

Adopted				
January 1- December 31, 2025 FY				
Revenues		2025		2024
1	Interest on Loans	\$280,747.86		\$248,511.67
2	Interest on Investments	\$150,850.55		\$144,060.31
3	Other Income	\$11,935.00		\$40,000.00
	DRI Grant Income	\$0.00		
	Potential Main Street Downtown Grant	\$0.00		
	Total Revenue	\$443,533.41		\$432,571.98
Expenses				
4	Payroll	\$200,000.00		\$168,224.40
5	FICA	\$12,400.00		\$10,429.91
6	Medicare	\$2,900.00		\$2,439.25
7	NYS Unemployment	\$2,450.16		\$2,060.75
8	Pension	\$16,000.00		\$26,743.60
9	Health Insurance	\$26,746.56		\$79,393.23
10	Health Insurance Opt-out	\$2,500.00		
11	Dental Insurance	\$2,818.56		\$3,355.89
12	Vision Insurance	\$348.94		\$372.00
13	Guardian Life Insurance	\$336.00		\$1,385.31
14	Guardian Long Term Disability	\$832.44		\$800.00
15	Insurance	\$3,414.78		\$3,415.59
16	Utilities	\$0.00		\$0.00
17	Office Equipment	\$11,000.00		\$5,000.00
18	Occupancy Expense	\$1,726.11		\$1,560.00
19	Office Expense	\$11,000.00		\$9,837.50
20	Professional Fees	\$23,594.32		\$22,050.60
21	Membership Dues	\$3,550.30		\$2,850.30
22	Rent	\$19,938.23		\$20,404.08
23	Miscellaneous	\$3,100.00		\$3,100.00
24	Sponsorships	\$15,700.00		\$14,700.00
25	Investment Fees	\$12,904.77		\$8,954.63
	Workers Compensation	\$505.56		\$545.00
	Berkshire Hathaway Disability	\$449.00		\$449.00
	Paychex Fee	\$3,474.00		\$2,700.94
	Travel & Training	\$10,000.00		\$5,000.00
26	Advertising/Marketing	\$10,000.00		\$5,000.00
	NYS Filing Fee	\$750.00		\$750.00
	Total Expenses	\$398,439.73		\$401,521.97
	Net Income/Loss	\$45,093.68		\$31,050.01