated services and use of facilities	6	
7	Investment expenses	7	
8	Prior period adjustments	8	
9	Other changes in net assets or fund balances (explain in Schedule O)	9	0.
10	Net assets or fund balances at end of year. Combine lines 3 through 9 (must equal Part X, line 33, column (B))	10	13,692,034.

Part XII Financial Statements and ReportingCheck 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 in Schedule O.		
2a Were the organization's financial statements compiled or reviewed by an independent accountant? _____ 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	2a	X
b Were the organization's financial statements audited by an independent accountant? _____ 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 type="checkbox"/> Separate basis <input checked="" type="checkbox"/> Consolidated basis <input type="checkbox"/> Both consolidated and separate basis	2b	X
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? _____ If the organization changed either its oversight process or selection process during the tax year, explain in Schedule O.	2c	X
3a As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Single Audit Act and OMB Circular A-133? _____	3a	X
b If "Yes," did the organization undergo the required audit or audits? If the organization did not undergo the required audit or audits, explain why in Schedule O and describe any steps taken to undergo such audits _____	3b	X

Form 990 (2017)

SCHEDULE A
(Form 990 or 990-EZ)

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

2017

Open to Public
Inspection

Name of the organization **YOUNG WOMENS CHRISTIAN
ASSN OF BIRMINGHAM**

Employer identification number
****-***8882**

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

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

- 1 ☐ A church, convention of churches, or association of churches described in **section 170(b)(1)(A)(i)**.
- 2 ☐ A school described in **section 170(b)(1)(A)(ii)**. (Attach Schedule E (Form 990 or 990-EZ).)
- 3 ☐ A hospital or a cooperative hospital service organization described in **section 170(b)(1)(A)(iii)**.
- 4 ☐ A medical research organization operated in conjunction with a hospital described in **section 170(b)(1)(A)(iii)**. Enter the hospital's name, city, and state: _____
- 5 ☐ An organization operated for the benefit of a college or university owned or operated by a governmental unit described in **section 170(b)(1)(A)(iv)**. (Complete Part II.)
- 6 ☐ A federal, state, or local government or governmental unit described in **section 170(b)(1)(A)(v)**.
- 7 ☒ An organization that normally receives a substantial part of its support from a governmental unit or from the general public described in **section 170(b)(1)(A)(vi)**. (Complete Part II.)
- 8 ☐ A community trust described in **section 170(b)(1)(A)(vi)**. (Complete Part II.)
- 9 ☐ An agricultural research organization described in **section 170(b)(1)(A)(ix)** operated in conjunction with a land-grant college or university or a non-land-grant college of agriculture (see instructions). Enter the name, city, and state of the college or university: _____
- 10 ☐ An organization that normally receives: (1) more than 33 1/3% of its support from contributions, membership fees, and gross receipts from activities related to its exempt functions - subject to certain exceptions, and (2) no more than 33 1/3% of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30, 1975. See **section 509(a)(2)**. (Complete Part III.)
- 11 ☐ An organization organized and operated exclusively to test for public safety. See **section 509(a)(4)**.
- 12 ☐ An organization organized and operated exclusively for the benefit of, to perform the functions of, or to carry out the purposes of one or more publicly supported organizations described in **section 509(a)(1)** or **section 509(a)(2)**. See **section 509(a)(3)**. Check the box in lines 12a through 12d that describes the type of supporting organization and complete lines 12e, 12f, and 12g.
- a ☐ **Type I.** A supporting organization operated, supervised, or controlled by its supported organization(s), typically by giving the supported organization(s) the power to regularly appoint or elect a majority of the directors or trustees of the supporting organization. **You must complete Part IV, Sections A and B.**
- b ☐ **Type II.** A supporting organization supervised or controlled in connection with its supported organization(s), by having control or management of the supporting organization vested in the same persons that control or manage the supported organization(s). **You must complete Part IV, Sections A and C.**
- c ☐ **Type III functionally integrated.** A supporting organization operated in connection with, and functionally integrated with, its supported organization(s) (see instructions). **You must complete Part IV, Sections A, D, and E.**
- d ☐ **Type III non-functionally integrated.** A supporting organization operated in connection with its supported organization(s) that is not functionally integrated. The organization generally must satisfy a distribution requirement and an attentiveness requirement (see instructions). **You must complete Part IV, Sections A and D, and Part V.**
- e ☐ Check this box if the organization received a written determination from the IRS that it is a Type I, Type II, Type III functionally integrated, or Type III non-functionally integrated supporting organization.
- f Enter the number of supported organizations
- g Provide the following information about the supported organization(s).

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

YOUNG WOMENS CHRISTIAN

Schedule A (Form 990 or 990-EZ) 2017 ASSN OF BIRMINGHAM

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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) 2013	(b) 2014	(c) 2015	(d) 2016	(e) 2017	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")	5678941.	6119385.	5774143.	4780645.	8249435.	30602549.
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	5678941.	6119385.	5774143.	4780645.	8249435.	30602549.
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.						30602549.

Section B. Total Support

Calendar year (or fiscal year beginning in) ▶	(a) 2013	(b) 2014	(c) 2015	(d) 2016	(e) 2017	(f) Total
7 Amounts from line 4	5678941.	6119385.	5774143.	4780645.	8249435.	30602549.
8 Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources	35,993.	11,051.	2,785.	33,964.	920.	84,713.
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.)	99,054.	32,278.	3,630.	69,091.	223,425.	427,478.
11 Total support. Add lines 7 through 10						31114740.
12 Gross receipts from related activities, etc. (see instructions)					12	4,619,153.
13 First five 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 2017 (line 6, column (f) divided by line 11, column (f))	14	98.35 %
15 Public support percentage from 2016 Schedule A, Part II, line 14	15	96.41 %
16a 33 1/3% support test - 2017. 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 checked="" type="checkbox"/>
b 33 1/3% support test - 2016. 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 - 2017. 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 - 2016. 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 or 990-EZ) 2017

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) 2013	(b) 2014	(c) 2015	(d) 2016	(e) 2017	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")						
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						
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						
7a Amounts included on lines 1, 2, and 3 received from disqualified persons						
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						
c Add lines 7a and 7b						
8 Public support. (Subtract line 7c from line 6.)						

Section B. Total Support

Calendar year (or fiscal year beginning in) ▶	(a) 2013	(b) 2014	(c) 2015	(d) 2016	(e) 2017	(f) Total
9 Amounts from line 6						
10a Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources						
b Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975						
c Add lines 10a and 10b						
11 Net income from unrelated business activities not included in line 10b, whether or not the business is regularly carried on						
12 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.)						
13 Total support. (Add lines 9, 10c, 11, and 12.)						

14 First five 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 2017 (line 8, column (f) divided by line 13, column (f))	15	%
16 Public support percentage from 2016 Schedule A, Part III, line 15	16	%

Section D. Computation of Investment Income Percentage

17 Investment income percentage for 2017 (line 10c, column (f) divided by line 13, column (f))	17	%
18 Investment income percentage from 2016 Schedule A, Part III, line 17	18	%

19a 33 1/3% support tests - 2017. 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 - 2016. If the organization did not check a box on line 14 or line 19a, and line 16 is more than 33 1/3%, and line 18 is not more than 33 1/3%, check this box and **stop here**. The organization qualifies as a publicly supported organization ☐

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

Part IV Supporting Organizations

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

Section A. All Supporting Organizations

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

Part IV Supporting Organizations (continued)

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

Section B. Type I Supporting Organizations

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

Section C. Type II Supporting Organizations

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

Section D. All Type III Supporting Organizations

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

Section E. Type III Functionally Integrated Supporting Organizations

1 Check the box next to the method that the organization used to satisfy the Integral Part Test during the year (see instructions).			
a <input type="checkbox"/> The organization satisfied the Activities Test. Complete line 2 below.			
b <input type="checkbox"/> The organization is the parent of each of its supported organizations. Complete line 3 below.			
c <input type="checkbox"/> The organization supported a governmental entity. Describe in Part VI how you supported a government entity (see instructions).			
2 Activities Test. Answer (a) and (b) 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.		Yes	No
2a			
b Did the activities described in (a) constitute activities that, but for the organization's involvement, one or more of the organization's supported organization(s) would have been engaged in? If "Yes," explain in Part VI the reasons for the organization's position that its supported organization(s) would have engaged in these activities but for the organization's involvement.			
2b			
3 Parent of Supported Organizations. Answer (a) and (b) 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? Provide details in Part VI .			
3a			
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.			
3b			

YOUNG WOMENS CHRISTIAN

Schedule A (Form 990 or 990-EZ) 2017 ASSN OF BIRMINGHAM

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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 (explain in detail in Part VI):			
2 Acquisition indebtedness applicable to non-exempt-use assets	2		
3 Subtract line 2 from line 1d	3		
4 Cash deemed held for exempt use. Enter 1-1/2% 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 .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 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 or 990-EZ) 2017

YOUNG WOMENS CHRISTIAN

Schedule A (Form 990 or 990-EZ) 2017 ASSN OF BIRMINGHAM

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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	
2 Amounts paid to perform activity that directly furthers exempt purposes of supported organizations, in excess of income from activity	
3 Administrative expenses paid to accomplish exempt purposes of supported organizations	
4 Amounts paid to acquire exempt-use assets	
5 Qualified set-aside amounts (prior IRS approval required)	
6 Other distributions (describe in Part VI). See instructions.	
7 Total annual distributions. Add lines 1 through 6.	
8 Distributions to attentive supported organizations to which the organization is responsive (provide details in Part VI). See instructions.	
9 Distributable amount for 2017 from Section C, line 6	
10 Line 8 amount divided by line 9 amount	

Section E - Distribution Allocations (see instructions)	(i) Excess Distributions	(ii) Underdistributions Pre-2017	(iii) Distributable Amount for 2017
1 Distributable amount for 2017 from Section C, line 6			
2 Underdistributions, if any, for years prior to 2017 (reasonable cause required- explain in Part VI). See instructions.			
3 Excess distributions carryover, if any, to 2017			
a			
b From 2013			
c From 2014			
d From 2015			
e From 2016			
f Total of lines 3a through e			
g Applied to underdistributions of prior years			
h Applied to 2017 distributable amount			
i Carryover from 2012 not applied (see instructions)			
j Remainder. Subtract lines 3g, 3h, and 3i from 3f.			
4 Distributions for 2017 from Section D, line 7: \$			
a Applied to underdistributions of prior years			
b Applied to 2017 distributable amount			
c Remainder. Subtract lines 4a and 4b from 4.			
5 Remaining underdistributions for years prior to 2017, if any. Subtract lines 3g and 4a from line 2. For result greater than zero, explain in Part VI . See instructions.			
6 Remaining underdistributions for 2017. Subtract lines 3h and 4b from line 1. For result greater than zero, explain in Part VI . See instructions.			
7 Excess distributions carryover to 2018. Add lines 3j and 4c.			
8 Breakdown of line 7:			
a Excess from 2013			
b Excess from 2014			
c Excess from 2015			
d Excess from 2016			
e Excess from 2017			

Schedule A (Form 990 or 990-EZ) 2017

YOUNG WOMENS CHRISTIAN

Schedule A (Form 990 or 990-EZ) 2017 ASSN OF BIRMINGHAM

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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 II, LINE 10, EXPLANATION FOR OTHER INCOME:

GAIN (LOSS) ON SALE OF FIXED ASSETS

2013 AMOUNT: \$ 6,691.

2014 AMOUNT: \$ -5,454.

2015 AMOUNT: \$ -27,463.

2017 AMOUNT: \$ 1,608.

MISCELLANEOUS INCOME

2013 AMOUNT: \$ 92,363.

2014 AMOUNT: \$ 37,732.

2015 AMOUNT: \$ 31,093.

2016 AMOUNT: \$ 11,790.

2017 AMOUNT: \$ 42,710.

REALIZED AND UNREALIZED GAIN ON INVESTMENTS

2016 AMOUNT: \$ 57,301.

2017 AMOUNT: \$ 179,107.

Schedule B(Form 990, 990-EZ,
or 990-PF)Department of the Treasury
Internal Revenue Service**Schedule of Contributors**

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

OMB No. 1545-0047

2017**Name of the organization**YOUNG WOMENS CHRISTIAN
ASSN OF BIRMINGHAM**Employer identification number**

** - ***8882

Organization type(check one):**Filers of:****Section:**

Form 990 or 990-EZ

☒ 501(c)(3) (enter number) organization☐ 4947(a)(1) nonexempt charitable trust **not** treated as a private foundation☐ 527 political organization

Form 990-PF

☐ 501(c)(3) exempt private foundation☐ 4947(a)(1) nonexempt charitable trust treated as a private foundation☐ 501(c)(3) taxable private foundationCheck if your organization is covered by the **General Rule** or a **Special Rule**.**Note:** Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions.**General Rule**

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

Special Rules

- ☒ For an organization described in section 501(c)(3) filing Form 990 or 990-EZ that met the 33 1/3% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), that checked Schedule A (Form 990 or 990-EZ), Part II, line 13, 16a, or 16b, and that received from any one contributor, during the year, total contributions of the greater of (1) \$5,000; or (2) 2% of the amount on (i) Form 990, Part VIII, line 1h; or (ii) Form 990-EZ, line 1. Complete Parts I and II.
- ☐ For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than \$1,000 *exclusively* for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals. Complete Parts I, II, and III.
- ☐ For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions *exclusively* for religious, charitable, etc., purposes, but no such contributions totaled more than \$1,000. If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc., purpose. Don't complete any of the parts unless the **General Rule** applies to this organization because it received *nonexclusively* religious, charitable, etc., contributions totaling \$5,000 or more during the year ▶ \$ _____

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

LHA For Paperwork Reduction Act Notice, see the instructions for Form 990, 990-EZ, or 990-PF. Schedule B (Form 990, 990-EZ, or 990-PF) (2017)

Name of organization YOUNG WOMENS CHRISTIAN ASSN OF BIRMINGHAM	Employer identification number ** - ***8882
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Part I Contributors (see instructions). Use duplicate copies of Part I if additional space is needed.

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
1	UNITED WAY OF CENTRAL ALABAMA 3600 8TH AVENUE SOUTH BIRMINGHAM, AL 35232	\$ 1,567,244.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
2	ALABAMA DEPARTMENT OF ECONOMIC AND COMMUNITY AFFAIRS 401 ADAMS AVENUE MONTGOMERY, AL 36104	\$ 586,690.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
3	THE GOVERNOR'S OFFICE OF FAITH-BASED AND COMMUNITY INITIATIV EIGHT COMMERCE STREET MONTGOMERY, AL 36104	\$ 532,250.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
4	US. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT 451 7TH ST SW WASHINGTON, DC 20410-7000	\$ 844,555.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
5	JEFFERSON COUNTY COMMITTEE FOR ECONOMIC OPPORTUNITY 300 8TH AVE WEST BIRMINGHAM, AL 35204	\$ 200,431.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)

Employer identification number

-*8882

Part II

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

Name of organization

YOUNG WOMENS CHRISTIAN
ASSN OF BIRMINGHAM

Employer identification number

-*8882

Part III

Exclusively religious, charitable, etc., contributions to organizations described in section 501(c)(7), (8), or (10) that total more than \$1,000 for the year from any one contributor. Complete columns (a) through (e) and the following line entry. For organizations completing Part III, enter the total of exclusively religious, charitable, etc., contributions of \$1,000 or less for the year. (Enter this info. once.) ▶ \$

Use duplicate copies of Part III if additional space is needed.

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

SCHEDULE C
(Form 990 or 990-EZ)

Department of the Treasury
Internal Revenue Service

Political Campaign and Lobbying Activities

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.**

OMB No. 1545-0047

2017

**Open to Public
Inspection**

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 WOMENS CHRISTIAN ASSN OF BIRMINGHAM	Employer identification number **-***8882
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Part I-A Complete if the organization is exempt under section 501(c) or is a section 527 organization.

1 Provide a description of the organization's direct and indirect political campaign activities in Part IV.

2 Political campaign activity expenditures ▶ \$ _____

3 Volunteer hours for political campaign activities _____

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

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

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

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

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

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

Schedule C (Form 990 or 990-EZ) 2017

LHA

732041 11-09-17

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 (grass roots 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"> <thead> <tr> <th>If the amount on line 1e, column (a) or (b) is:</th> <th>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) 2014	(b) 2015	(c) 2016	(d) 2017	(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 or 990-EZ) 2017

YOUNG WOMENS CHRISTIAN

Schedule C (Form 990 or 990-EZ) 2017 ASSN OF BIRMINGHAM

-*8882 Page 3

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	
g Direct contact with legislators, their staffs, government officials, or a legislative body?	X		621.
h Rallies, demonstrations, seminars, conventions, speeches, lectures, or any similar means?	X		
i Other activities?		X	
j Total. Add lines 1c through 1i			621.
2a Did the activities in line 1 cause the organization to be not described in section 501(c)(3)?		X	
b If "Yes," enter the amount of any tax incurred under section 4912			
c If "Yes," enter the amount of any tax incurred by organization managers under section 4912			
d If the filing organization incurred a section 4912 tax, did it file Form 4720 for this year?			

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

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

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

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

Part IV Supplemental Information

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

PART II-B, LINE 1, LOBBYING ACTIVITIES:

BECAUSE SO MANY OF THE YWCA'S CLIENTS ARE NEGATIVELY AFFECTED BY

PREDATORY LENDING PRACTICES, THE YWCA SEEKS A LEGISLATIVE SOLUTION

THROUGH OUR STATE GOVERNMENT FOR EXPLOITATIVE PAYDAY AND TITLE PAWN

LENDING PRODUCTS. THE YWCA IS A MEMBER OF THE ALLIANCE FOR RESPONSIBLE

LENDING IN ALABAMA, A COALITION OF ORGANIZATIONS AND CONGREGATIONS

Schedule C (Form 990 or 990-EZ) 2017

Part IV Supplemental Information (continued)

ADVOCATING FOR REFORM. WE HAVE A BOARD OF DIRECTORS COMMITTEE THAT
FOCUSES ON THIS ISSUE AND A STAFF MEMBER WHO DEVOTES A SMALL PORTION OF
HER TIME TO THIS ADVOCACY. ALTHOUGH MOST OF THE WORK WE ENGAGE IN IS
EDUCATION-BASED (INFORMATIONAL PRESENTATIONS), WHEN THE LEGISLATURE
CONVENES, WE TAKE A STAND ON PARTICULAR BILLS, DIRECTLY MEETING WITH
LEGISLATORS AND ALSO ASKING SUPPORTERS TO CONTACT THEIR LEGISLATORS.

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

2017

Open to Public Inspection

Name of the organization **YOUNG WOMENS CHRISTIAN ASSN OF BIRMINGHAM**

Employer identification number
****-***8882**

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

	(a) Donor advised funds	(b) Funds and other accounts
1 Total number at end of year		
2 Aggregate value of contributions to (during year)		
3 Aggregate value of grants from (during year)		
4 Aggregate value at end of year		
5 Did the organization inform all donors and donor advisors in writing that the assets held in donor advised funds are the organization's property, subject to the organization's exclusive legal control?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
6 Did the organization inform all grantees, donors, and donor advisors in writing that grant funds can be used only for charitable purposes and not for the benefit of the donor or donor advisor, or for any other purpose conferring impermissible private benefit?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

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

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

<input type="checkbox"/> Preservation of land for public use (e.g., recreation or education)	<input type="checkbox"/> Preservation of a historically important land area
<input type="checkbox"/> Protection of natural habitat	<input type="checkbox"/> Preservation of a certified historic structure
<input type="checkbox"/> Preservation of open space	

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

	Held at the End of the Tax Year
a Total number of conservation easements	2a
b Total acreage restricted by conservation easements	2b
c Number of conservation easements on a certified historic structure included in (a)	2c
d Number of conservation easements included in (c) acquired after 7/25/06, and not on a historic structure listed in the National Register	2d

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

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

5 Does the organization have a written policy regarding the periodic monitoring, inspection, handling of violations, and enforcement of the conservation easements it holds?

☐ Yes ☐ No

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

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

8 Does each conservation easement reported on line 2(d) above satisfy the requirements of section 170(h)(4)(B)(i) and section 170(h)(4)(B)(ii)?

☐ Yes ☐ No

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

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

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

1a If the organization elected, as permitted under SFAS 116 (ASC 958), not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide, in Part XIII, the text of the footnote to its financial statements that describes these items.

b If the organization elected, as permitted under SFAS 116 (ASC 958), to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items:

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

(ii) Assets included in Form 990, Part X

2 If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under SFAS 116 (ASC 958) relating to these items:

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

b Assets included in Form 990, Part X

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

Schedule D (Form 990) 2017

**YOUNG WOMENS CHRISTIAN
ASSN OF BIRMINGHAM**

Schedule D (Form 990) 2017

**** - ***8882** Page **3**

Part VII Investments - Other Securities.

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

(a) Description of security or category (including name of security)	(b) Book value	(c) Method of valuation: Cost or end-of-year market value
(1) Financial derivatives		
(2) Closely-held equity interests		
(3) Other		
(A)		
(B)		
(C)		
(D)		
(E)		
(F)		
(G)		
(H)		
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) TENANT SECURITY DEPOSITS	28,709.	
(3) DUE TO RELATED PARTY	8,830.	
(4)		
(5)		
(6)		
(7)		
(8)		
(9)		
Total. (Column (b) must equal Form 990, Part X, col. (B) line 25.) ►	37,539.	

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 FIN 48 (ASC 740). Check here if the text of the footnote has been provided in Part XIII ☒

Schedule D (Form 990) 2017

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	
2	Amounts included on line 1 but not on Form 990, Part VIII, line 12:			
a	Net unrealized gains (losses) on investments	2a		
b	Donated services and use of facilities	2b		
c	Recoveries of prior year grants	2c		
d	Other (Describe in Part XIII.)	2d		
e	Add lines 2a through 2d		2e	
3	Subtract line 2e from line 1		3	
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		
b	Other (Describe in Part XIII.)	4b		
c	Add lines 4a and 4b		4c	
5	Total revenue. Add lines 3 and 4c . (This must equal Form 990, Part I, line 12.)		5	

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	
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		
e	Add lines 2a through 2d		2e	
3	Subtract line 2e from line 1		3	
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	
5	Total expenses. Add lines 3 and 4c . (This must equal Form 990, Part I, line 18.)		5	

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 X, LINE 2:

AS OF DECEMBER 31, 2017, THE ORGANIZATION HAD NO UNCERTAIN TAX POSITIONS THAT QUALIFY FOR DISCLOSURE IN THE FINANCIAL STATEMENTS. THE ORGANIZATION FILES AN ANNUAL FORM 990 WITH THE INTERNAL REVENUE SERVICE.

YOUNG WOMENS CHRISTIAN

Schedule G (Form 990 or 990-EZ) 2017 ASSN OF BIRMINGHAM

-*8882 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))
		PURSE AND PASSION (event type)	KK280 (event type)	2 (total number)	
Revenue	1 Gross receipts	710,295.	156,902.	157,613.	1,024,810.
	2 Less: Contributions				
	3 Gross income (line 1 minus line 2)	710,295.	156,902.	157,613.	1,024,810.
Direct Expenses	4 Cash prizes				
	5 Noncash prizes				
	6 Rent/facility costs				
	7 Food and beverages				
	8 Entertainment				
	9 Other direct expenses	90,216.	35,372.	18,138.	143,726.
	10 Direct expense summary. Add lines 4 through 9 in column (d)				143,726.
	11 Net income summary. Subtract line 10 from line 3, column (d)				881,084.

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

		(a) Bingo	(b) Pull tabs/instant bingo/progressive bingo	(c) Other gaming	(d) Total gaming (add col. (a) through col. (c))
Revenue	1 Gross revenue				
Direct Expenses	2 Cash prizes				
	3 Noncash prizes				
	4 Rent/facility costs				
	5 Other direct expenses				
	6 Volunteer labor	<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 WOMENS CHRISTIAN

Schedule G (Form 990 or 990-EZ) 2017 **ASSN OF BIRMINGHAM**

**** - ***8882** 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.

Part IV	Supplemental Information <i>(continued)</i>
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[illegible]

**SCHEDULE J
(Form 990)**

Department of the Treasury
Internal Revenue Service

Compensation Information

For certain Officers, Directors, Trustees, Key Employees, and Highest
Compensated Employees

▶ Complete if the organization answered "Yes" on Form 990, Part IV, line 23.

▶ Attach to Form 990.

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

OMB No. 1545-0047

2017

Open to Public
Inspection

Name of the organization

**YOUNG WOMENS CHRISTIAN
ASSN OF BIRMINGHAM**

Employer identification number

**** - *** 8882**

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 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 filing 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 type="checkbox"/> Compensation committee | <input type="checkbox"/> Written employment contract |
| <input type="checkbox"/> Independent compensation consultant | <input 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		
2		
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) 2017

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.

[illegible]

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.

[illegible]

SCHEDULE O
(Form 990 or 990-EZ)

Department of the Treasury
Internal Revenue Service

Supplemental Information to Form 990 or 990-EZ

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

▶ Attach to Form 990 or 990-EZ.

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

OMB No. 1545-0047

2017

Open to Public
Inspection

Name of the organization

YOUNG WOMENS CHRISTIAN
ASSN OF BIRMINGHAM

Employer identification number
-*8882

FORM 990, PART I, LINE 1, DESCRIPTION OF ORGANIZATION MISSION:

PEACE, JUSTICE, FREEDOM AND DIGNITY FOR ALL.

FORM 990, PART III, LINE 1, DESCRIPTION OF ORGANIZATION MISSION:

POSITIVE CHANGE IN THE LIVES OF INDIVIDUALS IN THE COMMUNITY

FORM 990, PART III, LINE 4B, PROGRAM SERVICE ACCOMPLISHMENTS:

COMMUNITY SHELTERS, THE EXTRA ATTENTION AND SUPPORT THEY NEED DURING
THE YEAR BY PROVIDING THEM WITH TUTORS AND ACADEMIC ENRICHMENT
ACTIVITIES. THE YWCA WORKS AS LIAISONS BETWEEN PARENTS, SCHOOLS,
SHELTERS, AND COUNSELORS TO ENSURE THAT THE CHILDREN'S ACADEMIC AND
EMOTIONAL NEEDS ARE BEING MET.

FORM 990, PART III, LINE 4D, OTHER PROGRAM SERVICES:

RESIDENCEY PROVIDES LOW COST HOUSING TO WOMEN WHO CAN NOT AFFORD
HOUSING.

TRANSITIONAL HOUSING WAS CREATED FOR HOMELESS FAMILIES MAKING THE
DIFFICULT TRANSITION FROM LIVING IN AN EMERGENCY SHELTER TO FINDING
PERMANENT HOUSING. THESE FAMILIES NEED TIME AND GUIDANCE TO BECOME
ECONOMICALLY SELF-SUFFICIENT. FAMILIES ARE PERMITTED TO LIVE AT THE
YWCA FOR UP TO 18 MONTHS. THE YWCA HAS 14 APARTMENTS DEVOTED TO
TRANSITIONAL HOUSING. THE YWCA ALSO PROVIDES CASE MANAGEMENT AND
COUNSELING TO RESIDENTS WHO NEED ASSISTANCE.

EXPENSES \$ 1,485,393. INCLUDING GRANTS OF \$ 0. REVENUE \$ 476,268.

FORM 990, PART VI, SECTION A, LINE 8B:

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

Schedule O (Form 990 or 990-EZ) (2017)

732211 09-07-17

Name of the organization YOUNG WOMENS CHRISTIAN
ASSN OF BIRMINGHAM

Employer identification number
-*8882

COMMITTEES DO NOT HAVE THE AUTHORITY TO ACT ON BEHALF OF THE GOVERNING BODY

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

THE BOARD IS PRESENTED THE 990 FOR REVIEW EACH YEAR IN CONJUNCTION WITH THE
AUDITED FINANCIAL STATEMENTS

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

EACH YEAR THE BOARD COMPLETES A CONFLICT OF INTEREST FORM

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

THE BOARD'S EXECUTIVE COMMITTEE REVIEW THE EXECUTIVE COMPENSATION. THE
EXECUTIVE SALARY IS DETERMINED BY LOCAL ECONOMY AND THE AVAILABLE OPERATING
BUDGET.

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

THE GOVERNING DOCUMENTS AS WELL AS THE CONFLICT OF INTEREST POLICY AND THE
AUDITED FINANCIAL STATEMENTS ARE MAINTAINED IN THE YWCA'S ADMINISTRATIVE
OFFICES

FORM 990, PART XII, LINE 2C:

THE ORGANIZATION'S BOARD OF DIRECTORS ASSUME THE OVERSIGHT
RESPONSIBILITY OF THE FINANCIAL STATEMENT AUDIT AND THE HIRING OF THE
INDEPENDENT AUDITOR. NO CHANGE IN OVERSIGHT FROM PRIOR YEAR.

SCHEDULE R
(Form 990)

Department of the Treasury
Internal Revenue Service

Related Organizations and Unrelated Partnerships

▶ Complete if the organization answered "Yes" on Form 990, Part IV, line 33, 34, 35b, 36, or 37.

▶ Attach to Form 990.

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

OMB No. 1545-0047

2017

**Open to Public
Inspection**

Name of the organization **YOUNG WOMENS CHRISTIAN ASSN OF BIRMINGHAM** Employer identification number ****-***8882**

Part I Identification of Disregarded Entities. Complete if the organization answered "Yes" on Form 990, Part IV, line 33.

(a) Name, address, and EIN (if applicable) of disregarded entity	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Total income	(e) End-of-year assets	(f) Direct controlling entity
YW FOUR WINDS, EAST, LLC 309 NORTH 23RD STREET, BIRMINGHAM, AL 35203 - 63-07, 309 23RD STREET NORTH, BIRMINGHAM, AL 35203	TO PROVIDE AFFORDABLE HOUSING FOR LOW INCOME INDIVIDUALS	ALABAMA	111,821.	439,231.	YWCA OF BIRMINGHAM

Part II Identification of Related Tax-Exempt Organizations. Complete if the organization answered "Yes" on Form 990, Part IV, line 34, because it had one or more related tax-exempt organizations during the tax year.

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Exempt Code section	(e) Public charity status (if section 501(c)(3))	(f) Direct controlling entity	(g) Section 512(b)(13) controlled entity?	
						Yes	No
YW HOMES, INC - 63-1205100 309 23RD STREET NORTH BIRMINGHAM, AL 35205	TO PROVIDE AFFORDABLE HOUSING TO LOW INCOME INDIVIDUALS	ALABAMA	501(C)(3)		YWCA OF CENTRAL ALABAMA		X

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

Schedule R (Form 990) 2017

SEE PART VII FOR CONTINUATIONS

Part III

[illegible]

Part IV

[illegible]

**YOUNG WOMENS CHRISTIAN
ASSN OF BIRMINGHAM**

Schedule R (Form 990) 2017

-*8882 Page 3

Part V Transactions With Related Organizations. Complete if the organization answered "Yes" on Form 990, Part IV, line 34, 35b, or 36.

Note: Complete line 1 if any entity is listed in Parts II, III, or IV of this schedule.

	Yes	No
1 During the tax year, did the organization engage in any of the following transactions with one or more related organizations listed in Parts II-IV?		
a Receipt of (i) interest, (ii) annuities, (iii) royalties, or (iv) rent from a controlled entity	1a	X
b Gift, grant, or capital contribution to related organization(s)	1b	X
c Gift, grant, or capital contribution from related organization(s)	1c	X
d Loans or loan guarantees to or for related organization(s)	1d	X
e Loans or loan guarantees by related organization(s)	1e	X
f Dividends from related organization(s)	1f	X
g Sale of assets to related organization(s)	1g	X
h Purchase of assets from related organization(s)	1h	X
i Exchange of assets with related organization(s)	1i	X
j Lease of facilities, equipment, or other assets to related organization(s)	1j	X
k Lease of facilities, equipment, or other assets from related organization(s)	1k	X
l Performance of services or membership or fundraising solicitations for related organization(s)	1l	X
m Performance of services or membership or fundraising solicitations by related organization(s)	1m	X
n Sharing of facilities, equipment, mailing lists, or other assets with related organization(s)	1n	X
o Sharing of paid employees with related organization(s)	1o	X
p Reimbursement paid to related organization(s) for expenses	1p	X
q Reimbursement paid by related organization(s) for expenses	1q	X
r Other transfer of cash or property to related organization(s)	1r	X
s Other transfer of cash or property from related organization(s)	1s	X

2 If the answer to any of the above is "Yes," see the instructions for information on who must complete this line, including covered relationships and transaction thresholds.

(a) Name of related organization	(b) Transaction type (a-s)	(c) Amount involved	(d) Method of determining amount involved
(1) YW FOUR WINDS EAST, LLC	L	0.	
(2) YW HOMES, INC.	L	0.	
(3) YW FOUR WINDS EAST, LLC	O	0.	
(4)			
(5)			
(6)			

Part VI **Unrelated Organizations Taxable as a Partnership.** Complete if the organization answered "Yes" on Form 990, Part IV, line 37.

Provide the following information for each entity taxed as a partnership through which the organization conducted more than five percent of its activities (measured by total assets or gross revenue) that was not a related organization. See instructions regarding exclusion for certain investment partnerships.

[illegible]

Part VII Supplemental Information.

Provide additional information for responses to questions on Schedule R. See instructions.

PART I, IDENTIFICATION OF DISREGARDED ENTITIES:**NAME, ADDRESS, AND EIN OF DISREGARDED ENTITY:**

YW FOUR WINDS, EAST, LLC 309 NORTH 23RD STREET, BIRMINGHAM,

AL 35203

EIN: 63-0723754

309 23RD STREET NORTH

BIRMINGHAM, AL 35203

PRIMARY ACTIVITY: TO PROVIDE AFFORDABLE HOUSING FOR LOW INCOME

INDIVIDUALS

DIRECT CONTROLLING ENTITY: YWCA OF BIRMINGHAM

**Application for Automatic Extension of Time To File an
Exempt Organization Return**

OMB No. 1545-1709

► **File a separate application for each return.**► **Information about Form 8868 and its instructions is at www.irs.gov/form8868.**

Electronic filing (e-file). You can electronically file Form 8868 to request a 6-month automatic extension of time to file any of the forms listed below with the exception of Form 8870, Information Return for Transfers Associated With Certain Personal Benefit Contracts, for which an extension request must be sent to the IRS in paper format (see instructions). For more details on the electronic filing of this form, visit www.irs.gov/efile, click on Charities & Non-Profits, and click on e-file for Charities and Non-Profits.

Automatic 6-Month Extension of Time. Only submit original (no copies needed).

All corporations required to file an income tax return other than Form 990-T (including 1120-C filers), partnerships, REMICs, and trusts must use Form 7004 to request an extension of time to file income tax returns.

		Enter filer's identifying number
Type or print File by the due date for filing your return. See instructions.	Name of exempt organization or other filer, see instructions. YOUNG WOMENS CHRISTIAN ASSN OF BIRMINGHAM	Employer identification number (EIN) or **-***8882
	Number, street, and room or suite no. If a P.O. box, see instructions. 309 NORTH 23RD STREET	Social security number (SSN)
	City, town or post office, state, and ZIP code. For a foreign address, see instructions. BIRMINGHAM, AL 35203	

Enter the Return Code for the return that this application is for (file a separate application for each return)

0	1
---	---

Application Is For	Return Code	Application Is For	Return Code
Form 990 or Form 990-EZ	01	Form 990-T (corporation)	07
Form 990-BL	02	Form 1041-A	08
Form 4720 (individual)	03	Form 4720 (other than individual)	09
Form 990-PF	04	Form 5227	10
Form 990-T (sec. 401(a) or 408(a) trust)	05	Form 6069	11
Form 990-T (trust other than above)	06	Form 8870	12

YOLANDA SULLIVAN

- The books are in the care of ► **309 NORTH 23RD STREET - BIRMINGHAM, AL 35203**
Telephone No. ► **205 322-9922** Fax No. ►

- If the organization does not have an office or place of business in the United States, check this box ☐
- If this is for a Group Return, enter the organization's four digit Group Exemption Number (GEN) . If this is for the whole group, check this box ☐ . If it is for part of the group, check this box ☐ and attach a list with the names and EINs of all members the extension is for.

1 I request an automatic 6-month extension of time until **NOVEMBER 15, 2018**, to file the exempt organization return for the organization named above. The extension is for the organization's return for:

► ☒ calendar year **2017** or► ☐ tax year beginning , and ending .

2 If the tax year entered in line 1 is for less than 12 months, check reason: ☐ Initial return ☐ Final return
☐ Change in accounting period

3a If this application is for Forms 990-BL, 990-PF, 990-T, 4720, or 6069, enter the tentative tax, less any nonrefundable credits. See instructions.	3a	\$	0.
b If this application is for Forms 990-PF, 990-T, 4720, or 6069, enter any refundable credits and estimated tax payments made. Include any prior year overpayment allowed as a credit.	3b	\$	0.
c Balance due. Subtract line 3b from line 3a. Include your payment with this form, if required, by using EFTPS (Electronic Federal Tax Payment System). See instructions.	3c	\$	0.

Caution: If you are going to make an electronic funds withdrawal (direct debit) with this Form 8868, see Form 8453-EO and Form 8879-EO for payment instructions.

YWCA OF CENTRAL ALABAMA AND AFFILIATES

**Audited Combined Financial Statements
and
Supplemental Information**

**For the Years Ended
December 31, 2017 and 2016**

YWCA OF CENTRAL ALABAMA AND AFFILIATES

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YWCA OF CENTRAL ALABAMA AND AFFILIATES

Nature of Operations For the Years Ended December 31, 2017 and 2016

The YWCA of Central Alabama and Affiliates (the YWCA) is a not-for-profit corporation founded in 1903, which provides various programs and services for women, children and their families in the Central Alabama area. The YWCA is an organization whose vision is to empower women, eliminate racism and promote peace, justice, freedom and dignity for all. The YWCA is a diverse group, which identifies and responds to the needs of women and families of all races and religions. The YWCA plays a leadership and collaborative role as it works to achieve positive change in the lives of individuals in the community. Many of the YWCA's program services are reimbursed/subsidized by government agencies and local organizations. YW Homes, Inc. is a not-for-profit corporation organized in 1998, which promotes and provides affordable housing in the Central Alabama area. YW Homes, Inc. has received, from Jefferson County and the City of Birmingham, the designation as a Community Housing Development Organization (CHDO). YW Four Winds East, LLC, was created in 2001 to provide affordable housing for elderly and disabled clients with low incomes in Jefferson County, Alabama. YW Housing Partners, Ltd. is an Alabama limited partnership formed pursuant to the laws of the State of Alabama in 1996 to develop and operate a 62-unit low income housing apartment complex located in Birmingham, Alabama.

Program Services

- Housing – The YWCA of Central Alabama's housing department is committed to providing excellent housing and supportive programming for women, children and families in the area. We offer a variety of temporary and permanent housing options for individuals and families based on their need and situation. We work to ensure equal and fair access to this housing accommodating multiple needs and striving to uphold the dignity of each person we are serving.
 - ❖ Permanent Housing programs –The YWCA offers low-cost, one-bedroom apartments to residents who cannot find affordable or appropriate housing on the open market. There are 74 apartments for permanent housing.
 - ❖ Transitional Housing programs – This program serves homeless families making the difficult transition from living in an emergency shelter to finding permanent housing. These families need time and guidance to become economically self-sufficient. Families are permitted to live at the YW for up to 18 months. There are currently 14 apartments devoted to Transitional Housing and the YW also provides case management and counseling to residents who need assistance.
 - ❖ YW Homes – The YW Homes program promotes and provides affordable housing in Jefferson and St. Clair counties in Alabama. Two-parent families with children, or single mothers with at least one male child 10 years old or older, or a single father with children of any age may be eligible for emergency housing through the YWCA's Interfaith Hospitality House.
 - ❖ YW Four Winds East LLC – This housing program provides affordable housing for the elderly and/or disabled. There are 14 units located in the Avondale community. Each one-bedroom, one-bath home is built to accommodate a wheelchair and is handicap accessible. Support services are offered through a partnership with the Collat Jewish Family Services program and Avondale Samaritan Place.
 - ❖ Rosedale Senior Housing – These eight individual senior homes are located in Homewood, Alabama and also provide housing for low-income elderly and disabled individuals. Each one-bedroom, one-bath unit is wheelchair accessible with all electric appliances.

YWCA OF CENTRAL ALABAMA AND AFFILIATES

Nature of Operations

For the Years Ended December 31, 2017 and 2016 (continued)

- ❖ Interfaith Hospitality House – A shelter for two-parent families, mothers and teenage boys, and single fathers with children, was opened in September 2009.
- Child Development – The YWCA of Central Alabama's Child Development Center staff believe that those with the least, deserve the very best start in life. The YW program is licensed by the State of Alabama and nationally accredited by the National Association for the Education of the Young Child (NAEYC). In addition to providing the children with a safe place to learn and play, The YW center also provides snacks and two hot meals a day.
 - ❖ Calico Corner Child Development Program – The YWCA offers this program to address the critical shortage of quality, licensed affordable childcare for children of working families in our community. Calico Corner, which received national accreditation in 2007, serves predominantly working poor families, including many single parent families and many formerly homeless families.
 - ❖ KIDS (Kids in Distress) Korner Child Development Program – The YWCA child development program provides a high-quality program for children living in area homeless shelters, so their parents can work or seek work and housing. The curriculum focuses on building self-esteem and security for children whose lives are in traumatic transition. The KIDS Korner Child Development Program received national accreditation in 2007.
 - ❖ After-School Enrichment Program for School-Aged Homeless Children (ASEP) – This after-school program gives homeless children, who are living in community shelters, the extra attention and support they need during the year by providing them with tutors and academic enrichment activities. The YWCA works as liaisons between parents, schools, shelters, and counselors to ensure that the children's academic and emotional needs are being met.
- Domestic Violence Services – Domestic Violence Services from the YW are Jefferson/Blount/St. Clair counties' only multi-service program for domestic violence. The program offers a 24-hour hotline and secure confidential housing and counseling, as well as a broad array of services. They are:
 - ❖ Children in Crisis (CIC) – This weekly support group is for children who have witnessed domestic violence in their homes. Topics addressed include how to be safe in an unsafe home, self-esteem and anger management.
 - ❖ Family Violence Center and Our Place – The YWCA operates two domestic violence shelters at confidential locations for women and children fleeing abusive homes. Counselors help these women make safety plans, obtain jobs or job training, and work toward independence and self-sufficiency. One shelter serves Jefferson County, while a second shelter was opened in October 2009 to serve Blount and St. Clair counties.
 - ❖ Court Advocacy Program – This program links victims, whether in a shelter or still at home, with professional advocates who provide guidance through the often intimidating legal system. Advocates work with judges, prosecutors and law enforcement and they also refer batterers to counseling programs offered by other agencies in Blount, Jefferson and St. Clair counties.

YWCA OF CENTRAL ALABAMA AND AFFILIATES

Nature of Operations

For the Years Ended December 31, 2017 and 2016 (continued)

- ❖ Legal Assistance to Victims – This program links a victim with an attorney who provides guidance through the often intimidating legal system. Attorneys provide direct, legal services (e.g. family law) for individuals with limited income in Blount, Jefferson and St. Clair counties.
- ❖ Crisis Line (322-HURT/4878) – The YWCA maintains a 24-hour domestic violence crisis line answered by staff and volunteers trained in crisis intervention. Callers are instructed on how to plan for the safety of themselves and their children. Referrals to confidential shelters are made through the crisis line.
- ❖ Domestic Violence Community Outreach – The YW seeks to promote awareness about domestic and dating violence and works in cooperation with other organizations serving domestic violence victims as well as middle and high schools. The outreach team leads support groups and information sessions at locations throughout the community, as well as assisting women in finding permanent housing.
- ❖ Rural Advocacy and Outreach – The YWCA of Central Alabama has Domestic Violence offices located in Blount and St. Clair counties. These offices offer court advocacy, outreach and support groups to victims of domestic violence and assist isolated rural victims in accessing social services, safe housing and legal services.
- Social Justice – The Social Justice Programs of the YWCA of Central Alabama provide leadership programs and advocacy concerning women's issues and racial justice. It develops and supports opportunities for innovative programming, community building, education, and advocacy efforts. Some of the programs are:
 - ❖ **AmeriCorps** – A national service initiative, similar to the Peace Corps and is for those who want to commit to at least one year of service nationally, rather than internationally. Since its inception in 1994, more than 1 million AmeriCorps members have contributed over 1.4 billion hours in service to their country while leveraging millions of community volunteers. Local YWCA AmeriCorps members serve more than 60,000 hours each year benefiting the metro-Birmingham area, Shelby, Blount and St. Clair counties.
 - ❖ **Anytown Alabama** - A social justice summer camp for teens started by the National Conference for Community and Justice (NCCJ) in 1989. The NCCJ is a human relations organization dedicated to fighting bias, bigotry and racism in America. The YWCA and NCCJ have been collaborating partners in bringing Anytown to the community since 2011. In 2017, more than 33 schools and approximately 70 students attended to represent their community.
 - ❖ **Heritage Panel** - Heritage Panel starts with a fun yet intensive two-day training where a diverse group of 25 to 30 students and two to five teachers or administrators make a commitment to discouraging bullying, harassment and discrimination at their school. Over the course of the training, teachers and students will discuss important but often ignored issues that affect their school experience, such as cliques, race, gender, cultural backgrounds and exclusion. Deep discussion, plus fun games and team building exercises, bring the group closer.

INDEPENDENT AUDITOR'S REPORT

To the Board of Directors
YWCA of Central Alabama and Affiliates
Birmingham, Alabama

Report on the Financial Statements

We have audited the accompanying combined financial statements of YWCA of Central Alabama and Affiliates, a nonprofit organization, (the YWCA), which comprise the combined statement of financial position as of December 31, 2017 and 2016, and the related combined statements of activities, functional expenses and cash flows for the year then ended, and the related notes to the combined financial statements.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

Our responsibility is to express an opinion on these combined financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Governmental Auditing Standards*, issued by the Comptroller General of the United States. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement.

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

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

Opinion

In our opinion, the combined financial statements referred to above present fairly, in all material respects, the financial position of the YWCA as of December 31, 2017 and 2016, and the changes in its net assets and its cash flows for the year then ended in conformity with accounting principles generally accepted in the United States of America.

Other Matters

Our audit was conducted for the purpose of forming an opinion on the financial statements as a whole. The combining statements on pages 31-34 are presented for purposes of additional analysis and are not a required part of the financial statements of the YWCA. In addition, the accompanying schedule of expenditures of federal awards, as required by Title 2 U.S. *Code of Federal Regulations* (CFR) Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards*, is presented for purposes of additional analysis and is not a required part of the financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated, in all material respects, in relation to the financial statements as a whole.

Other Reporting Required by Governmental Auditing Standards

In accordance with *Government Auditing Standards*, we have also issued our report dated REPORT DATE on our consideration of the YWCA's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering YWCA's internal control of financial reporting and compliance.

Borland Benefield, P.C.
Birmingham, Alabama
REPORT DATE

YWCA OF CENTRAL ALABAMA AND AFFILIATES

Combined Statements of Financial Position

	December 31,	
	<u>2017</u>	<u>2016</u>
Assets		
Cash and cash equivalents (See Note 2)	\$ 1,787,192	\$ 1,226,788
Investments (See Note 3)	2,211,743	2,016,678
Deposits	64,484	83,401
Accounts receivable	6,663	6,732
Grants and contracts receivable	537,152	471,935
Mortgages receivable	9,856	10,623
Prepaid expenses	16,024	11,910
Other assets	1,040	1,819
Pledge receivable, net (See Note 4)	2,554,540	-
Property and equipment, net (See Note 5)	<u>14,814,673</u>	<u>15,874,039</u>
Total Assets	<u><u>\$ 22,003,367</u></u>	<u><u>\$ 19,703,925</u></u>
Liabilities and Net Assets		
Liabilities		
Accounts payable	\$ 102,916	\$ 94,730
Bank overdraft	-	3,540
Payroll taxes and amounts withheld from employees	24,141	22,035
Accrued salaries and wages	183,142	207,325
Interest payable	37,634	35,152
Mortgage payable (See Note 6)	2,923,870	2,974,566
Advances from the HUD HOME program (See Note 10)	4,093,259	4,093,259
Deferred revenue	72,813	79,930
Tenant deposits	49,481	43,421
Due to related party	<u>8,830</u>	<u>14,947</u>
Total Liabilities	<u>7,496,086</u>	<u>7,568,905</u>
Net Assets		
Unrestricted	9,219,435	9,321,248
Unrestricted - board designated	1,396,365	1,259,225
Temporarily restricted (See Note 8)	<u>3,891,481</u>	<u>1,554,547</u>
Total Net Assets	<u>14,507,281</u>	<u>12,135,020</u>
Total Liabilities and Net Assets	<u><u>\$ 22,003,367</u></u>	<u><u>\$ 19,703,925</u></u>

See accompanying notes to financial statements.

YWCA OF CENTRAL ALABAMA AND AFFILIATES

**Combined Statement of Activities
For the Year Ended December 31, 2017**

	<u>Unrestricted</u>	<u>Temporarily Restricted</u>	<u>Total</u>
Revenue, Gains and Other Support			
United Way funding	\$ 1,567,244	\$ -	\$ 1,567,244
Federal awards	89,952	2,130,706	2,220,658
Other grants	-	675,214	675,214
Special events	1,024,810	-	1,024,810
Program service fees	1,144,719	-	1,144,719
Contributions and donations	3,808,021	14,414	3,822,435
Membership and special projects	139,784	-	139,784
Miscellaneous income	43,075	-	43,075
Interest income	1,156	-	1,156
Gain on investments	-	180,715	180,715
Net assets released from restrictions - expenditures made	664,115	(664,115)	-
Total Revenue, Gains and Other Support	<u>8,482,876</u>	<u>2,336,934</u>	<u>10,819,810</u>
Expenses			
Program Services			
Domestic violence services	2,373,406	-	2,373,406
Child care	456,322	-	456,322
Day care	1,224,808	-	1,224,808
Residency	944,291	-	944,291
Day care for homeless	566,329	-	566,329
Social justice	1,066,867	-	1,066,867
Interfaith	452,935	-	452,935
Housing	588,403	-	588,403
Total Program Services	<u>7,673,361</u>	<u>-</u>	<u>7,673,361</u>
Support Services			
Administrative	459,860	-	459,860
Development	314,328	-	314,328
Total Support Services	<u>774,188</u>	<u>-</u>	<u>774,188</u>
Total Expenses	<u>8,447,549</u>	<u>-</u>	<u>8,447,549</u>
Change in Net Assets	35,327	2,336,934	2,372,261
Net Assets, Beginning of Year	<u>10,580,473</u>	<u>1,554,547</u>	<u>12,135,020</u>
Net Assets, End of Year	<u>\$ 10,615,800</u>	<u>\$ 3,891,481</u>	<u>\$ 14,507,281</u>

See accompanying notes to financial statements.

YWCA OF CENTRAL ALABAMA AND AFFILIATES

**Combined Statement of Activities
For the Year Ended December 31, 2016**

	<u>Unrestricted</u>	<u>Temporarily Restricted</u>	<u>Total</u>
Revenue, Gains and Other Support			
United Way funding	\$ 1,566,016	\$ -	\$ 1,566,016
Federal awards	80,630	1,530,014	1,610,644
Other grants	-	889,910	889,910
Special events	880,160	-	880,160
Program service fees	899,491	-	899,491
Contributions and donations	443,277	350,472	793,749
Membership and special projects	133,084	-	133,084
Sales to public	20,479	-	20,479
Miscellaneous income	11,790	-	11,790
Interest income	1,891	-	1,891
Loss on investments	-	89,928	89,928
Net assets released from restrictions - expenditures	3,469,294	(3,469,294)	-
Total Revenue, Gains and Other Support	<u>7,506,112</u>	<u>(608,970)</u>	<u>6,897,142</u>
Expenses			
Program Services			
Domestic violence services	2,267,217	-	2,267,217
Child care	396,968	-	396,968
Day care	1,394,207	-	1,394,207
Residency	948,338	-	948,338
Day care for homeless	474,632	-	474,632
Social justice	1,148,269	-	1,148,269
Interfaith	428,226	-	428,226
Housing	586,655	-	586,655
Total Program Services	<u>7,644,512</u>	<u>-</u>	<u>7,644,512</u>
Support Services			
Administrative	607,987	-	607,987
Development	306,847	-	306,847
Total Support Services	<u>914,834</u>	<u>-</u>	<u>914,834</u>
Total Expenses	<u>8,559,346</u>	<u>-</u>	<u>8,559,346</u>
Change in Net Assets	(1,053,234)	(608,970)	(1,662,204)
Net Assets, Beginning of Year	<u>11,633,707</u>	<u>2,163,517</u>	<u>13,797,224</u>
Net Assets, End of Year	<u>\$ 10,580,473</u>	<u>\$ 1,554,547</u>	<u>\$ 12,135,020</u>

See accompanying notes to financial statements.

YWCA OF CENTRAL ALABAMA AND AFFILIATES

**Combined Statement of Functional Expenses
For the Year Ended December 31, 2017**

								<u>Housing</u>		<u>Support Services</u>			
	<u>Domestic Violence Services</u>	<u>Child Care</u>	<u>Day Care</u>	<u>Residency</u>	<u>Day Care for Homeless</u>	<u>Social Justice</u>	<u>Interfaith</u>	<u>YW Homes, Inc.</u>	<u>YW Four Winds East, LLC</u>	<u>Administrative</u>	<u>Development</u>	<u>Building Services</u>	<u>Total</u>
Payroll and Related Costs													
Salaries and wages	\$ 1,020,463	\$ 122,688	\$ 363,522	\$ 161,170	\$ 234,029	\$ 625,316	\$ 190,055	\$ 82,431	\$ 12,261	\$ 742,415	\$ 143,726	\$ 382,468	\$ 4,080,544
Employee benefits and other costs	200,984	17,368	94,815	40,573	48,959	82,317	43,962	16,234	-	66,332	-	94,482	706,026
Payroll taxes	72,144	7,764	26,903	12,497	16,616	54,464	13,471	5,135	-	57,941	-	27,896	294,831
Total Payroll and Related	<u>1,293,591</u>	<u>147,820</u>	<u>485,240</u>	<u>214,240</u>	<u>299,604</u>	<u>762,097</u>	<u>247,488</u>	<u>103,800</u>	<u>12,261</u>	<u>866,688</u>	<u>143,726</u>	<u>504,846</u>	<u>5,081,401</u>
Other Costs													
Professional fees	38,055	360	1,734	15,923	416	4,545	7	33,380	27,758	162,285	-	330	284,793
Office supplies	15,163	3,013	30,004	1,018	17,619	15,183	6,318	28,358	-	44,800	-	3,987	165,463
Client expenses	24,780	9,715	73,408	2,647	28,474	13,545	22,132	-	-	15,206	-	1,348	191,255
Telephone	26,400	1,248	1,204	11,275	1,104	1,856	7,596	-	-	11,516	-	5,550	67,749
Postage	358	-	-	-	-	328	-	5	-	10,177	-	-	10,868
Occupancy	110,286	24,571	47,612	328,120	32,240	11,485	72,061	155,306	49,337	2,681	-	177,454	1,011,153
Equipment rental and maintenance	2,619	-	4,045	19,485	543	1,195	5,693	1,777	-	18,894	-	16,377	70,628
Printing/photography	4,608	-	565	1,884	900	3,837	139	-	-	19,186	-	14	31,133
Special events	3,161	-	-	-	16,667	1,500	-	5,739	-	151,160	-	-	178,227
Vehicle	30,271	17,255	2,638	4,825	1,454	5,188	2,524	1,837	-	16,230	-	12,704	94,926
Conferences/meetings	6,277	-	10,750	4,054	-	39,263	35	114	-	10,597	-	132	71,222
Client assistance	75,309	-	-	4,031	-	-	679	2,998	-	6,863	-	-	89,880
Dues and subscriptions	3,438	144	290	1,025	-	762	44	45	-	5,193	-	46	10,987
National dues	-	-	-	-	-	-	-	-	-	40,000	-	-	40,000
Contributions	-	-	-	-	-	-	-	-	-	3,050	-	-	3,050
Licenses and taxes	-	-	-	240	-	-	88	224	4,253	290	-	7,363	12,458
Other	1,644	-	953	(877)	316	2,113	-	-	1,957	7,959	-	150	14,215
Professional insurance	2,842	-	-	-	-	-	-	-	-	4,240	-	-	7,082
Interest expense	-	-	-	-	-	-	-	-	17,301	-	-	-	17,301
Bad debts	-	-	-	-	-	-	-	-	-	-	-	-	-
Fundraising allocation	-	-	-	-	-	-	-	-	-	-	170,602	-	170,602
Depreciation and amortization	-	-	-	193,185	-	-	-	257,238	26,106	-	-	660,953	1,137,482
Total Other Costs	<u>345,211</u>	<u>56,306</u>	<u>173,203</u>	<u>586,835</u>	<u>99,733</u>	<u>100,800</u>	<u>117,316</u>	<u>487,021</u>	<u>126,712</u>	<u>530,327</u>	<u>170,602</u>	<u>886,408</u>	<u>3,680,474</u>
Allocation of Administration and Building Services	<u>734,604</u>	<u>252,196</u>	<u>566,365</u>	<u>143,216</u>	<u>166,992</u>	<u>203,970</u>	<u>88,131</u>	<u>(90,583)</u>	<u>(50,808)</u>	<u>(937,155)</u>	<u>-</u>	<u>(1,391,254)</u>	<u>(314,326)</u>
Total Expenses	<u>\$ 2,373,406</u>	<u>\$ 456,322</u>	<u>\$ 1,224,808</u>	<u>\$ 944,291</u>	<u>\$ 566,329</u>	<u>\$ 1,066,867</u>	<u>\$ 452,935</u>	<u>\$ 500,238</u>	<u>\$ 88,165</u>	<u>\$ 459,860</u>	<u>\$ 314,328</u>	<u>\$ -</u>	<u>\$ 8,447,549</u>

See accompanying notes to financial statements.

YWCA OF CENTRAL ALABAMA AND AFFILIATES

**Combined Statement of Functional Expenses
For the Year Ended December 31, 2016**

								Housing		Support Services			
	Domestic Violence Services	Child Care	Day Care	Residency	Day Care for Homeless	Social Justice	Interfaith	YW Homes, Inc.	YW Four Winds East, LLC	Administrative	Development	Building Services	Total
Payroll and Related Costs													
Salaries and wages	\$ 930,234	\$ 87,566	\$ 464,829	\$ 187,294	\$ 176,359	\$ 668,170	\$ 176,306	\$ 131,360	\$ 11,770	\$ 794,920	\$ 143,726	\$ 401,141	\$ 4,173,675
Employee benefits and other costs	199,827	6,994	96,710	38,203	33,926	75,385	38,171	22,885	-	79,456	-	79,071	670,628
Payroll taxes	65,624	6,553	33,423	13,320	13,201	55,119	12,519	9,935	-	61,166	-	29,437	300,297
Total Payroll and Related Costs	<u>1,195,685</u>	<u>101,113</u>	<u>594,962</u>	<u>238,817</u>	<u>223,486</u>	<u>798,674</u>	<u>226,996</u>	<u>164,180</u>	<u>11,770</u>	<u>935,542</u>	<u>143,726</u>	<u>509,649</u>	<u>5,144,600</u>
Other Costs													
Professional fees	45,488	2,346	4,719	8,242	2,224	32,239	1,696	38,966	20,971	199,784	-	731	357,406
Office supplies	18,227	4,468	28,089	9,804	18,831	29,068	8,658	24,232	-	43,084	-	6,422	190,883
Client expenses	39,769	5,111	75,884	4,200	33,756	9,478	24,655	-	-	22,359	-	1,751	216,963
Telephone	19,805	-	238	13,608	238	335	12,576	75	-	23,930	-	13,714	84,519
Postage	388	-	16	49	-	379	-	-	-	10,175	-	-	11,007
Occupancy	79,345	112	21,772	290,480	12,141	5,058	53,929	136,515	58,932	13,493	-	292,661	964,438
Equipment rental and maintenance	1,160	-	698	18,043	-	215	2,358	1,607	-	18,736	-	11,468	54,285
Printing/photography	2,054	24	389	1,257	1,094	1,724	-	-	-	21,387	-	-	27,929
Special events	75	-	-	-	6,663	6,165	-	3,856	-	159,577	-	-	176,336
Vehicle	35,110	18,634	2,849	5,791	2,051	6,963	2,480	4,125	-	8,065	-	19,923	105,991
Conferences/ meetings	1,133	887	6,170	2,611	2,514	13,229	100	3,004	-	16,022	-	-	45,670
Client assistance	29,727	-	-	2,551	-	-	1,723	3,536	-	16,602	-	-	54,139
Dues and subscriptions	1,270	-	702	-	59	7	142	200	-	11,152	-	208	13,740
National dues	-	-	-	-	-	-	-	-	-	38,365	-	-	38,365
Contributions	-	-	-	-	-	-	-	-	-	2,850	-	-	2,850
Licenses and taxes	-	-	117	238	117	-	-	544	2,991	685	-	327	5,019
Other	1,343	-	330	-	-	2,116	-	-	5,841	16,522	-	1,060	27,212
Professional insurance	2,880	-	-	-	-	-	-	-	-	3,159	-	-	6,039
Interest expense	-	-	-	-	-	-	-	-	16,687	1,371	-	-	18,058
Bad debts	-	-	-	-	-	-	-	-	-	-	-	-	-
Fundraising allocation	-	-	-	-	-	-	-	-	-	-	163,121	-	163,121
Depreciation and amortization	-	-	-	193,543	-	-	-	256,878	25,246	-	-	681,954	1,157,621
Total Other Costs	<u>277,774</u>	<u>31,582</u>	<u>141,973</u>	<u>550,417</u>	<u>79,688</u>	<u>106,976</u>	<u>108,317</u>	<u>473,538</u>	<u>130,668</u>	<u>627,318</u>	<u>163,121</u>	<u>1,030,219</u>	<u>3,721,591</u>
Allocation of Administration and Building Services	<u>793,758</u>	<u>264,273</u>	<u>657,272</u>	<u>159,104</u>	<u>171,458</u>	<u>242,619</u>	<u>92,913</u>	<u>(146,347)</u>	<u>(47,154)</u>	<u>(954,873)</u>	<u>-</u>	<u>(1,539,868)</u>	<u>(306,845)</u>
Total Expenses	<u>\$ 2,267,217</u>	<u>\$ 396,968</u>	<u>\$ 1,394,207</u>	<u>\$ 948,338</u>	<u>\$ 474,632</u>	<u>\$ 1,148,269</u>	<u>\$ 428,226</u>	<u>\$ 491,371</u>	<u>\$ 95,284</u>	<u>\$ 607,987</u>	<u>\$ 306,847</u>	<u>\$ -</u>	<u>\$ 8,559,346</u>

See accompanying notes to financial statements.

YWCA OF CENTRAL ALABAMA AND AFFILIATES

**Combined Statements of Cash Flows
For the Years Ended**

	December 31,	
	<u>2017</u>	<u>2016</u>
Cash Flows From Operating Activities		
Change in net assets	\$ 2,372,261	\$ (1,662,204)
Adjustments to reconcile change in net assets:		
Depreciation and amortization	1,137,482	1,157,622
(Gain)/loss on sale of investments	(178,884)	(89,928)
(Gain)/loss on sale of fixed assets	-	2,564
Change in operating assets and operating liabilities:		
Deposits	167	2,883
Grants receivable	(65,217)	35,278
Pledge receivable	(2,554,240)	-
Other receivables	69	5,517
Prepaid expenses	(4,113)	18,054
Other assets	-	1,371
Accounts payable	(4,798)	(3,418)
Bank overdraft	(3,540)	3,540
Interest payable	2,482	(2,407)
Accrued salaries and wages	(24,183)	(18,564)
Prepaid rent	(4)	729
Payroll taxes payable	2,106	(1,804)
Deferred revenue	(7,117)	45,125
Tenant deposits	6,061	4,936
Net Cash (Used) by Operating Activities	<u>678,532</u>	<u>(500,706)</u>
Cash Flows From Investing Activities		
Net purchase of investments and reinvested interest	(169,792)	(157,567)
Proceeds from sale of investments	155,412	598,703
Acquisition of property and equipment	(72,301)	(151,402)
Net activity of escrow and reserve accounts	1,145	95
Net withdrawals from reserve replacement	17,610	20,188
Collections on mortgages receivable	767	1,627
Net Cash Provided/(Used) by Investing Activities	<u>\$ (67,159)</u>	<u>\$ 311,644</u>

See accompanying notes to financial statements.

YWCA OF CENTRAL ALABAMA AND AFFILIATES**Combined Statements of Cash Flows (continued)
For the Years Ended**

	December 31,	
	<u>2017</u>	<u>2016</u>
Cash Flows From Financing Activities		
Payments of construction advances	\$ -	\$ (10,000)
Principal payments on mortgages and notes payable	(50,969)	(75,546)
Change in due from related party	<u>-</u>	<u>(5,516)</u>
Net Cash (Used) by Financing Activities	<u>(50,969)</u>	<u>(91,062)</u>
Net Increase/(Decrease) in Cash and Cash Equivalents	560,404	(280,124)
Cash and Cash Equivalents, Beginning of Year	<u>1,226,788</u>	<u>1,506,912</u>
Cash and Cash Equivalents, End of Year	<u>\$ 1,787,192</u>	<u>\$ 1,226,788</u>
Supplemental Cash Flows Information		
Interest paid	<u>\$ 13,798</u>	<u>\$ 18,058</u>

See accompanying notes to financial statements.

YWCA OF CENTRAL ALABAMA AND AFFILIATES

Notes to Combined Financial Statements For the Years Ended December 31, 2017 and 2016

Note 1 – Summary of Significant Accounting Policies

Principles of Combination – The accompanying combined financial statements include the accounts of the YWCA of Central Alabama (the YWCA), YW Homes, Inc. (the YWH), and YW Four Winds East, LLC (the FW). The entities are all under common control. All material intercompany accounts and transactions have been eliminated in the accompanying combined financial statements.

Financial Statement Presentation – The combined entity is required to report information regarding its financial position and activities according to three classes of net assets: unrestricted net assets, temporarily restricted net assets and permanently restricted net assets. The YWCA currently does not have any net assets that are permanently restricted.

Estimates – The preparation of financial statements in conformity with *Generally Accepted Accounting Principles* requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure to contingent assets and liabilities at the date of the combined financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

Basis of Accounting – The accompanying combined financial statements have been prepared on the accrual basis of accounting in accordance with *Generally Accepted Accounting Principles*.

Cash and Cash Equivalents – For purposes of the combined statement of cash flows, the YWCA considers all highly liquid investments available for current use with an initial maturity of three months or less to be cash equivalents. Cash and equivalents exclude deposits.

Investments – Investments in marketable securities with readily determinable fair values and all investments in debt securities are reported at their fair values in the combined statement of financial position. Unrealized gains and losses are included in the change in net assets. Investment income and gains restricted by a donor are reported as increases in unrestricted net assets, if the restrictions are met (either by passage of time or by use) in the reporting period in which the income and gains are recognized. Marketable securities that are donated are recorded at market value as of the date received. At December 31, 2017, the YWCA investment portfolio included certificates of deposit, which cost approximates fair value, and money market accounts, which are recorded at fair value.

Accounts Receivable – Management believes all accounts are currently collectible; therefore, there is no allowance for doubtful accounts. The carrying amount reported in the Statement of Financial Position approximates fair value because of the short maturity of those instruments. Recoveries of previously written-off accounts are netted against the amount written-off for the period.

Pledge Receivable – Contributions are recognized when a donor makes a promise to give to the YWCA that is, in substance, unconditional. Contributions that are restricted by the donor are reported as increases in unrestricted net assets if the restrictions expire in the fiscal year in which the contributions are recognized. All other donor-restricted contributions are reported as increases in temporarily or permanently restricted net assets depending on the nature of the restrictions. When a restriction expires, temporarily restricted net assets are reclassified to unrestricted net assets.

Unconditional promises to give that are expected to be received within one year of the date of the promise are recorded as net realizable value. Unconditional promises to give that are expected to be collected later than one year from the date of promises to give are recorded at the present value of their estimated future cash flows. The discounts on those cash flows are computed using a risk-free rate of return applicable to the period over which the promises will be received. Amortization of the discounts is recognized as contribution revenue.

See independent auditor's opinion

YWCA OF CENTRAL ALABAMA AND AFFILIATES

Notes to Combined Financial Statements (continued) For the Years Ended December 31, 2017 and 2016

Note 1 – Summary of Significant Accounting Policies (continued)

Allowance for Doubtful Accounts – Management provides for probable uncollectible amounts through a provision for bad debt expense and an adjustment to a valuation allowance based on its assessment of the current status of individual accounts. Balances that are still outstanding after management has used reasonable collection efforts are written off through a charge to the valuation allowance and a credit to accounts receivable. At December 31, 2017, management believes all accounts are collectible and there has been no valuation allowance recorded.

Mortgages Receivable – Mortgages receivable are recorded as assets in the financial statements at their principal amounts, net of amounts deemed uncollectible. At December 31, 2017, management feels that all amounts are collectible. Interest is amortized to income using the effective interest method over the remaining mortgage periods, adjusted for anticipated prepayments. Loans are considered impaired if full principal or interest payments are not anticipated in accordance with the contractual terms. The YWCA's practice is to charge off any loan or portion of a loan when the loan is determined by management to be uncollectible due to the borrower's failure to meet repayment terms, the borrower's deteriorating or deteriorated financial condition, the depreciation of the underlying collateral, or for other reasons.

Mortgage loans are placed on nonaccrual when management believes, after considering economic conditions, business conditions and collection efforts that the loans are impaired or collection of interest is doubtful.

Property and Equipment – Property and equipment is carried at cost less accumulated depreciation and includes expenditures which substantially increase the useful lives of existing property and equipment. Maintenance, repairs and minor renovations are charged to expense as incurred. When property and equipment is retired or otherwise disposed, the related costs and accumulated depreciation are removed from the respective accounts, and the gain or loss on the disposition is credited or charged to income.

The YWCA provides for depreciation using the straight-line method to amortize costs over estimated useful lives as follows:

<u>Item</u>	<u>Estimated Useful Life</u>
Building	39
Building improvements	10-20
Land improvements	20
Furniture and equipment	5-10
Vehicles	3

Donated Property and Equipment – Donations of property and equipment are recorded as contributions at their estimated fair value at the date of donation. Such donations are reported as increases in unrestricted net assets, unless the donor has restricted the donated asset to a specific purpose. Assets donated with explicit restrictions, regarding their use and contributions of cash that must be used to acquire property and equipment, are reported as restricted contributions. Absent of donor stipulations regarding how long those donated assets must be maintained, the YWCA reports expirations of donor restrictions when the donated or acquired assets are placed in service as instructed by the donor. The YWCA reclassifies temporarily restricted net assets to unrestricted net assets at that time.

Land and Real Estate Held for Future Development – Land and real estate held for future development is carried at cost. A developer's fee is recorded upon the completion and transfer of a home.

See independent auditor's opinion

YWCA OF CENTRAL ALABAMA AND AFFILIATES

Notes to Combined Financial Statements (continued) For the Years Ended December 31, 2017 and 2016

Note 1 – Summary of Significant Accounting Policies (continued)

Grant Revenue – Grant revenue is recognized as costs incurred, qualified under the grants. Grant funds received in excess of reimbursable grant costs incurred are recorded as refundable advances until earned. Reimbursable grant costs incurred in excess of grant funds received are recorded as receivables.

Client Revenue – The YWCA considers client income when it becomes due. Payments received in advance are deferred until earned. For the rental, all leases between the YWCA and the tenants of the property are operating leases.

Expense Allocation – The costs of providing various programs and other activities have been summarized on a functional basis in the combined statement of activities and in the combined statement of functional expenses. Accordingly, certain costs have been allocated among the programs and supporting services benefited.

Income Taxes – The YWCA and YWH are exempt from federal income taxes under Section 501(c)(3) of the Internal Revenue Code. The YWCA is a foundation described in section 509(a)(2) of the Internal Revenue Code. The FW is a for-profit organization that is disregarded for tax purposes.

As of December 31, 2017, the YWCA had no uncertain tax positions that qualify for disclosure in the financial statements. The YWCA files an annual Form 990 with the Internal Revenue Service and its tax returns for the year 2015 and subsequent years remain subject to examination by tax authorities.

Fair Value Measurements - Fair value for financial reporting purposes is the price that would be received to sell an asset or paid to transfer a liability in an orderly market transaction between market participants at the measurement date (reporting date). Fair value is based on an exit price in the principal market or most advantageous market in which the reporting entity could transact. For each asset or liability required to be reported at fair value, management has identified the unit of account and valuation premise to be applied for purposes of measuring fair value. The unit of account is the level at which an asset or liability is aggregated or disaggregated. The valuation premise is a concept that determines whether an asset is measured on a stand-alone basis or in combination with other assets. The Organization measures its assets and liabilities on a stand-alone basis, then aggregates assets and liabilities with similar characteristics for disclosure purposes.

The hierarchy for inputs used in measuring fair value maximizes the use of observable inputs and minimizes the use of unobservable inputs by requiring that the observable inputs be used when available. Observable inputs are inputs that market participants would use in pricing the asset or liability developed based on market data obtained from sources independent of the YWCA. Unobservable inputs are inputs that reflect the Organization's assumptions about the assumptions market participants would use in pricing the asset or liability developed based on the best information available in the circumstances. The hierarchy is broken down into three levels based on the reliability of inputs as follows:

- Level 1 - Valuations based on quoted prices in active markets for identical assets or liabilities that the Organization has the ability to access. Since valuations are based on quoted prices that are readily and regularly available in an active market, valuation of these products does not entail a significant degree of judgment.

See independent auditor's opinion

YWCA OF CENTRAL ALABAMA AND AFFILIATES

Notes to Combined Financial Statements (continued) For the Years Ended December 31, 2017 and 2016

Note 1 – Summary of Significant Accounting Policies (continued)

- Level 2 - Valuations based on observable inputs, including quoted prices (other than Level 1) in active markets for similar assets or liabilities, quoted prices for identical or similar assets or liabilities in markets that are not active, inputs other than quoted prices that are observable for the asset or liability, such as interest rates, yield curves, volatilities, and default rates, and inputs that are derived principally from or corroborated by observable market data.
- Level 3 - Valuations based on inputs that are unobservable and significant to the overall fair value measurement.

Designated Net Assets – The Board of Directors of the YWCA designate a discretionary amount of unrestricted public support and revenue for future building repairs, maintenance and improvements. The cumulative amount the Board of Directors designated as of December 31, 2017 and 2016 was \$34,821 and \$34,791, respectively.

The Board of Directors maintains control of these funds and may, at its discretion, subsequently use funds for other purposes. Amounts set aside are included in unrestricted net assets in the accompanying combined statements of financial position. As of December 31, 2017, the aforementioned designated funds were included in cash and cash equivalents in the accompanying combined statements of financial position.

Reclassifications – Certain reclassifications have been made to the 2015 financial statement presentation to correspond to the current year's format. Net assets and changes in net assets are unchanged due to these reclassifications.

Recent Pronouncements - On August 18, 2016, the FASB issued ASU No. 2016-14, *Not-for-Profit Entities (Topic 958): Presentation of Financial Statements of Not-for-Profit Entities*. The new guidance simplifies and improves how not-for-profit entities classify net assets as well as the information presented in financial statements and notes about liquidity, financial performance and cash flows. The provisions of the update are effective for annual financial statements issued for fiscal years beginning after December 15, 2017.

In February 2016, the Financial Accounting Standards Board ("FASB" or "the Board") issued a new leasing standard in ASU 2016-02 ("Topic 842" or "the new standard") for both lessees and lessors. Under its core principle, a lessee will recognize right-of-use ("ROU") assets and related lease liabilities on the balance sheet for all arrangements with terms longer than 12 months. The pattern of expense recognition in the income statement will depend on a lease's classification. The provisions of this update are effective for the fiscal years beginning after December 15, 2018. Management is evaluating the new accounting pronouncements and its applicability to the Organization.

Note 2 – Cash and Cash Equivalents

As of December 31, 2017 and 2016, cash and cash equivalents totaled \$1,787,192 and \$1,226,788, respectively, in the accompanying combined statements of financial position. At December 31, 2017, \$468,796 was restricted for Building Improvements. At December 31, 2016, \$343,223 and \$71 were restricted for the Building Improvements and the Residency Program, respectively.

YWCA OF CENTRAL ALABAMA AND AFFILIATES

Notes to Combined Financial Statements (continued) For the Years Ended December 31, 2017 and 2016

Note 3 – Investments

Investments with readily determinable fair values are carried at fair value based upon quoted prices in active markets. Investments are summarized as follows:

<u>December 31, 2017</u>		<u>Quoted Prices in Active Markets (Level 1)</u>	<u>Significant Other Observable Inputs (Level 2)</u>	<u>Significant Unobservable Inputs (Level 3)</u>
	<u>Fair Value</u>			
Mutual funds	\$ 2,148,558	\$ 2,148,558	\$ -	\$ -
Total Investments at fair value	<u>\$ 2,148,558</u>	<u>\$ 2,148,558</u>	<u>\$ -</u>	<u>\$ -</u>

<u>December 31, 2016</u>		<u>Quoted Prices in Active Markets (Level 1)</u>	<u>Significant Other Observable Inputs (Level 2)</u>	<u>Significant Unobservable Inputs (Level 3)</u>
	<u>Fair Value</u>			
Mutual Funds	\$ 1,953,659	\$ 1,953,659	\$ -	\$ -
Total Investments at fair value	<u>\$ 1,953,659</u>	<u>\$ 1,953,659</u>	<u>\$ -</u>	<u>\$ -</u>

Investments held at cost consist of certificates of deposit at December 31, 2017 totaling \$63,185 and bear interest between 0.25% and 0.35% with maturities of 1 to 6 months. As of December 31, 2016, the certificates of deposit total \$63,019 and bear interest between 0.25% and 0.35% with maturities of 1 to 6 months. These funds are restricted for building improvements for the YWCA and YWH Rental Projects.

Level 1 assets consist of cash and cash equivalents and marketable securities, and are carried at fair value based on quoted prices in active markets. Market risk could occur and is dependent upon the future changes in market prices of the various investments held.

The following schedule summarizes the investment return and its classification in the Combined Statement of Activities:

	<u>Unrestricted</u>	<u>Temporarily Restricted</u>	<u>Total</u>
<u>December 31, 2017</u>			
Interest	\$ 1,156	\$ -	\$ 1,156
Net unrealized gains/(losses)	-	180,715	180,715
Total Investment Income	<u>\$ 1,156</u>	<u>\$ 180,715</u>	<u>\$ 181,871</u>
<u>December 31, 2016</u>			
Interest	\$ 1,891	\$ -	\$ 1,891
Net unrealized gains/(losses)	-	89,928	89,928
Total Investment Income	<u>\$ 1,891</u>	<u>\$ 89,928</u>	<u>\$ 91,819</u>

See independent auditor's opinion

YWCA OF CENTRAL ALABAMA AND AFFILIATES

Notes to Combined Financial Statements (continued) For the Years Ended December 31, 2017 and 2016

Note 4 – Pledges Receivable

Pledges receivable consists of unconditional promises to give for the YW Investors campaign that began in 2017. Pledges receivable to be received over the next two year consists of the following for December 31:

2018	\$ 1,609,394
2019	<u>960,726</u>
	2,570,120
Less: Discount to present value	(15,580)
Pledges receivable, net	<u>\$ 2,554,540</u>

Unconditional promises to give receivable in more than one year are discounted at 3.25%. As of the Statement of Financial Position date, no allowance for doubtful accounts was considered necessary.

Note 5 – Property and Equipment

Property and equipment consisted of the following at December 31:

	<u>2017</u>	<u>2016</u>
Building	\$ 20,437,590	\$ 20,422,868
Building improvements	4,501,366	4,458,113
Land	1,107,029	1,107,029
Land improvements	918,072	918,072
Furniture and equipment	1,609,576	1,601,849
Vehicles	<u>290,375</u>	<u>290,375</u>
	28,864,008	28,798,306
Less: Accumulated depreciation	<u>(14,049,335)</u>	<u>(12,924,267)</u>
Total Property and Equipment, net	<u>\$ 14,814,673</u>	<u>\$ 15,874,039</u>

Depreciation expense for the years ended December 31, 2017 and 2016 was \$1,137,482 and \$1,157,622, respectively.

See independent auditor's opinion

YWCA OF CENTRAL ALABAMA AND AFFILIATES

Notes to Combined Financial Statements (continued) For the Years Ended December 31, 2017 and 2016

Note 6 – Mortgage Payable

YW Four Winds East, LLC	<u>2017</u>	<u>2016</u>
A 6.625% fixed mortgage payable to Berkadia Commercial Mortgage due in monthly installments of \$1,702, including interest, through June 2034. Substantially all of the property and equipment is pledged as collateral. In addition, monthly deposits for insurance and replacement of depreciable assets are required.	\$ 204,640	\$ 211,266
A 1.50% fixed rate mortgage payable to the Department of Housing and Urban Development, secured by the same property as above as a second lien, due in monthly installments of \$589, including interest, through June 15, 2034. Per the loan agreement, payments are due based upon available operating surplus cash.	<u>89,925</u>	<u>89,925</u>
Mortgage payable for the Four Winds East, LLC	<u>\$ 294,565</u>	<u>\$ 301,191</u>
YWCA		
A mortgage payable to the Office of the City of Birmingham Community Development, secured by YWCA rental property and shelter. Per the loan agreements, repayment does not commence until 2025. If the mortgage covenants are met, \$1,159,725 will be payable at 0.5% interest.	\$ 1,159,725	\$ 1,159,725
A mortgage payable to the City of Birmingham, due in monthly installments of \$2,766 through January 1, 2020. The Note is non-interest bearing and secured by a first mortgage on substantially all of the Partnership's property.	71,923	105,118
A mortgage payable to the City of Birmingham, secured by a second mortgage on substantially all of the Organization's property. The Note is non-interest bearing and will be forgiven on the maturity date of January 1, 2020.	<u>369,939</u>	<u>369,939</u>
Mortgage payable for the YWCA	<u>\$ 1,601,587</u>	<u>\$ 1,634,782</u>
YW Homes		
A mortgage payable to the Office of Jefferson County Community Development, secured by the YWH rental properties. If the mortgage covenants continue to be met, the obligation will be \$236,766 at 0%. The remaining outstanding balance of \$353,325 will be forgiven on November 16, 2024.	\$ 569,216	\$ 580,091
A mortgage payable to Alabama Housing Financing Authority, secured by the YWH rental properties. Per loan agreement, repayment does not commence until 2024. If the mortgage covenants are met, the obligation of \$458,502 will be forgiven. If not met, the entire amount will be payable in a lump sum plus accrued interest at .5%.	<u>458,502</u>	<u>458,502</u>
Mortgage payable for the YW Homes	<u>\$ 1,027,718</u>	<u>\$ 1,038,593</u>
Total Mortgage Payable	<u>\$ 2,923,870</u>	<u>\$ 2,974,566</u>

See independent auditor's opinion

YWCA OF CENTRAL ALABAMA AND AFFILIATES

Notes to Combined Financial Statements (continued) For the Years Ended December 31, 2017 and 2016

Note 6 – Mortgage Payable (continued)

Loan maturities for the year ending December 31, 2017, each of the five years and thereafter are as follows:

2018	\$ 50,302
2019	50,787
2020	23,644
2021	18,863
2022	19,255
Thereafter	<u>2,761,019</u>
	<u>\$2,923,870</u>

For the year ended December 31, 2017 and 2016 the interest expense was \$17,301 and \$18,058, respectively.

On January 30, 2007, the YWCA entered into an agreement with the City of Birmingham (the City) to renovate and operate a 24 unit apartment building for low/moderate income, multi-family residents. The City agreed to provide financing in the amount of \$320,000. The mortgage shall mature on June 21, 2022, with the \$320,000 to be deferred and forgiven provided that the recipient complies with the terms of this agreement and is not in default under the mortgage. Management has complied to date with the agreement and believes the economic substance of this agreement is a grant of \$320,000, which has been included in revenue in prior years.

YW Homes purchased three apartment buildings to rehabilitate for low income individuals through the U.S. Department of Housing and Urban Development HOME grant program administered by the City of Birmingham. As of December 31, 2017, the outstanding loan advance is \$4,093,259. When the loan advance converts to permanent financing, it will have a 20 year term with 0% interest. The loan will be forgiven if the Organization is compliant with the terms of the agreement.

Note 7 – Operating Leases

The YWCA leases office space under an annual contract ending December 31, 2017. Also, the YWCA leases a storage warehouse under a lease with no expiration date and cancelable with 30 days' notice. The total rent expense recognized for these facilities was \$4,140 in 2017.

The YWCA leases office equipment under non-cancelable operating leases with various expirations ranging from 2017 to 2020. The total lease expense for the office equipment was \$17,437 in 2017.

The minimum lease payments required under the above equipment leases for the year ended December 31, 2017 are as follows:

2018	\$ 15,785
2019	12,934
2020	<u>5,149</u>
	<u>\$ 33,868</u>

See independent auditor's opinion

YWCA OF CENTRAL ALABAMA AND AFFILIATES

Notes to Combined Financial Statements (continued) For the Years Ended December 31, 2017 and 2016

Note 8 – Restrictions of Net Assets

Unrestricted board-designated net assets consist of funds held for investment purposes. The total amount of funds designated at December 31, 2017 and 2016 was \$1,396,365 and \$1,259,225, respectively.

Temporarily restricted net assets were available for the following purposes at December 31:

	<u>2017</u>	<u>2016</u>
Residency program	\$ -	\$ 71
Major gifts campaign receivables	2,554,540	-
Building improvements	1,308,361	1,525,896
Donated property for future housing	28,580	28,580
	<u>\$ 3,891,481</u>	<u>\$ 1,554,547</u>

Note 9 – Retirement Plan

The YWCA has a defined contribution pension plan. All employees, 21 years of age or over, are eligible to participate. After one year or more of service, providing 1,000 or more hours of service annually, the YWCA makes contributions to the plan at a rate of three percent of each eligible employee's salary. Retirement expense for the years ended December 31, 2017 and 2016 was \$67,310 and \$85,857, respectively.

Note 10 – Commitments and Contingencies

The affiliates, as well as the YWCA Central Alabama, operate in a heavily regulated environment. The operations are subject to the administrative directives, rules and regulations of federal, state and local regulatory agencies, including, but not limited to, HUD. Such administrative directives, rules and regulations are subject to change by an Act of Congress or an administrative change mandated by HUD. Such changes may occur with little notice or inadequate funding to pay for the related cost, including the additional administrative burden, to comply with a change.

The YWH purchased two apartment buildings to rehabilitate for low income individuals through financing by the U.S. Department of Housing and Urban Development HOME program administered by the City of Birmingham.

At December 31, 2017 and 2016, the outstanding construction advance was \$4,093,259 and \$4,093,259, respectively. When the loan converts to permanent financing, the loan will have a 20 year term with 0% interest. At the end of the term the loan balance will be forgiven if the YWH remains compliant with the rules and regulations.

During September 2016, a lawsuit was filed against YWCA of Central Alabama and YW Four Winds East, LLC. While the ultimate outcome of this matter is not presently determinable, it is the opinion of management that the resolution of outstanding claims will not have a material adverse effect on the financial position or results of operations of the Organization.

Note 11 – Trust and Endowment Funds

The Greater Birmingham Community Foundation of Birmingham, Alabama has funds in the name of YWCA of Central Alabama totaling \$953,344 at December 31, 2017. The Community Foundation has variance power over these funds; thus, they are not consolidated in the financial statements.

See independent auditor's opinion

YWCA OF CENTRAL ALABAMA AND AFFILIATES

Notes to Combined Financial Statements (continued) For the Years Ended December 31, 2017 and 2016

Note 12 – Concentrations of Credit Risk

The YWCA maintains cash and investment balances at several financial institutions located in Birmingham, Alabama. Accounts at each institution are insured by the Federal Deposit Insurance Corporation up to \$250,000 and by the Securities Investor Protection Corporation up to \$500,000. At December 31, 2017 and 2016, the YWCA had \$1,940,793 and \$1,171,466, respectively, in cash and investments above insured limits.

The YWCA maintains its cash with high quality financial institutions, which the YWCA believes limits these risks. Other concentrations of credit risk include:

- Market risk could occur and is dependent on future changes in market prices of the various investments held.
- The YW Four Winds East and the YW Homes' operations are concentrated in the real estate market.
- The YWCA receives approximately 15% of its support from the United Way.

Note 13 – Subsequent Events

On August 17, 2018, the YWCA entered into a contract to sell YW Four Winds East, LLC. The sale including all assets of YW Four Winds East, LLC., and all debt associated with it has been transferred to the buyer.

The YWCA has evaluated subsequent events through **REPORT DATE**, the date which the financial statements were available for issue.

**INDEPENDENT AUDITOR'S REPORT ON INTERNAL CONTROL OVER FINANCIAL REPORTING
AND ON COMPLIANCE AND OTHER MATTERS BASED ON AN AUDIT OF FINANCIAL
STATEMENTS PERFORMED IN ACCORDANCE WITH GOVERNMENT AUDITING STANDARDS**

To the Board of Directors
YWCA of Central Alabama and Affiliates
Birmingham, Alabama

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Governmental Auditing Standards* issued by the Comptroller General of the United States, the financial statements of YWCA of Central Alabama and Affiliates, a nonprofit organization (the YWCA), which comprise the statement of financial position as of December 31, 2017, and the related statements of activities, functional expenses and cash flows for the year then ended, and the related notes to the financial statements, and have issued our report thereon dated REPORT DATE.

Internal Control over Financial Reporting

Management of the YWCA is responsible for establishing and maintaining effective internal control over financial reporting. In planning and performing our audit, we considered the YWCA's internal control over financial reporting (internal control) to determine the audit procedures that are appropriate in circumstances for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the YWCA's internal control. Accordingly, we do not express an opinion on the effectiveness of the YWCA's internal control.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct misstatements on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented, or detected and corrected on a timely basis. A significant deficiency is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. We did identify a certain deficiency in internal control, described in the accompanying schedule of findings and responses that we consider to be a significant deficiency; item 2018-1.

Compliance and Other Matters

As part of obtaining reasonable assurance about whether the YWCA's financial statements are free of material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the determination of financial statement amounts. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

Purpose of this Report

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion of the effectiveness of the organization's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Governmental Auditing Standards* in considering the organization's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

Borland Benefield, P.C.
Birmingham, Alabama
REPORT DATE

INDEPENDENT AUDITOR'S REPORT ON COMPLIANCE FOR EACH MAJOR PROGRAM AND ON INTERNAL CONTROL OVER COMPLIANCE REQUIRED BY THE UNIFORM GUIDANCE

To the Board of Directors
YWCA of Central Alabama and Affiliates
Birmingham, Alabama

Report on Compliance for Each Major Federal Program

We have audited the YWCA compliance with the types of compliance requirements described in the *OMB Compliance Supplement* that could have a direct and material effect on each of the YWCA's major federal programs for the year ended December 31, 2017. The YWCA major federal programs are identified in the summary of auditor's results section of the accompanying schedule of findings and questioned costs.

Management's Responsibility

Management is responsible for compliance with the requirements of laws, regulations, contracts, and grants applicable to its federal programs.

Auditor's Responsibility

Our responsibility is to express an opinion on compliance for each of the YWCA of Central Alabama federal programs based on our audit of the types of compliance requirements referred to above. We conducted our audit of compliance in accordance with auditing standards generally accepted in the United States of America; the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States; and the audit requirements of Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance). Those standards and the Uniform Guidance require that we plan and perform the audit to obtain reasonable assurance about whether noncompliance with the types of compliance requirements referred to above that could have a direct and material effect on a major federal program occurred. An audit includes examining, on a test basis, evidence about the YWCA's compliance with those requirements and performing such other procedures as we considered necessary in the circumstances.

We believe that our audit provides a reasonable basis for our opinion on compliance for each major federal program. However, our audit does not provide a legal determination of the YWCA's compliance.

Opinion on Each Major Federal Program

In our opinion, the YWCA complied, in all material respects, with the types of compliance requirements referred to above that could have a direct and material effect on each of its major federal programs for the year ended December 31, 2017.

Report on Internal Control Over Compliance

Management of YWCA of Central Alabama and Affiliates is responsible for establishing and maintaining effective internal control over compliance with the types of compliance requirements referred to above. In planning and performing our audit of compliance, we considered the YWCA internal control over compliance with the types of requirements that could have a direct and material effect on each major federal program to determine the auditing procedures that are appropriate in the circumstances for the purpose of expressing an opinion on compliance for each major federal program and to test and report on internal control over compliance in accordance with the Uniform Guidance, but not for the purpose of expressing an opinion on the effectiveness of internal control over compliance. Accordingly, we do not express an opinion on the effectiveness of the YWCA's internal control over compliance.

A deficiency in internal control over compliance exists when the design or operation of a control over compliance does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, noncompliance with a type of compliance requirement of a federal program on a timely basis. A *material weakness in internal control over compliance* is a deficiency, or combination of deficiencies, in internal control over compliance, such that there is a reasonable possibility that material noncompliance with a type of compliance requirement of a federal program will not be prevented, or detected and corrected, on a timely basis. A *significant deficiency in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance with a type of compliance requirement of a federal program that is less severe than a material weakness in internal control over compliance, yet important enough to merit attention by those charged with governance.

Our consideration of internal control over compliance was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control over compliance that might be material weaknesses or significant deficiencies. We did not identify any deficiencies in internal control over compliance that we consider to be material weaknesses. However, material weaknesses may exist that have not been identified.

The purpose of this report on internal control over compliance is solely to describe the scope of our testing of internal control over compliance and the results of that testing based on the requirements of the Uniform Guidance. Accordingly, this report is not suitable for any other purpose.

Borland Benefield, P.C.
Birmingham, Alabama
July 6, 2017

YWCA OF CENTRAL ALABAMA AND AFFILIATES

**Combined Schedule of Expenditures of Federal Awards
For the Year Ended December 31, 2017**

Federal Grantor/Pass-Through Grantor/Program or Title	Federal CFDA No.	Pass-Through/Local Grantor Number	Revenue Recognized	Federal Expenditures
U.S. Department of Agriculture				
Passed through the State of Alabama				
Department of Education				
Child and Adult Care Food Program	10.558	A97-0000	\$ 64,506	\$ 64,506
Summer Food Service Program for Children	10.559	A97-0000	6,813	6,813
TOTAL U.S. DEPARTMENT OF AGRICULTURE			\$ 71,319	\$ 71,319
U.S. Department of Housing and Urban Development				
Passed through the City of Birmingham, Alabama				
Emergency Shelter Grants Program	14.231	HUD ESG/PY 42	\$ 18,125	\$ 18,125
	14.231	HUD ESG/PY 43	18,350	18,350
	14.231	HUD ESG/PY 42 IHH	13,189	13,189
	14.231	HUD ESG/PY 43 IHH	27,792	27,792
	14.231	HESG PY 42	26,470	26,470
Passed through the Alabama Department of Economic and Community Affairs				
Emergency Shelter Grants Program	14.231	HESG-16-005	269,510	269,510
	14.231	HESG-17-007	6,005	6,005
Passed through City of Birmingham, Alabama				
Community Development Block Grant Program (Entitlement Grant)	14.218	CDBG/PY 42 IHH	12,068	12,068
	14.218	CDBG/PY 43 IHH	20,843	20,843
	14.218	CDBG/PY 42 TRANSPORTATION	5,114	5,114
	14.218	CDBG/PY 43 TRANSPORTATION	10,283	10,283
	14.218	CDBG/PY 42	18,281	18,281
	14.218	CDBG/PY 43	14,008	14,008
Passed through City of Birmingham, Alabama				
HOME Investment Partnerships	14.239	Community Housing Development	5,252,984	5,252,984
Passed through Jefferson County, Alabama				
Section 8 Housing Assistance	14.195	AL090001020	89,952	89,952
Section 8 Housing Assistance	14.195	AL090001020	294,565	294,565
TOTAL U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT			\$ 6,097,539	\$ 6,097,539

YWCA OF CENTRAL ALABAMA AND AFFILIATES

**Combined Schedule of Expenditures of Federal Awards (continued)
For the Year Ended December 31, 2017**

Federal Grantor/Pass-Through Grantor/Program or Title	Federal CFDA No.	Pass-Through/Local Grantor Number	Revenue Recognized	Federal Expenditures
U.S. Department of Justice				
Passed through the Alabama Department of Economic and Community Affairs - Law Enforcement Planning Division				
Crime Victim Assistance	16.575	13-VA-SH-054	\$ 146,622	\$ 146,622
	16.575	15-VA-UN-002	194,712	194,712
	16.575	15-VA-UN-019	245,356	245,356
Violence Against Women Formula Grants	16.588	16-WF-VS-006	53,000	53,000
Transitional Housing Assistance for Victims of Domestic Violence, Dating Violence, Stalking, or Sexual Assault	16.736	2016-WH-AX-0010	95,879	95,879
TOTAL U.S. DEPARTMENT OF JUSTICE			<u>735,569</u>	<u>735,569</u>
Corporation for National and Community Service				
Passed through the Alabama Governor's office Americorps	94.006	06AFHAL0010009		
TOTAL CORPORATION FOR NATIONAL AND COMMUNITY SERVICE			<u>532,250</u>	<u>532,250</u>
U.S. Department of Health and Human Services				
Family Violence Prevention and Services/Battered Women's Shelters	93.671	16-FV-VS-014	71,601	71,601
	93.671	17-FV-VS-028	26,093	26,093
Passed through JCCEO - Head Start Program	93.600	Headstart	200,431	200,431
TOTAL U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES			<u>298,125</u>	<u>298,125</u>
U.S. Department of Homeland Security				
Emergency Food and Shelter National Board Program	97.024	FEMA--33 LRO 15400-008	2,000	2,000
		FEMA--34 LRO 000601-007	28,794	28,794
		FEMA--33 LRO 000601-007	12,872	12,872
		FEMA--34 LRO 015400-008	2,615	2,615
TOTAL U.S. DEPARTMENT OF HOMELAND SECURITY			<u>46,281</u>	<u>46,281</u>
TOTAL EXPENDITURES OF FEDERAL AWARDS			<u>\$ 7,781,083</u>	<u>\$ 7,781,083</u>

YWCA OF CENTRAL ALABAMA AND AFFILIATES

Notes to Combined Schedule of Expenditures of Federal Awards For the Year Ended December 31, 2017

NOTE A – BASIS OF ACCOUNTING

The accompanying combined schedule of expenditures of federal awards (the Schedule) includes the federal award activity of YWCA of Central Alabama and Affiliates under programs of the federal government for the year ended December 31, 2017. The information in this Schedule is presented in accordance with the requirements of Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance). Because the Schedule presents only a selected portion of the operations of YWCA of Central Alabama and Affiliates, it is not intended to and does not present the financial position, changes in net assets, or cash flows of YWCA of Central Alabama and Affiliates.

NOTE B—SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

- 1) Expenditures reported on the Schedule are reported on the accrual basis of accounting. Such expenditures are recognized following the cost principles contained in the Uniform Guidance, wherein certain types of expenditures are not allowable or are limited as to reimbursement.
- 2) In 2017, YWCA of Central Alabama and Affiliates has elected to use the 10 percent de minimis indirect cost rate as allowed under the Uniform Guidance.

NOTE C – FEDERAL LOAN PROGRAMS

The federal loan program, HOME Investment Partnerships, listed subsequently is administered directly by the City of Birmingham, Alabama. Balances and transactions relating to these programs are included in YWCA of Central Alabama and Affiliates basic financial statements. Loans outstanding at the beginning of the year and loans received during the year are included in the federal expenditures presented in the Schedule. The balance of loans outstanding at December 31, 2017 consists of:

<u>CFDA Number</u>	<u>Program Name</u>	<u>Outstanding Balance December 31, 2017</u>
14.239	HOME Investment Partnerships	\$ 5,252,984
14.195	Section 8 Housing Assistance	\$ 294,565

YWCA OF CENTRAL ALABAMA AND AFFILIATES

Schedule of Findings and Questioned Costs
For the Year Ended December 31, 2017

Section I - Summary of Auditor's Results

Financial Statements

Type of auditors' report issued: unmodified

Internal control over financial reporting:
Material weakness(es) identified? yes X no

Significant deficiencies identified that are not considered to be material weaknesses? yes X no

Noncompliance material to financial statements noted? yes X no

Federal Awards

Internal control over major programs:
Material weakness(es) identified? yes X no

Significant deficiencies identified that are not considered to be material weaknesses? X yes no

Type of auditors' report issued on compliance for major programs: unmodified

Any audit findings disclosed that are required to be reported in accordance with
2 CFR section 200.516(a) of the Uniform Guidance? yes X no

Identification of major programs:
U.S. Department of Housing and Urban Development
CFDA# 14.239 - Home Investment Partnerships Program
CFDA# 14.195 - Section 8 Housing Assistance Payments
CFDA# 14.231 - Emergency Shelter Grants Program

Dollar threshold used to distinguish between Type A and Type B programs: \$750,000

Auditee qualified as low-risk auditee? X yes no

YWCA OF CENTRAL ALABAMA AND AFFILIATES

Schedule of Findings and Questioned Costs For the Year Ended December 31, 2017

Section II - Financial Statement Findings

2017-1 Misappropriation of Day Care Tuition Receipts

Condition: YWCA management failed to appropriately maintain and monitor accounts receivable ledger for the day care tuition. Management did not disclose that such reports exist to the external auditors and therefore, were not reviewed as part of the audit.

Criteria: Accounts receivables ledgers should be maintained and monitored in order to adequately track payments for tuition.

Cause: Monitoring and oversight procedures were not adhered to by management charged with those duties.

Effect: Day care payments were accounted for incorrectly and were subjected to misappropriation by the director of the day care.

Recommendation: The YWCA should maintain a ledger that tracks accounts receivable for the day care program and monitor this on a routine and monthly basis.

Views of Responsible Officials and Planned Corrective Actions: Management agrees with the finding and the recommended procedures have been implemented. After the discovery, the director of the day care was terminated and authorities were notified.

Section III - Federal Award Findings and Questioned Costs

None Reported

Prior Audit Findings

There were no audit findings noted in the prior year.

YWCA OF CENTRAL ALABAMA AND AFFILIATES

Combining Statement of Financial Position For the Year Ended December 31, 2017

	YWCA Central Alabama	YW Homes, Inc.	YW Four Winds East, LLC	Total	Intercompany Eliminations	Combined Total
Assets						
Cash and cash equivalents	\$ 1,318,396	\$ 462,307	\$ 6,489	\$ 1,787,192	\$ -	\$ 1,787,192
Investments	2,203,677	8,066	-	2,211,743	-	2,211,743
Investments - related party	51,367	-	-	51,367	(51,367)	-
Deposits	3,177	9,892	51,415	64,484	-	64,484
Accounts receivable	4,148	2,515	-	6,663	-	6,663
Grants and contracts receivable	537,152	-	-	537,152	-	537,152
Mortgages receivable	-	9,856	-	9,856	-	9,856
Prepaid expenses	15,463	-	561	16,024	-	16,024
Due from related party - combined	154,569	-	-	154,569	(154,569)	-
Other assets, net	-	-	1,040	1,040	-	1,040
Pledge receivable, net	2,554,540	-	-	2,554,540	-	2,554,540
Property and equipment, net	8,814,051	5,620,896	379,726	14,814,673	-	14,814,673
Total Assets	\$ 15,656,540	\$ 6,113,532	\$ 439,231	\$ 22,209,303	\$ (205,936)	\$ 22,003,367
Liabilities and Net Assets						
Liabilities						
Accounts payable	\$ 92,633	\$ 2,582	\$ 7,700	\$ 102,915	\$ -	\$ 102,915
Payroll taxes and amounts withheld from employees	24,141	-	-	24,141	-	24,141
Accrued salaries and wages	183,142	-	-	183,142	-	183,142
Accrued interest	-	32,538	5,096	37,634	-	37,634
Mortgage payable	1,601,587	1,027,718	294,565	2,923,870	-	2,923,870
Advances from development agreement	-	4,093,259	-	4,093,259	-	4,093,259
Deferred revenue	70,839	1,974	0	72,813	-	72,813
Tenant deposits	24,981	20,773	3,728	49,482	-	49,482
Due to related party - combined	-	68,074	86,495	154,569	(154,569)	-
Accrued management fee	-	-	8,830	8,830	-	8,830
Total Liabilities	1,997,323	5,246,918	406,414	7,650,655	(154,569)	7,496,086
Net Assets						
Unrestricted	8,399,951	838,034	32,817	9,270,802	(51,367)	9,219,435
Unrestricted - designated	1,396,365	-	-	1,396,365	-	1,396,365
Temporarily restricted	3,862,901	28,580	-	3,891,481	-	3,891,481
Total Net Assets	13,659,217	866,614	32,817	14,558,648	(51,367)	14,507,281
Total Liabilities and Net Assets	\$ 15,656,540	\$ 6,113,532	\$ 439,231	\$ 22,209,303	\$ (205,936)	\$ 22,003,367

YWCA OF CENTRAL ALABAMA AND AFFILIATES

Combining Statement of Financial Position For the Year Ended December 31, 2016

	<u>YWCA Central Alabama</u>	<u>YW Homes, Inc.</u>	<u>YW Four Winds East, LLC</u>	<u>Total</u>	<u>Intercompany Eliminations</u>	<u>Combined Total</u>
Assets						
Cash and cash equivalents	\$ 875,686	\$ 351,102	\$ -	\$ 1,226,788	\$ -	1,226,788
Investments	2,008,612	8,066	-	2,016,678	-	2,016,678
Investments - related party	51,367	-	-	51,367	(51,367)	-
Deposits	2,768	9,888	70,745	83,401	-	83,401
Accounts receivable	6,312	420	-	6,732	-	6,732
Grants and contracts receivable	471,935	-	-	471,935	-	471,935
Mortgages receivable	-	10,623	-	10,623	-	10,623
Prepaid expenses	11,336	-	574	11,910	-	11,910
Due from related party - combined	145,162	-	-	145,162	(145,162)	-
Other assets, net	-	-	1,819	1,819	-	1,819
Property and equipment, net	<u>9,616,276</u>	<u>5,876,031</u>	<u>381,732</u>	<u>15,874,039</u>	<u>-</u>	<u>15,874,039</u>
	<u>\$ 13,189,453</u>	<u>\$ 6,256,130</u>	<u>\$ 454,870</u>	<u>\$ 19,900,453</u>	<u>\$ (196,529)</u>	<u>\$ 19,703,925</u>
Liabilities and Net Assets						
Liabilities						
Accounts payable	\$ 88,008	\$ 2,202	\$ 4,520	\$ 94,730	\$ -	\$ 94,730
Bank overdraft	-	-	3,540	3,540	-	3,540
Payroll taxes and amounts withheld from employees	22,035	-	-	22,035	-	22,035
Accrued salaries and wages	207,325	-	-	207,325	-	207,325
Accrued interest	-	32,538	2,614	35,152	-	35,152
Mortgage payable	1,634,782	1,038,593	301,191	2,974,566	-	2,974,566
Advances from the HUD HOME program	-	4,093,259	-	4,093,259	-	4,093,259
Deferred revenue	78,500	1,430	-	79,930	-	79,930
Tenants deposits	23,691	16,572	3,158	43,421	-	43,421
Due to related party - combined	-	75,297	69,865	145,162	(145,162)	-
Accrued management fee	-	4,934	10,013	14,947	-	14,947
Total Liabilities	<u>2,054,341</u>	<u>5,264,825</u>	<u>394,901</u>	<u>7,714,067</u>	<u>(145,162)</u>	<u>7,568,905</u>
Net Assets						
Unrestricted	8,349,920	962,725	59,969	9,372,615	(51,367)	9,321,248
Unrestricted - designated	1,259,225	-	-	1,259,225	-	1,259,225
Temporarily restricted	<u>1,525,967</u>	<u>28,580</u>	<u>-</u>	<u>1,554,547</u>	<u>-</u>	<u>1,554,547</u>
Total Net Assets	<u>11,135,112</u>	<u>991,305</u>	<u>59,969</u>	<u>12,186,387</u>	<u>(51,367)</u>	<u>12,135,020</u>
Total Liabilities and Net Assets	<u>\$ 13,189,453</u>	<u>\$ 6,256,130</u>	<u>\$ 454,870</u>	<u>\$ 19,900,454</u>	<u>\$ (196,529)</u>	<u>\$ 19,703,925</u>

YWCA OF CENTRAL ALABAMA AND AFFILIATES

**Combining Statement of Activities
For the Year Ended December 31, 2017**

	YWCA Central Alabama			YW Homes, Inc.			YW Four Winds, East, LLC	Total	Intercompany Eliminations	Combined Total			
	Unrestricted	Temporarily Restricted	Total	Unrestricted	Temporarily Restricted	Total	Unrestricted	Unrestricted	Temporarily Restricted	Unrestricted	Unrestricted	Temporarily Restricted	Total
Revenue, Gains and Other Support													
Federal awards	\$ -	\$ 2,130,706	\$ 2,130,706	\$ -	\$ -	\$ -	\$ 89,952	\$ 89,952	\$ 2,130,706	\$ -	\$ 89,952	\$ 2,130,706	\$ 2,220,658
United Way funding	1,567,244	-	1,567,244	-	-	-	-	1,567,244	-	-	1,567,244	-	1,567,244
Other grants	-	675,214	675,214	-	-	-	-	-	675,214	-	-	675,214	675,214
Special events	1,024,810	-	1,024,810	-	-	-	-	1,024,810	-	-	1,024,810	-	1,024,810
Contributions and donations	3,632,121	14,414	3,646,535	175,900	-	175,900	-	3,808,021	14,414	-	3,808,021	14,414	3,822,435
Program service fees	761,980	-	761,980	361,255	-	361,255	21,484	1,144,719	-	-	1,144,719	-	1,144,719
Membership and special projects	139,784	-	139,784	-	-	-	-	139,784	-	-	139,784	-	139,784
Miscellaneous income	42,710	-	42,710	-	-	-	365	43,075	-	-	43,075	-	43,075
Interest income	900	-	900	236	-	236	20	1,156	-	-	1,156	-	1,156
Management fee	71,262	-	71,262	-	-	-	-	71,262	-	(71,262)	-	-	-
Gain on investments	-	180,715	180,715	-	-	-	-	-	180,715	-	-	180,715	180,715
Net assets released from restrictions - expenditures made	664,115	(664,115)	-	-	-	-	-	664,115	(664,115)	-	664,115	(664,115)	-
Total Revenue, Gains and Other Support	7,904,926	2,336,934	10,241,860	537,391	-	537,391	111,821	8,554,138	2,336,934	(71,262)	8,482,876	2,336,934	10,819,810
Expenses													
Program Services													
Domestic violence services	2,373,406	-	2,373,406	-	-	-	-	2,373,406	-	-	2,373,406	-	2,373,406
Child care	456,322	-	456,322	-	-	-	-	456,322	-	-	456,322	-	456,322
Day care	1,224,808	-	1,224,808	-	-	-	-	1,224,808	-	-	1,224,808	-	1,224,808
Residency	944,291	-	944,291	-	-	-	-	944,291	-	-	944,291	-	944,291
Day care for homeless	566,329	-	566,329	-	-	-	-	566,329	-	-	566,329	-	566,329
Social justice	1,066,867	-	1,066,867	-	-	-	-	1,066,867	-	-	1,066,867	-	1,066,867
Interfaith	452,935	-	452,935	-	-	-	-	452,935	-	-	452,935	-	452,935
Housing	-	-	-	571,500	-	571,500	88,165	659,665	-	(71,262)	588,403	-	588,403
Total Program Services	7,084,958	-	7,084,958	571,500	-	571,500	88,165	7,744,623	-	(71,262)	7,673,361	-	7,673,361
Support Services													
Administrative	318,469	-	318,469	90,583	-	90,583	50,808	459,860	-	-	459,860	-	459,860
Development	314,328	-	314,328	-	-	-	-	314,328	-	-	314,328	-	314,328
Total Support Services	632,797	-	632,797	90,583	-	90,583	50,808	774,188	-	-	774,188	-	774,188
Total Expenses	7,717,755	-	7,717,755	662,083	-	662,083	138,973	8,518,811	-	(71,262)	8,447,549	-	8,447,549
Change in Net Assets	187,171	2,336,934	2,524,105	(124,692)	-	(124,692)	(27,152)	35,327	2,336,934	-	35,327	2,336,934	2,372,261
Net Assets, Beginning of Year	9,609,146	1,525,967	11,135,112	962,726	28,580	991,306	59,969	10,631,840	1,554,547	(51,367)	10,580,473	1,554,547	12,135,020
Net Assets, End of Year	\$ 9,796,317	\$ 3,862,901	\$ 13,659,217	\$ 838,034	\$ 28,580	\$ 866,614	\$ 32,817	\$ 10,667,167	\$ 3,891,481	\$ (51,367)	\$ 10,615,800	\$ 3,891,481	\$ 14,507,281

YWCA OF CENTRAL ALABAMA AND AFFILIATES

**Combining Statement of Activities
For the Year Ended December 31, 2016**

	<u>YWCA Central Alabama</u>			<u>YW Homes, Inc.</u>			<u>YW Four Winds East, LLC</u>	<u>Total</u>		<u>Intercompany Eliminations</u>	<u>Combined Total</u>		
	<u>Unrestricted</u>	<u>Temporarily Restricted</u>	<u>Total</u>	<u>Unrestricted</u>	<u>Temporarily Restricted</u>	<u>Total</u>	<u>Unrestricted</u>	<u>Temporarily Restricted</u>	<u>Unrestricted</u>	<u>Unrestricted</u>	<u>Temporarily Restricted</u>	<u>Total</u>	
Revenue, Gains and Other Support													
Program service fees	\$ 573,052	\$ -	\$ 573,052	\$ 300,183	\$ -	\$ 300,183	\$ 26,256	\$ 899,491	\$ -	\$ -	\$ 899,491	\$ -	\$ 899,491
Sales to public	20,479	-	20,479	-	-	-	-	20,479	-	-	20,479	-	20,479
Interest income	1,314	-	1,314	251	-	251	23	1,588	-	-	1,588	-	1,588
Management fee	60,945	-	60,945	-	-	-	-	60,945	-	(60,945)	-	-	-
Miscellaneous income	11,633	-	11,633	-	-	-	157	11,790	-	-	11,790	-	11,790
Federal awards	-	1,530,014	1,530,014	-	-	-	80,630	80,630	1,530,014	-	80,630	1,530,014	1,610,644
Other grants	-	794,910	794,910	-	95,000	95,000	-	-	889,910	-	-	889,910	889,910
Contributions and donations	325,519	350,472	675,991	117,758	-	117,758	-	443,277	350,472	-	443,277	350,472	793,749
Special events	880,160	-	880,160	-	-	-	-	880,160	-	-	880,160	-	880,160
Membership and special projects	133,084	-	133,084	-	-	-	-	133,084	-	-	133,084	-	133,084
United Way funding	1,566,016	-	1,566,016	-	-	-	-	1,566,016	-	-	1,566,016	-	1,566,016
Loss on disposal of fixed assets	-	-	-	-	-	-	-	-	-	-	-	-	-
Loss on investments	-	89,928	89,928	-	-	-	-	-	89,928	-	-	89,928	89,928
Net assets released from restrictions - expenditures made	3,374,294	(3,374,294)	-	95,000	(95,000)	-	-	3,469,294	(3,469,294)	-	3,469,294	(3,469,294)	-
Total Revenue, Gains and Other Support	<u>6,946,496</u>	<u>(608,970)</u>	<u>6,337,526</u>	<u>513,192</u>	<u>-</u>	<u>513,192</u>	<u>107,066</u>	<u>7,566,754</u>	<u>(608,970)</u>	<u>(60,945)</u>	<u>7,505,809</u>	<u>(608,970)</u>	<u>6,896,839</u>
Expenses													
Program Services													
Domestic violence services	2,267,217	-	2,267,217	-	-	-	-	2,267,217	-	-	2,267,217	-	2,267,217
Child care	396,968	-	396,968	-	-	-	-	396,968	-	-	396,968	-	396,968
Day care	1,394,207	-	1,394,207	-	-	-	-	1,394,207	-	-	1,394,207	-	1,394,207
Residency	948,338	-	948,338	-	-	-	-	948,338	-	-	948,338	-	948,338
Day care for homeless	474,632	-	474,632	-	-	-	-	474,632	-	-	474,632	-	474,632
Social justice	1,148,269	-	1,148,269	-	-	-	-	1,148,269	-	-	1,148,269	-	1,148,269
Interfaith	428,226	-	428,226	-	-	-	-	428,226	-	-	428,226	-	428,226
Housing	-	-	-	543,763	-	543,763	103,837	647,600	-	(60,945)	586,655	-	586,655
Total Program Services	<u>7,057,857</u>	<u>-</u>	<u>7,057,857</u>	<u>543,763</u>	<u>-</u>	<u>543,763</u>	<u>103,837</u>	<u>7,705,457</u>	<u>-</u>	<u>(60,945)</u>	<u>7,644,512</u>	<u>-</u>	<u>7,644,512</u>
Support Services													
Administrative	414,180	-	414,180	146,349	-	146,349	47,154	607,683	-	-	607,683	-	607,683
Development	306,847	-	306,847	-	-	-	-	306,847	-	-	306,847	-	306,847
Total Support Services	<u>721,027</u>	<u>-</u>	<u>721,027</u>	<u>146,349</u>	<u>-</u>	<u>146,349</u>	<u>47,154</u>	<u>914,531</u>	<u>-</u>	<u>-</u>	<u>914,531</u>	<u>-</u>	<u>914,531</u>
Total Expenses	<u>7,778,884</u>	<u>-</u>	<u>7,778,884</u>	<u>690,112</u>	<u>-</u>	<u>690,112</u>	<u>150,991</u>	<u>8,619,988</u>	<u>-</u>	<u>(60,945)</u>	<u>8,559,043</u>	<u>-</u>	<u>8,559,043</u>
Change in Net Assets	(832,388)	(608,970)	(1,441,359)	(176,920)	-	(176,920)	(43,925)	(1,053,234)	(608,970)	-	(1,053,234)	(608,970)	(1,662,204)
Net Assets, Beginning of Year	<u>10,441,534</u>	<u>2,134,937</u>	<u>12,576,471</u>	<u>1,139,646</u>	<u>28,580</u>	<u>1,168,226</u>	<u>103,894</u>	<u>11,685,074</u>	<u>2,163,517</u>	<u>(51,367)</u>	<u>11,633,707</u>	<u>2,163,517</u>	<u>13,797,224</u>
Net Assets, End of Year	<u>\$ 9,609,146</u>	<u>\$ 1,525,967</u>	<u>\$ 11,135,112</u>	<u>\$ 962,726</u>	<u>\$ 28,580</u>	<u>\$ 991,306</u>	<u>\$ 59,969</u>	<u>\$ 10,631,840</u>	<u>\$ 1,554,547</u>	<u>\$ (51,367)</u>	<u>\$ 10,580,473</u>	<u>\$ 1,554,547</u>	<u>\$ 12,135,020</u>

YWCA Central Alabama

Government Funding 2019

Direct Federal Grant Funding	\$121,648
State Funding	\$2,370,238
City and/or County Funding	\$580,620
Total Direct Funding	\$3,072,506