BIG BROTHERS BIG SISTERS
OF GREATER CINCINNATI, INC.

FINANCIAL STATEMENTS

TOGETHER WITH
INDEPENDENT AUDITOR'S REPORT
FOR THE YEARS ENDED DECEMBER 31, 2025 and 2024

BIG BROTHERS BIG SISTERS
OF GREATER CINCINNATI, INC.

FINANCIAL STATEMENTS

FOR THE YEARS ENDED DECEMBER 31, 2025 and 2024

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BIG BROTHERS BIG SISTERS OF GREATER CINCINNATI, INC.

BOARD OF DIRECTORS AND MANAGEMENT STAFF
For the Year Ended December 31, 2025

Board of Directors

Board Chair
Joy Whinery

Chair Emeritus
Carrie Little

Vice Chair
Shane Spears

Treasurer
Johnny Lewis

Secretary
Bruce Eyre

Rob Appel
Kyle Arnold
Robbie Atkins
Andre Boomer
Rich Brandenburg
Brian Dahm
Paul Delaney
Tom Duncan
Dan Feldmann
Taylor Gorning
Ben Haenning
Josh Hazen
Katie Hill
Jack Johnson
Kimberly King
T. Mac MacVittie
Katie Mahon
J.R. Randall
Reggie Sharpe
David Spaccarelli
Jim Tenhundfeld

Management Staff

President & CEO
Jessica Esterkamp

Independent Auditor's Report

The Board of Directors
Big Brothers Big Sisters of Greater Cincinnati, Inc.
Cincinnati, Ohio

Opinions

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

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

Basis for Opinions

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

Responsibilities of Management for the Financial Statements

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve

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collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements, including omissions, are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgement made by a reasonable user based on the financial statements.

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

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Big Brothers Big Sisters of Greater Cincinnati, Inc.'s internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Big Brother Big Sisters of Greater Cincinnati, Inc.'s ability to continue as a going concern for a reasonable period of time.

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

Chamberlin Owen & Co., Inc.

Chamberlin Owen, & Co., Inc.
Erlanger, Kentucky
February 25, 2026

BIG BROTHERS BIG SISTERS OF GREATER CINCINNATI, INC.
STATEMENTS OF FINANCIAL POSITION
December 31, 2025 and 2024

Assets	**2025**	**2024**
Current Assets		
Cash and cash equivalents	$ 1,217,443	$ 1,291,154
Pledges receivable, current portion	322,900	-
Investments	773,980	688,561
Total Current Assets	2,314,323	1,979,715
Other Assets		
Pledges receivable, long-term portion, net of discount	579,972	-
Right of use asset - Elsinore lease	224,789	224,789
Accumulated amortization	(47,766)	(6,732)
Total Other Assets	756,995	218,057
Total Assets	$ 3,071,318	$ 2,197,772
Liabilities and Net Assets		
Current Liabilities		
Lease liability - current portion	$ 41,810	$ 34,929
Other current liability	-	77,906
Total Current Liabilities	41,810	112,835
Long-Term Liabilities		
Lease liability - long-term portion	149,517	191,327
Total Liabilities	191,327	304,162
Net Assets		
With donor restrictions	902,872	-
Without donor restrictions	1,977,119	1,893,610
Total Net Assets	2,879,991	1,893,610
Total Liabilities and Net Assets	$ 3,071,318	$ 2,197,772

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

BIG BROTHERS BIG SISTERS OF GREATER CINCINNATI, INC.
STATEMENTS OF ACTIVITIES
FOR THE YEARS ENDED DECEMBER 31, 2025 and 2024

	2025			
	Without Donor Restrictions	With Donor Restrictions	Total	2024
Revenue and Support				
Revenue				
United Way	$ 75,944	$ -	$ 75,944	$ 111,272
Contributions	567,998	1,390,277	1,958,275	860,132
Bequests	23,826	-	23,826	8,913
Foundations, grants, and trusts	592,039	-	592,039	549,428
Special events	815,964	-	815,964	672,119
Investment income	115,639	-	115,639	77,142
Total Revenue	2,191,410	1,390,277	3,581,687	2,279,006
Net Assets Released from Restrictions				
Satisfaction of program restrictions	152,000	(152,000)	-	-
Satisfaction of time restrictions	335,405	(335,405)	-	-
Total Net Assets Released from Restrictions	487,405	(487,405)	-	-
Total Revenue and Support	2,678,815	902,872	3,581,687	2,279,006
Expenses				
Program services	1,817,464	-	1,817,464	1,513,850
Management and general	235,500	-	235,500	213,054
Fundraising	542,342	-	542,342	456,604
Transfer to Foundation	-	-	-	6,044
Total Expenses	2,595,306	-	2,595,306	2,189,552
Change in Net Assets	83,509	902,872	986,381	89,454
Net Assets, Beginning of Year	1,893,610	-	1,893,610	1,804,156
Net Assets, End of Year	$ 1,977,119	$ 902,872	$ 2,879,991	$ 1,893,610

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

BIG BROTHERS BIG SISTERS OF GREATER CINCINNATI, INC.
STATEMENT OF FUNCTIONAL EXPENSES
For the Year Ended December 31, 2025

	Program Services	Support Services		
	Supportive Guidance	Management & General	Fundraising	Total
Salaries and payroll taxes	$ 1,176,300	$ 137,490	$ 213,873	$ 1,527,663
Benefits	189,140	22,107	34,389	245,636
Total Salaries and Related Expenses	1,365,440	159,597	248,262	1,773,299
Activites	20,143	-	-	20,143
Advertising	32,513	-	3,613	36,126
Conferences	19,680	-	-	19,680
Dues	40,097	349	697	41,143
Equipment	64,559	7,546	11,738	83,843
Insurance	57,089	3,004	-	60,093
Marketing and promotions	32,879	-	3,653	36,532
Miscellaneous	10,085	-	1,121	11,206
Occupancy	69,609	8,211	12,740	90,560
Postage	924	-	49	973
Printing	6,135	-	682	6,817
Professional fees and purchased services	55,171	55,171	257,465	367,807
Staff education	1,185	-	-	1,185
Supplies	6,332	352	352	7,036
Telephone	6,305	-	701	7,006
Travel	22,877	1,270	1,269	25,416
Volunteer screening	6,441	-	-	6,441
Total Functional Expenses	$ 1,817,464	$ 235,500	$ 542,342	$ 2,595,306

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

BIG BROTHERS BIG SISTERS OF GREATER CINCINNATI, INC.
STATEMENT OF FUNCTIONAL EXPENSES
For the Year Ended December 31, 2024

	Program Services	Support Services		
	Supportive Guidance	Management & General	Fundraising	Total
Salaries and payroll taxes	$ 992,663	$ 132,355	$ 198,532	$ 1,323,550
Benefits	117,189	16,966	22,097	156,252
Total Salaries and Related Expenses	1,109,852	149,321	220,629	1,479,802
Activites	17,417	-	-	17,417
Advertising	50,001	-	5,556	55,557
Conferences	11,164	-	-	11,164
Dues	41,101	243	486	41,830
Equipment	64,248	8,566	12,850	85,664
Insurance	52,338	2,755	-	55,093
Marketing and promotions	25,792	-	2,866	28,658
Miscellaneous	3,086	-	1,014	4,100
Occupancy	37,166	4,956	7,433	49,555
Postage	1,327	-	-	1,327
Printing	5,905	-	656	6,561
Professional fees and purchased services	42,560	42,560	198,615	283,735
Staff education	1,936	-	-	1,936
Supplies	22,450	2,993	4,490	29,933
Telephone	5,235	698	1,047	6,980
Travel	17,312	962	962	19,236
Volunteer screening	4,960	-	-	4,960
Subtotal Before Depreciation	1,513,850	213,054	456,604	2,183,508
Depreciation	-	-	-	-
Total Functional Expenses	$ 1,513,850	$ 213,054	$ 456,604	$ 2,183,508

BIG BROTHERS BIG SISTERS OF GREATER CINCINNATI, INC.
STATEMENTS OF CASH FLOWS
FOR THE YEARS ENDED DECEMBER 31, 2025 and 2024

	2025	2024
Cash Flows from Operating Activities		
Change in net assets	$ 986,381	$ 89,454
Amortized lease expense	6,105	8,199
Adjustments to reconcile change in net assets to net cash provided by operating activities:		
Net cash to investments	(85,419)	(53,150)
(Increase) decrease assets:		
Pledges receivable	(902,872)	-
(Decrease) increase liabilities:		
Other liabilities	(77,906)	(84,577)
Net Change in Cash from Operating Activities	(73,711)	(40,074)
Net Change in Cash and Cash Equivalents	(73,711)	(40,074)
Cash and Cash Equivalents, Beginning of Year	1,291,154	1,331,228
Cash and Cash Equivalents, End of Year	$ 1,217,443	$ 1,291,154

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

NOTE 1 – NATURE OF ACTIVITES

Big Brothers Big Sisters of Greater Cincinnati, Inc. (the Organization) is incorporated in the state of Ohio as a charitable organization and maintains tax exempt status under Internal Revenue Code Section 501 (c)(3).

The mission of the Organization is to create and support one-to-one mentoring relationships that ignite the power and promise of youth, allowing the youth served to achieve their full potential.

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The summary of significant accounting policies of the organization is presented to assist in understanding the Organization's financial statements. The financial statements and notes to the financial statements are representations of the Organization's management, who is responsible for their integrity and objectivity.

Basis of Accounting
The financial statements are prepared in accordance with accounting principles generally accepted in the United States of America (GAAP). Support is recognized when earned, whether received or not, and expenses are recognized when incurred, whether paid or not.

Comprehensive Income
Comprehensive Income consists of net income and other comprehensive income (loss). Other comprehensive income (loss) refers to revenues, expenses, gains and losses that are not included in net income but rather are recorded directly in net assets. For the years ended December 31, 2025 and 2024, the Organization had no items of other comprehensive income (loss), and accordingly, comprehensive income is the same as net income.

Financial Statement Presentation
Under Statement of Financial Accounting Standards Board Accounting Standards Codification (FASB ASC) 958-205-45-4 (formerly SFAS No. 117) the Organization is required to present a complete set of financial statements. Net assets are required to be presented in two separate classes, as follows: net assets without donor restrictions and net assets with donor restrictions.

FASB ASC 958-225 provides specific guidance for the statement of activities. The statement reports the support, expenses, gains and losses that affect the Organization's net assets.

FASB ASC 958-230 provides specific guidance for the statement of cash flows. The statement addresses whether certain transactions are operating, investing, or financial activities.

The statement of functional expenses shows, in a matrix format, how the natural expense classifications are allocated to significant program and supporting services. Salaries and related expenses are charged to program services based on the estimated time spent by personnel on the related programs. Direct expenses are charged to the program based on costs incurred when specifically identifiable with a program. All other expenses are allocated to program services based upon budgeted amounts as allowed by the funding agency.

Support and Expenses
The Organization derives a portion of its support from the Community Chest and Council of the Cincinnati Area, Inc. (the United Way). The support received from the United Way is reported as unrestricted support.

Contributions received and unconditional promises to give are measured at their fair values and are reported as an increase in net assets. The Organization reports gifts of cash and other assets as restricted support if they are received with donor stipulations that limit the use of the donated assets, or if they are designated as support for future periods. When a donor restriction expires, that is, when a stipulated time restriction ends or purpose restriction is accomplished, net assets with donor restrictions are reclassified to net assets without donor restriction and reported in the statement of activity as net assets released from restrictions. Donor-restricted contributions whose restrictions are met in the same reporting period are reported as unrestricted support.

The Organization reports gifts of goods and equipment as unrestricted support unless explicit donor stipulations specify how the donated assets must be used. Gifts of long-lived assets with explicit restrictions that specify how the assets are to be used and gifts of cash or other assets that must be used to acquire “long lived” assets are reported as restricted support. Absent any explicit donor stipulations about how long those “long lived” assets must be maintained; the Organization reports expirations of donor restrictions when the donated or acquired long-lived assets are placed in service. Expenses are recorded when incurred in accordance with the accrual basis of accounting.

Advertising
Advertising costs are expensed as incurred for both direct-response and non-direct-response types of advertising.

Estimates
The preparation of these financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that may affect the reported amounts of assets and liabilities, the disclosure of contingent assets and liabilities, and the reported amounts of support and expenses. Actual results could differ from the estimates and assumptions used, and those differences could be material.

Cash and Cash Equivalents
Cash and Cash Equivalents include investments in highly liquid debt instruments with a maturity of three months or less, excluding amounts whose use is restricted by board designation or other arrangements under trust agreements. At year-end and throughout the year, the Organization’s cash balances were deposited in several financial institutions. Management believes the Organization is not exposed to any significant credit risk on cash and cash equivalents. During 2025 and 2024, the Organization had no specific requirements to hold cash in separate accounts.

For the purposes of the Statements of Cash Flows the Organization considers all unrestricted, highly liquid investments with an initial maturity of three months or less to be cash equivalents.

Investments
The Organization’s investments are reported at fair value in the accompanying statement of financial position. The methods used to measure fair value may produce an amount that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Organization believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date. Unrealized gains and losses are included in investment income and reported on the statement of activities and changes in net assets. Investment income and gains restricted by a donor are reported as an increase 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.

Fair Value Measurements
The fair value measurements authoritative literature establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels: Level 1, Level 2, and Level 3. The Organization uses appropriate valuation techniques based on the available inputs to measure the fair value of investments. When available, the Organization measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. Level 3 inputs are only used when Level 1 or Level 2 inputs are not available.

Level 1 Fair Value Measurements
Valuations based on quoted prices (unadjusted) in active markets for identical assets or liabilities that the Foundation 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. Assets utilizing Level 1 inputs include exchange-traded equity securities and closed end funds that are actively traded. The Organization has only Level 1 investments at December 31, 2025 and 2024.

Level 2 Fair Value Measurements
Valuations based on quoted prices in markets that are not active or for which all significant inputs are observable, either directly or indirectly. The Organization has no Level 2 investments at December 31, 2025 and 2024.

Level 3 Fair Value Measurements
Valuations based on inputs that are unobservable and significant to the overall fair value measurement. Unobservable input may be developed by outside third parties using marketing models based on information available to them. Unobservable inputs shall reflect the reporting entity's own assumptions about the assumptions that market participants would use in pricing. Unobservable input shall be developed based on the best information available in circumstances, which might include the reporting entity's own data. The Organization has no Level 3 investments at December 31, 2025 and 2024.

Pledges Receivable
Pledges receivable that are expected to be collected within one year are recorded at their net realizable value. Pledges that are expected to be collected in future years are recorded at the present value of estimated future cash flows. The discounts on these amounts are computed using a risk-free interest rate applicable to the year in which the contribution is made. Amortization of the discount is included in contribution revenue.

Property and Equipment
Property and equipment over the $5,000 capitalization threshold for individual items are capitalized. Purchased items are recorded at cost. Donations of property and equipment are recorded as support at their estimated fair value. Such donations are reported as unrestricted support unless the donor has restricted the donated asset for 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 support. Absent donor stipulations regarding how long those donated assets must be maintained, the Organization reports expirations of donor restrictions when the donated or acquired assets are placed in service as instructed by the donor. The Organization reclassifies temporarily restricted net assets to unrestricted net assets at that time. The depreciation is computed on the straight-line method based on estimated useful lives of 3 to 20 years on leasehold improvements, departmental equipment, transportation equipment and office furniture and fixtures.

Leases
The Organization adopted the requirements of Accounting Standards Update 2016-02 – *Leases* (Topic 842) which eliminates "operating leases" and requires entities to recognize, on the balance sheet, both a "right of use" asset that is amortized over the lease term and a lease liability, initially measured at the present value of the future lease payments. The Organization leases its main office space on an operating lease. The determination of whether an arrangement is a lease is made at the lease's inception. Under ASC 842, a contract is (or contains) a lease if it conveys the right to control the use of an identified asset for a period of time in exchange for consideration. Control is defined as having both the right to obtain substantially all of the economic benefits from use of the asset and the right to direct the use of the asset. Management only reassesses its determination if the terms and conditions of the contract are changed.

Operating leases are included in operating lease right-of-use ("ROU") assets, other current liabilities, and operating lease liabilities in the balance sheets.

ROU assets represent the right to use an underlying asset for the lease term, and lease liabilities represent the obligation to make lease payments. Operating lease ROU assets and liabilities are recognized at the lease commencement date based on the present value of lease payments over the lease term. The Organization uses the implicit rate when it is readily determinable. Since most of the Organization's leases do not provide an implicit rate, to determine the present value of lease payments, management uses the Organization's incremental borrowing rate based on the information available at lease commencement. Operating lease ROU assets also includes any lease payments made and excludes any lease incentives. Lease expense for lease payments is recognized on a straight-line basis over the lease term.

Net Assets
Resources are classified into two net asset categories according to externally (donor) imposed restrictions. A description of the two net asset categories, as applied to the Organization is as follows:

1) Net assets without donor restrictions:
    - Include the assets and liabilities associated with the principal mission of the Organization, including its net property and equipment. Board designated net assets can be an internally tracked subset of this category. This includes net assets which the board has determined should be invested for future needs of the Organization.
2) Net assets with donor restrictions:
    - Include grants and contributions for which donor restrictions have not yet been met.

Donated Materials
Donated materials are reflected in the accompanying financial statements at their estimated value of the date of receipt.

Compensated Absences
The Organization requires vacation time must be used within the year it is earned. Sick time accrues at the rate of one day per month with a maximum of 90 days to accrue. In the event of retirement, termination, or resignation the Organization does not pay for unused sick time. Compensated absences are not accrued due to the ongoing time and expense involved to reasonably estimate. It is further believed that sick time used is offset by salaries and fringe benefits that are included in the Organization's annual operating budget.

Contributed Services
No amounts have been reflected in the financial statements for contributed services. The Organization generally pays for services requiring specific expertise. However, many individuals volunteer their time and perform a variety of tasks that assist the Organization in achieving its mission, but these services do not meet the criteria for recognition as contributed services.

Tax Status
The Organization is a non-profit corporation as described in Section 501 (c)(3) of the Internal Revenue Code and is exempt from federal income taxes pursuant to Section 501(a) of the Internal Revenue Code.

The Organization's form 990, Return of Organization Exempt from Income Tax, is timely filed on an annual basis. Accounting principles generally accepting in the United States of America require management to evaluate tax positions taken by the Organization and recognize a tax liability for any uncertain tax position that more likely than not would not be sustained upon examination by the IRS. The Organization is subject to routine income tax examinations by tax authorities; however, there are currently no audits for any tax periods in progress. Management believes the Organization has no uncertain tax positions and is no longer subject to income tax examinations for tax years prior to 2020.

Public Support – Grants and other contributions of cash and other assets are reported as *net assets with donor restrictions* if they are received with donor stipulations that limit the use of donated assets. When a donor restriction expires, that is, when a stipulated time restriction ends or purpose restriction is accomplished, such *net assets with donor restrictions* are reclassified to *net assets without donor restrictions* and reported in the statement of activities as net assets released by satisfaction of restrictions. Gifts are considered to be available for unrestricted use or designation by the governing board unless specifically restricted by the donor. Donated materials and equipment are reflected as contributions in the accompanying financial statements at their estimated fair values at date of receipt.

Functional Allocation of Expenses – The costs of providing the various program services have been summarized on a functional basis in the statements of functional expenses. Expenses directly attributable to a particular program service are allocated directly to that program. Compensation and related expenses are allocated among programs and supporting services based upon actual time incurred by the employees. Occupancy and related expenses are allocated based upon estimated space used in the Organization for that program or service.

NOTE 3 – CASH AND CASH EQUIVALENTS

Cash and cash equivalents include only unrestricted amounts at December 31, 2025 and 2024.

NOTE 4 – INVESTMENTS

Investments are held in one account for investment management purposes. Investments are measured at fair value on a recurring basis. Fair value measurements are categorized based on the valuation inputs used to measure an asset's fair value as Level 1 inputs, Level 2, and Level 3 inputs.

The Organization's investments' fair value measurements are as follows at December 31, 2025:

Investments	Fair Value	Fair Value Measurements Using		
		Level 1 Inputs	Level 2 Inputs	Level 3 Inputs
Mutual funds:				
Stock funds	$ 181,654	$ 181,654	$ -	$ -
Bond funds	161,108	161,108	-	-
Subtotal mutual funds	342,762	342,762	-	-
Exchange traded funds:				
Equity	264,790	264,790	-	-
Fixed income	166,197	166,197	-	-
Subtotal exchange traded funds	430,987	430,987	-	-
Cash and cash equivalents:				
Government cash reserves	231	231	-	-
Total investments	$ 773,980	$ 773,980	$ -	$ -

The Organization's investments' fair value measurements are as follows at December 31, 2024:

Investments	Fair Value	Fair Value Measurements Using		
		Level 1 Inputs	Level 2 Inputs	Level 3 Inputs
Mutual funds:				
Stock funds	$ 173,304	$ 173,304	$ -	$ -
Bond funds	78,938	78,938	-	-
Subtotal mutual funds	252,242	252,242	-	-
Exchange traded funds:				
Fixed income	223,871	223,871	-	-
Equity	139,534	139,534	-	-
Subtotal exchange traded funds	363,405	363,405	-	-
Cash and cash equivalents:				
Government cash reserves	72,914	72,914	-	-
Total investments	$ 688,561	$ 688,561	$ -	$ -

The Organization's management does not believe that the portfolio of investments contains any undue concentration of risk.

NOTE 5 – PLEDGES RECEIVABLE

During 2025, the Organization received long-term pledges to give cash contributions from several unrelated donors. Management has determined that due to the nature of these pledges, no allowance for uncollectible pledges receivable is necessary. Total pledges receivable of $1,018,945, are displayed net of a $116,073 discount at December 31, 2025.

Pledges are expected to be realized in the following periods:

	Pledges Receivable
2026	$ 322,900
2027	261,900
2028	212,900
2029	221,245
Less Discount:	(116,073)
Total Pledges Receivable	$ 902,872

NOTE 6 – PROPERTY AND EQUIPMENT

During the year ended December 31, 2023, the Organization moved into a new office space. Existing furniture, fixtures, and computer equipment were disposed of. The new office space was furnished and equipped with items that, individually, do not meet the Organization's capitalization policy and were expensed. The Organization had no capitalized property and equipment at December 31, 2025 and 2024, respectively.

NOTE 7 – IN-KIND CONTRIBUTIONS

In accordance with Statement of Financial Accounting Standards No. 116 (FAS-116), *Accounting for Contributions Received and Contributions Made*, the Organization recognizes contributions of "Other Assets", as defined in FAS-116, as public support and revenue in the period received and as assets or expenses depending on the form of the benefit received. Contributions received are measured at their fair values and are reported based upon donor-imposed restrictions. Contributions of services shall be recognized if the services received (a) create or enhance non-financial assets or (b) require specialized skills, are provided by individuals possessing those skills, and would typically need to be purchased if not provided by donation. Contributed services and promises to give services that do not meet the above criteria shall not be recognized. The Organization recognized no in-kind contributions for the years ended December 31, 2025 and 2024.

NOTE 8 – ADVERTISING, MARKETING AND PROMOTION

Advertising, marketing and promotion expense for 2025 and 2024 were $72,658 and $84,215, respectively. There were no advertising barter transactions during 2025 and 2024.

NOTE 9 – TRANSACTIONS WITH UNITED WAY

Prior to the Organization moving to its current location in 2024, in addition to providing funding to the Organization, the United Way charged the Organization for services such as storage space and office space. The total cost of these services for the years ended December 31, 2025 and 2024 were $504 and $41,348, respectively.

NOTE 10 – INVESTMENT INCOME

The components of the Organizations investment income for the years ended December 31, 2025 and 2024 are as follows:

Investment Income	2025	2024
Interest	$ 30,316	$ 23,992
Dividends	19,912	18,397
Realized gain	-	178
Unrealized gain	68,714	37,722
Gross investment income	118,942	80,289
Less: fees	(3,303)	(3,147)
Net investment income	$ 115,639	$ 77,142

NOTE 11 – RELATED PARTY TRANSACTIONS

The Organization receives loans and funding, from time to time, from the Big Brothers and Big Sisters Foundation of Greater Cincinnati, Inc. (the "Foundation"). The Foundation is a separate legal entity with a board of directors and management team independent of the Organization. The Foundation's mission is to provide funding for the educational, recreational and/or medical needs of children who participate in the program services of Big Brothers Big Sisters of Greater Cincinnati, Inc. The organization received $40,000 and $120,500 in grants from the Foundation during 2025 and 2024, respectively.

The Organization's investment account, as detailed in *NOTE 4 – INVESTMENTS* above, is held in a separate investment account from the Foundation. An investment committee oversees the Foundation's investment account and regularly monitors its performance, costs, and allocations. The fair value of this Foundation's investments as of December 31, 2025 and 2024 were $995,270 and $892,582, respectively.

NOTE 12 – OPERATING LEASE COMMITMENT

Real Estate Operating Lease – Elsinore Place

On August 26, 2024, the Company entered into a lease for the Organization's office space in Cincinnati, Ohio. The lease is for 63 months from November 1, 2024, to January 1, 2030.

The following is a schedule of future minimum lease payments required under these real estate leases:

Year Ending December 31,	Future Minimum Lease Commitments
2026	$ 48,393
2027	49,845
2028	51,340
2029	52,881
2030	4,516
Total Lease Payments	$ 206,975
Less: Amount Representing Interest	(15,648)
Present Value of Lease Liabilities	$ 191,327

The following summarizes the line items in the balance sheets which include amounts for operating leases as of December 31:

	2025	2024
Right of use assets - operating leases	$ 177,023	$ 218,057
Current portion of operating lease liabilities	41,810	34,929
Operating lease liabilities	149,517	191,327
Total operating lease liabilities	$ 191,327	$ 226,256

Additional information about the Organization's lease is as follows:

	2025	2024
Lease costs - included in operating expenses		
Operating lease costs included in Occupancy - Amortized lease expense	$ 6,105	$ 8,199
Other information		
Cash paid for amounts included in measuring operating lease liabilities	$ -	$ -
Lease assets obtained in exchange for lease obligations	$ 224,789	$ 224,789
Weighted average remaining lease term - years	5.00	5.00
Weighted average discount rate	3.91%	3.91%

NOTE 13 – NET ASSETS WITH DONOR RESTRICTIONS

During 2025 and 2024, the Organization had no net assets with associated donor restrictions.

NOTE 14 – CONTRIBUTED SERVICES

The Organization had 120,844 and 120,844 hours of donated services by volunteers in the years ended December 31, 2025 and 2024, respectively.

NOTE 15 – SPECIAL EVENTS

Special events revenue for the year ended December 31, 2025 was $815,964; related special events expenses were $205,755 for the same period for a 25.2% expense to revenue ratio. Special events revenue for the year ended December 31, 2024 was $672,119; related special events expenses were $193,514 for the same period for a 28.8% expense to revenue ratio.

NOTE 16 – CONCENTRATION IN REVENUE

The Organization is supported primarily through 1) Contributions, 2) Foundations, Grants, and Trusts, 3) Special Events, and 4) the United Way. Approximately 2.1% and 4.9% of the Organization's support for the years ended December 31, 2025 and 2024 respectively, came from allocations from the United Way.

NOTE 17 – CONCENTRATION OF CREDIT RISK

The cash and cash equivalents balances are held at a large regional bank whose deposits are insured by the Federal Deposit Insurance Corporation (FDIC) up to $250,000. At December 31, 2025 and 2024, the Organization had balances of $967,443 and $1,041,154, respectively, in excess of FDIC insured limit. The Organization maintains its cash with a high-quality financial institution which the Organization believes limits these risks.

NOTE 18 – LIQUIDITY RISK

The Organization manages its cash liquidity risk by maintaining adequate cash reserves as well as a significant, highly liquid cash-equivalent investment portfolio on which to draw, if necessary. The Organization normally maintains approximately six-seven months of operating expenses in cash, cash equivalents, and highly liquid investments. The amount of highly liquid assets held as a percentage of operating expense was 89.2% and 90.7% at December 31, 2025 and 2024, respectively.

The Organization has the following net assets available for use within one year:

Liquidity Analysis	**2025**	**2024**
Financial assets, at year end	$ 2,314,323	$ 1,979,715
Less: assets unavailable for general expenditure within one year due to:		
Donor restrictions	-	-
Financial assets available to meet cash needs for general expenditures within one year:	$ 2,314,323	$ 1,979,715

NOTE 19 – SUBSEQUENT EVENTS

The Organization's management has evaluated events through February 25, 2026, the date on which the financial statements were available for issue. The Organization has no events subsequent to December 31, 2025, but before the report date of February 25, 2026, to disclose.