

Form **990-PF**  
 Department of the Treasury  
 Internal Revenue Service

**Return of Private Foundation**  
**or Section 4947(a)(1) Trust Treated as Private Foundation**

▶ **Do not enter social security numbers on this form as it may be made public.**  
 ▶ **Go to [www.irs.gov/Form990PF](http://www.irs.gov/Form990PF) for instructions and the latest information.**

OMB No 1545-0052  
**2019**  
**Open to Public Inspection**

**For calendar year 2019, or tax year beginning 04-01-2019, and ending 03-31-2020**

Name of foundation THE GREATER NORWICH FOUNDATION		<b>A Employer identification number</b> 16-6064927	
Number and street (or P O box number if mail is not delivered to street address) C/O NBT BANK NA 52 S BROAD ST		<b>B Telephone number (see instructions)</b> (607) 337-6191	
City or town, state or province, country, and ZIP or foreign postal code NORWICH, NY 13815		<b>C</b> If exemption application is pending, check here <input type="checkbox"/>	
<b>G</b> Check all that apply: <input type="checkbox"/> Initial return <input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Final return <input type="checkbox"/> Amended return <input type="checkbox"/> Address change <input type="checkbox"/> Name change		<b>D 1.</b> Foreign organizations, check here <input type="checkbox"/> <b>2.</b> Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>	
<b>H</b> Check type of organization: <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation		<b>E</b> If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/>	
<b>I</b> Fair market value of all assets at end of year (from Part II, col (c), line 16) ▶ \$ <u>8,577,169</u>		<b>F</b> If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>	
<b>J</b> Accounting method: <input type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____ <i>(Part I, column (d) must be on cash basis)</i>			

<b>Part I Analysis of Revenue and Expenses</b> <i>(The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions) )</i>		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
<b>Revenue</b>	<b>1</b> Contributions, gifts, grants, etc., received (attach schedule)	391,854			
	<b>2</b> Check <input type="checkbox"/> if the foundation is <b>not</b> required to attach Sch B				
	<b>3</b> Interest on savings and temporary cash investments				
	<b>4</b> Dividends and interest from securities	256,461	255,518		
	<b>5a</b> Gross rents				
	<b>b</b> Net rental income or (loss)				
	<b>6a</b> Net gain or (loss) from sale of assets not on line 10	255,056			
	<b>b</b> Gross sales price for all assets on line 6a	1,202,350			
	<b>7</b> Capital gain net income (from Part IV, line 2)		255,056		
	<b>8</b> Net short-term capital gain			0	
	<b>9</b> Income modifications				
	<b>10a</b> Gross sales less returns and allowances				
<b>b</b> Less Cost of goods sold					
<b>c</b> Gross profit or (loss) (attach schedule)					
<b>11</b> Other income (attach schedule)					
<b>12 Total.</b> Add lines 1 through 11	903,371	510,574			
<b>Operating and Administrative Expenses</b>	<b>13</b> Compensation of officers, directors, trustees, etc	36,402	32,762		3,640
	<b>14</b> Other employee salaries and wages		0	0	0
	<b>15</b> Pension plans, employee benefits		0	0	0
	<b>16a</b> Legal fees (attach schedule)				0
	<b>b</b> Accounting fees (attach schedule)	1,500	0	0	1,500
	<b>c</b> Other professional fees (attach schedule)				0
	<b>17</b> Interest				0
	<b>18</b> Taxes (attach schedule) (see instructions)	5,039	2,976		0
	<b>19</b> Depreciation (attach schedule) and depletion	0	0		
	<b>20</b> Occupancy				
	<b>21</b> Travel, conferences, and meetings		0	0	
	<b>22</b> Printing and publications		0	0	
	<b>23</b> Other expenses (attach schedule)	310	60		250
	<b>24 Total operating and administrative expenses.</b> Add lines 13 through 23	43,251	35,798	0	5,390
	<b>25</b> Contributions, gifts, grants paid	472,776			472,776
<b>26 Total expenses and disbursements.</b> Add lines 24 and 25	516,027	35,798	0	478,166	
<b>27</b> Subtract line 26 from line 12					
<b>a Excess of revenue over expenses and disbursements</b>	387,344				
<b>b Net investment income</b> (if negative, enter -0-)		474,776			
<b>c Adjusted net income</b> (if negative, enter -0-)			0		

<b>Part II Balance Sheets</b> Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)		Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value
<b>Assets</b>	<b>1</b> Cash—non-interest-bearing . . . . .			
	<b>2</b> Savings and temporary cash investments . . . . .	331,994	42,191	42,191
	<b>3</b> Accounts receivable ▶ _____ Less allowance for doubtful accounts ▶ _____		0	0
	<b>4</b> Pledges receivable ▶ _____ Less allowance for doubtful accounts ▶ _____			
	<b>5</b> Grants receivable . . . . .			
	<b>6</b> Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions) . . . . .			
	<b>7</b> Other notes and loans receivable (attach schedule) ▶ _____ Less allowance for doubtful accounts ▶ _____ 0			
	<b>8</b> Inventories for sale or use . . . . .			
	<b>9</b> Prepaid expenses and deferred charges . . . . .			
	<b>10a</b> Investments—U S and state government obligations (attach schedule)			
	<b>b</b> Investments—corporate stock (attach schedule) . . . . .			
	<b>c</b> Investments—corporate bonds (attach schedule) . . . . .			
	<b>11</b> Investments—land, buildings, and equipment basis ▶ _____ Less accumulated depreciation (attach schedule) ▶ _____			
	<b>12</b> Investments—mortgage loans . . . . .			
	<b>13</b> Investments—other (attach schedule) . . . . .	5,331,839	6,002,191	8,534,978
	<b>14</b> Land, buildings, and equipment basis ▶ _____ Less accumulated depreciation (attach schedule) ▶ _____			
<b>15</b> Other assets (describe ▶ _____)				
<b>16 Total assets</b> (to be completed by all filers—see the instructions Also, see page 1, item I)	5,663,833	6,044,382	8,577,169	
<b>Liabilities</b>	<b>17</b> Accounts payable and accrued expenses . . . . .			
	<b>18</b> Grants payable . . . . .			
	<b>19</b> Deferred revenue . . . . .			
	<b>20</b> Loans from officers, directors, trustees, and other disqualified persons			
	<b>21</b> Mortgages and other notes payable (attach schedule) . . . . .			
	<b>22</b> Other liabilities (describe ▶ _____)			
	<b>23 Total liabilities</b> (add lines 17 through 22) . . . . .		0	
<b>Net Assets or Fund Balances</b>	<b>Foundations that follow FASB ASC 958, check here</b> ▶ <input type="checkbox"/> <b>and complete lines 24, 25, 29 and 30.</b>			
	<b>24</b> Net assets without donor restrictions . . . . .			
	<b>25</b> Net assets with donor restrictions . . . . .			
	<b>Foundations that do not follow FASB ASC 958, check here</b> ▶ <input checked="" type="checkbox"/> <b>and complete lines 26 through 30.</b>			
	<b>26</b> Capital stock, trust principal, or current funds . . . . .	5,663,833	6,044,382	
	<b>27</b> Paid-in or capital surplus, or land, bldg , and equipment fund			
	<b>28</b> Retained earnings, accumulated income, endowment, or other funds			
<b>29 Total net assets or fund balances</b> (see instructions) . . . . .	5,663,833	6,044,382		
<b>30 Total liabilities and net assets/fund balances</b> (see instructions) .	5,663,833	6,044,382		

**Part III Analysis of Changes in Net Assets or Fund Balances**

<b>1</b> Total net assets or fund balances at beginning of year—Part II, column (a), line 29 (must agree with end-of-year figure reported on prior year's return) . . . . .	<b>1</b>	5,663,833
<b>2</b> Enter amount from Part I, line 27a . . . . .	<b>2</b>	387,344
<b>3</b> Other increases not included in line 2 (itemize) ▶ _____	<b>3</b>	74
<b>4</b> Add lines 1, 2, and 3 . . . . .	<b>4</b>	6,051,251
<b>5</b> Decreases not included in line 2 (itemize) ▶ _____	<b>5</b>	6,869
<b>6</b> Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 29 .	<b>6</b>	6,044,382

**Part IV Capital Gains and Losses for Tax on Investment Income**

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse, or common stock, 200 shs. MLC Co.)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
<b>1a</b> See Additional Data Table			
<b>b</b>			
<b>c</b>			
<b>d</b>			
<b>e</b>			

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
<b>a</b> See Additional Data Table			
<b>b</b>			
<b>c</b>			
<b>d</b>			
<b>e</b>			

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))
(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	
<b>a</b> See Additional Data Table			
<b>b</b>			
<b>c</b>			
<b>d</b>			
<b>e</b>			

<b>2</b> Capital gain net income or (net capital loss)	2	255,056
<b>3</b> Net short-term capital gain or (loss) as defined in sections 1222(5) and (6) If gain, also enter in Part I, line 8, column (c) (see instructions) If (loss), enter -0- in Part I, line 8	3	

**Part V Qualification Under Section 4940(e) for Reduced Tax on Net Investment Income**

(For optional use by domestic private foundations subject to the section 4940(a) tax on net investment income.)

If section 4940(d)(2) applies, leave this part blank

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period?  Yes  No  
 If "Yes," the foundation does not qualify under section 4940(e). Do not complete this part.

**1** Enter the appropriate amount in each column for each year, see instructions before making any entries

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col. (b) divided by col. (c))
2018	454,337	8,627,582	0.052661
2017	427,419	8,668,333	0.049308
2016	460,257	8,095,175	0.056856
2015	404,188	7,817,789	0.051701
2014	353,262	7,855,414	0.044971

<b>2</b> Total of line 1, column (d)	2	0.255497
<b>3</b> Average distribution ratio for the 5-year base period—divide the total on line 2 by 5.0, or by the number of years the foundation has been in existence if less than 5 years	3	0.051099
<b>4</b> Enter the net value of noncharitable-use assets for 2019 from Part X, line 5	4	9,059,200
<b>5</b> Multiply line 4 by line 3	5	462,916
<b>6</b> Enter 1% of net investment income (1% of Part I, line 27b)	6	4,748
<b>7</b> Add lines 5 and 6	7	467,664
<b>8</b> Enter qualifying distributions from Part XII, line 4	8	478,166

If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate. See the Part VI instructions.

Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948—see instructions)

Table with 11 rows for excise tax calculation. Includes fields for exempt foundations, tax under section 511, subtitle A tax, and total tax due. Total tax due is 1,360.

Part VII-A Statements Regarding Activities

Table with 10 rows for activity statements. Includes questions about political campaigns, political expenditures, and state reporting. Includes Yes/No columns.

Part VII-A Statements Regarding Activities (continued)

11 At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule See instructions.
12 Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement See instructions
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address N/A
14 The books are in care of NBT BANK NA Telephone no (607) 337-6191
Located at 52 SOUTH BROAD ST NORWICH NY ZIP+4 13815
15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 -check here and enter the amount of tax-exempt interest received or accrued during the year 15
16 At any time during calendar year 2019, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country? See the instructions for exceptions and filing requirements for FinCEN Form 114 If "Yes", enter the name of the foreign country

Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required

File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.
1a During the year did the foundation (either directly or indirectly)
(1) Engage in the sale or exchange, or leasing of property with a disqualified person?
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)?
(6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days ).
b If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance? See instructions
c Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2019?
2 Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5))
a At the end of tax year 2019, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2019? If "Yes," list the years
b Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement-see instructions )
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?
b If "Yes," did it have excess business holdings in 2019 as a result of (1) any purchase by the foundation or disqualified persons after May 26, 1969, (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest, or (3) the lapse of the 10-, 15-, or 20-year first phase holding period?(Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2019 ).
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?
b Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2019?

**Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required** (continued)

<b>5a</b> During the year did the foundation pay or incur any amount to		<b>Yes</b>	<b>No</b>
<b>(1)</b> Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
<b>(2)</b> Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
<b>(3)</b> Provide a grant to an individual for travel, study, or other similar purposes?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
<b>(4)</b> Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? See instructions.	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
<b>(5)</b> Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
<b>b</b> If any answer is "Yes" to 5a(1)–(5), did <b>any</b> of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance? See instructions.	<input type="checkbox"/>	<b>5b</b>	<b>No</b>
<b>c</b> If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? <i>If "Yes," attach the statement required by Regulations section 53.4945–5(d)</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No		
<b>6a</b> Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<b>6b</b>	<b>No</b>
<b>b</b> Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? <i>If "Yes" to 6b, file Form 8870</i>	<input type="checkbox"/>		
<b>7a</b> At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<b>7b</b>	
<b>b</b> If "Yes", did the foundation receive any proceeds or have any net income attributable to the transaction?	<input type="checkbox"/>		
<b>8</b> Is the foundation subject to the section 4960 tax on payment(s) of more than \$1,000,000 in remuneration or excess parachute payment during the year?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		

**Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors**

**1 List all officers, directors, trustees, foundation managers and their compensation. See instructions**

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
See Additional Data Table				

**2 Compensation of five highest-paid employees (other than those included on line 1—see instructions). If none, enter "NONE."**

(a) Name and address of each employee paid more than \$50,000	(b) Title, and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
NONE				

**Total** number of other employees paid over \$50,000. ▶ 0

**Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors (continued)**

<b>3 Five highest-paid independent contractors for professional services (see instructions). If none, enter "NONE".</b>		
(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
NONE		
<b>Total</b> number of others receiving over \$50,000 for professional services. . . . . ▶		0

**Part IX-A Summary of Direct Charitable Activities**

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc.	Expenses
<b>1</b>	
<b>2</b>	
<b>3</b>	
<b>4</b>	

**Part IX-B Summary of Program-Related Investments (see instructions)**

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2	Amount
<b>1</b>	
<b>2</b>	
All other program-related investments. See instructions.	
<b>3</b>	
<b>Total.</b> Add lines 1 through 3 . . . . . ▶	

**Part X Minimum Investment Return** (All domestic foundations must complete this part. Foreign foundations, see instructions.)

<b>1</b>	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes		
<b>a</b>	Average monthly fair market value of securities.	<b>1a</b>	9,009,701
<b>b</b>	Average of monthly cash balances.	<b>1b</b>	187,456
<b>c</b>	Fair market value of all other assets (see instructions).	<b>1c</b>	0
<b>d</b>	<b>Total</b> (add lines 1a, b, and c).	<b>1d</b>	9,197,157
<b>e</b>	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation).	<b>1e</b>	0
<b>2</b>	Acquisition indebtedness applicable to line 1 assets.	<b>2</b>	0
<b>3</b>	Subtract line 2 from line 1d.	<b>3</b>	9,197,157
<b>4</b>	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions).	<b>4</b>	137,957
<b>5</b>	<b>Net value of noncharitable-use assets.</b> Subtract line 4 from line 3. Enter here and on Part V, line 4	<b>5</b>	9,059,200
<b>6</b>	<b>Minimum investment return.</b> Enter 5% of line 5.	<b>6</b>	452,960

**Part XI Distributable Amount** (see instructions) (Section 4942(j)(3) and (j)(5) private operating foundations and certain foreign organizations check here  and do not complete this part.)

<b>1</b>	Minimum investment return from Part X, line 6.	<b>1</b>	452,960
<b>2a</b>	Tax on investment income for 2019 from Part VI, line 5.	<b>2a</b>	4,748
<b>b</b>	Income tax for 2019 (This does not include the tax from Part VI).	<b>2b</b>	
<b>c</b>	Add lines 2a and 2b.	<b>2c</b>	4,748
<b>3</b>	Distributable amount before adjustments. Subtract line 2c from line 1.	<b>3</b>	448,212
<b>4</b>	Recoveries of amounts treated as qualifying distributions.	<b>4</b>	0
<b>5</b>	Add lines 3 and 4.	<b>5</b>	448,212
<b>6</b>	Deduction from distributable amount (see instructions).	<b>6</b>	0
<b>7</b>	<b>Distributable amount</b> as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1.	<b>7</b>	448,212

**Part XII Qualifying Distributions** (see instructions)

<b>1</b>	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes		
<b>a</b>	Expenses, contributions, gifts, etc.—total from Part I, column (d), line 26.	<b>1a</b>	478,166
<b>b</b>	Program-related investments—total from Part IX-B.	<b>1b</b>	0
<b>2</b>	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes.	<b>2</b>	0
<b>3</b>	Amounts set aside for specific charitable projects that satisfy the		
<b>a</b>	Suitability test (prior IRS approval required).	<b>3a</b>	0
<b>b</b>	Cash distribution test (attach the required schedule).	<b>3b</b>	0
<b>4</b>	<b>Qualifying distributions.</b> Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	<b>4</b>	478,166
<b>5</b>	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b. See instructions.	<b>5</b>	4,748
<b>6</b>	<b>Adjusted qualifying distributions.</b> Subtract line 5 from line 4.	<b>6</b>	473,418

**Note:** The amount on line 6 will be used in Part V, column (b), in subsequent years when calculating whether the foundation qualifies for the section 4940(e) reduction of tax in those years.



**Part XIII Undistributed Income** (see instructions)

	(a) Corpus	(b) Years prior to 2018	(c) 2018	(d) 2019
<b>1</b> Distributable amount for 2019 from Part XI, line 7				448,212
<b>2</b> Undistributed income, if any, as of the end of 2019				
<b>a</b> Enter amount for 2018 only. . . . .			187,849	
<b>b</b> Total for prior years 20___, 20___, 20___		0		
<b>3</b> Excess distributions carryover, if any, to 2019				
<b>a</b> From 2014. . . . .	0			
<b>b</b> From 2015. . . . .	0			
<b>c</b> From 2016. . . . .	0			
<b>d</b> From 2017. . . . .	0			
<b>e</b> From 2018. . . . .	0			
<b>f</b> Total of lines 3a through e. . . . .	0			
<b>4</b> Qualifying distributions for 2019 from Part XII, line 4 ▶ \$ <u>478,166</u>				
<b>a</b> Applied to 2018, but not more than line 2a			187,849	
<b>b</b> Applied to undistributed income of prior years (Election required—see instructions). . . . .		0		
<b>c</b> Treated as distributions out of corpus (Election required—see instructions). . . . .	26,115			
<b>d</b> Applied to 2019 distributable amount. . . . .				264,202
<b>e</b> Remaining amount distributed out of corpus	0			
<b>5</b> Excess distributions carryover applied to 2019 (If an amount appears in column (d), the same amount must be shown in column (a) )	0			0
<b>6</b> Enter the net total of each column as indicated below:				
<b>a</b> Corpus Add lines 3f, 4c, and 4e Subtract line 5	26,115			
<b>b</b> Prior years' undistributed income Subtract line 4b from line 2b . . . . .		0		
<b>c</b> Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed. . . . .		0		
<b>d</b> Subtract line 6c from line 6b Taxable amount—see instructions . . . . .		0		
<b>e</b> Undistributed income for 2018 Subtract line 4a from line 2a Taxable amount—see instructions . . . . .			0	
<b>f</b> Undistributed income for 2019 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2020 . . . . .				184,010
<b>7</b> Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions). . . . .	26,115			
<b>8</b> Excess distributions carryover from 2014 not applied on line 5 or line 7 (see instructions). . . . .	0			
<b>9</b> Excess distributions carryover to 2020. Subtract lines 7 and 8 from line 6a . . . . .	0			
<b>10</b> Analysis of line 9				
<b>a</b> Excess from 2015. . . . .	0			
<b>b</b> Excess from 2016. . . . .	0			
<b>c</b> Excess from 2017. . . . .	0			
<b>d</b> Excess from 2018. . . . .	0			
<b>e</b> Excess from 2019. . . . .	0			

**Part XIV Private Operating Foundations** (see instructions and Part VII-A, question 9)

**1a** If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2019, enter the date of the ruling. . . . . ▶

**b** Check box to indicate whether the organization is a private operating foundation described in section  4942(j)(3) or  4942(j)(5)

	Tax year	Prior 3 years			(e) Total
	(a) 2019	(b) 2018	(c) 2017	(d) 2016	
<b>2a</b> Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed . . . . .					
<b>b</b> 85% of line 2a . . . . .					
<b>c</b> Qualifying distributions from Part XII, line 4 for each year listed . . . . .					
<b>d</b> Amounts included in line 2c not used directly for active conduct of exempt activities . . . . .					
<b>e</b> Qualifying distributions made directly for active conduct of exempt activities Subtract line 2d from line 2c . . . . .					
<b>3</b> Complete 3a, b, or c for the alternative test relied upon					
<b>a</b> "Assets" alternative test—enter					
<b>(1)</b> Value of all assets . . . . .					
<b>(2)</b> Value of assets qualifying under section 4942(j)(3)(B)(i)					
<b>b</b> "Endowment" alternative test— enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed. . . . .					
<b>c</b> "Support" alternative test—enter					
<b>(1)</b> Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties) . . . . .					
<b>(2)</b> Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii). . . . .					
<b>(3)</b> Largest amount of support from an exempt organization					
<b>(4)</b> Gross investment income					

**Part XV Supplementary Information (Complete this part only if the foundation had \$5,000 or more in assets at any time during the year—see instructions.)**

**1 Information Regarding Foundation Managers:**  
**a** List any managers of the foundation who have contributed more than 2% of the total contributions received by the foundation before the close of any tax year (but only if they have contributed more than \$5,000) (See section 507(d)(2) )

**b** List any managers of the foundation who own 10% or more of the stock of a corporation (or an equally large portion of the ownership of a partnership or other entity) of which the foundation has a 10% or greater interest

**2 Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs:**

Check here  if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds If the foundation makes gifts, grants, etc to individuals or organizations under other conditions, complete items 2a, b, c, and d See instructions

**a** The name, address, and telephone number or e-mail address of the person to whom applications should be addressed  
 GREATER NORWICH FDN  
 C/O OF NBT BANK NA 52 S BROAD ST  
 NORWICH, NY 13815  
 (607) 337-6193

**b** The form in which applications should be submitted and information and materials they should include  
 GRANT APPLICATION FORM, LETTER INCLUDING TAX CLASSIFICATION, PURPOSE FOR USE OF FUNDS AND FINANCIALS

**c** Any submission deadlines  
 APRIL 15TH FOR ANNUAL MEETING HELD IN MAY OCTOBER 15TH FOR NOVEMBER MEETING

**d** Any restrictions or limitations on awards, such as by geographical areas, charitable fields, kinds of institutions, or other factors  
 GEOGRAPHICAL-NORWICH NEW YORK COMMUNITY LOCATED IN CHENANGO COUNTY

**Part XV** **Supplementary Information** (continued)**3 Grants and Contributions Paid During the Year or Approved for Future Payment**

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
<b>a</b> <i>Paid during the year</i> See Additional Data Table				
<b>Total . . . . .</b> ▶ <b>3a</b>				472,776
<b>b</b> <i>Approved for future payment</i>				
<b>Total . . . . .</b> ▶ <b>3b</b>				

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated

Table with 5 columns: (a) Business code, (b) Amount, (c) Exclusion code, (d) Amount, (e) Related or exempt function income. Rows include: 1 Program service revenue (a-f), g Fees and contracts from government agencies, 2 Membership dues and assessments, 3 Interest on savings and temporary cash investments, 4 Dividends and interest from securities, 5 Net rental income or (loss) from real estate (a Debt-financed property, b Not debt-financed property), 6 Net rental income or (loss) from personal property, 7 Other investment income, 8 Gain or (loss) from sales of assets other than inventory, 9 Net income or (loss) from special events, 10 Gross profit or (loss) from sales of inventory, 11 Other revenue (a-e), 12 Subtotal, 13 Total.

Part XVI-B Relationship of Activities to the Accomplishment of Exempt Purposes

Table with 2 columns: Line No. (with a downward arrow), and Explain below how each activity for which income is reported in column (e) of Part XVI-A contributed importantly to the accomplishment of the foundation's exempt purposes (other than by providing funds for such purposes) (See instructions).

Information Regarding Transfers To and Transactions and Relationships With Noncharitable Exempt Organizations

Part XVII

1 Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?
a Transfers from the reporting foundation to a noncharitable exempt organization of
(1) Cash.
(2) Other assets.
b Other transactions
(1) Sales of assets to a noncharitable exempt organization.
(2) Purchases of assets from a noncharitable exempt organization.
(3) Rental of facilities, equipment, or other assets.
(4) Reimbursement arrangements.
(5) Loans or loan guarantees.
(6) Performance of services or membership or fundraising solicitations.
c Sharing of facilities, equipment, mailing lists, other assets, or paid employees.
d If the answer to any of the above is "Yes," complete the following schedule. Column (b) should always show the fair market value of the goods, other assets, or services given by the reporting foundation.

Table with 4 columns: (a) Line No, (b) Amount involved, (c) Name of noncharitable exempt organization, (d) Description of transfers, transactions, and sharing arrangements.

2a Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) (other than section 501(c)(3)) or in section 527?
b If "Yes," complete the following schedule
(a) Name of organization, (b) Type of organization, (c) Description of relationship

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 taxpayer) is based on all information of which preparer has any knowledge.
Sign Here
\*\*\*\*\* 2020-08-13 \*\*\*\*\*
Signature of officer or trustee Date Title

May the IRS discuss this return with the preparer shown below (see instr ) [X] Yes [ ] No

Paid Preparer Use Only
Print/Type preparer's name: JEFFREY E KUHLIN
Preparer's Signature
Date: 2020-08-13
Check if self-employed [X]
PTIN: P00353001
Firm's name: PRICEWATERHOUSECOOPERS LLP
Firm's EIN: 13-4008324
Firm's address: 1850 N CENTRAL AVE STE 700 PHOENIX, AZ 85004
Phone no: (412) 355-6000

**Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d**

List and describe the kind(s) of property sold (e.g., real estate, (a) 2-story brick warehouse, or common stock, 200 shs MLC Co.)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo, day, yr)	(d) Date sold (mo, day, yr)
100000 GEN ELEC CAP CRP MTN 5 0000% 07/15/23		2010-06-28	2019-04-09
100000 GEN ELEC CAP CRP MTN 4 5000% 12/15/21		2010-12-13	2019-04-09
250 APPLE COMPUTER		2018-10-10	2019-04-25
2000 FINANCIAL SELECT SECTOR SPDR		2013-03-11	2019-04-25
667 DOW INC COM		1999-02-10	2019-04-26
250 SOUTHERN CO COM		2011-10-18	2019-06-12
250 UNION PAC CORP COM		2003-05-16	2019-06-12
1000 WELLS FARGO & CO NEW COM		2009-03-11	2019-06-12
1166 CORTEVA INC COM			2019-06-13
67 DUPONT DE NEMOURS INC		1999-02-10	2019-06-20

**Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h**

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
103,650		100,000	3,650
102,225		100,000	2,225
51,402		56,033	-4,631
54,786		28,622	26,164
37		21	16
13,641		10,722	2,919
42,716		3,750	38,966
44,749		11,588	33,161
29,114		14,659	14,455
50		28	22

**Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l**

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
			3,650
			2,225
			-4,631
			26,164
			16
			2,919
			38,966
			33,161
			14,455
			22

**Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d**

List and describe the kind(s) of property sold (e.g., real estate, (a) 2-story brick warehouse, or common stock, 200 shs MLC Co.)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
667 CORTEVA INC COM		1995-11-01	2019-06-25
300000 FEDERAL FARM CR BKS 2 6500% 09/05/25			2019-08-19
200000 FEDERAL FARM CR BKS 3 3750% 09/13/24		2018-10-16	2019-09-13
250 PROCTER & GAMBLE CO COM		1995-03-03	2019-10-24
100000 AMER EXPR CENTUR CD 2 2000% 11/29/19		2014-11-19	2019-11-29
400 APPLE COMPUTER			2020-01-15
10 ADOBE SYSTEMS INC COM		2020-01-22	2020-01-23
CAPITAL GAIN DIVIDENDS	P		

**Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h**

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
17		7	10
300,000		300,666	-666
200,000		199,544	456
31,074		4,140	26,934
100,000		100,000	
125,351		17,440	107,911
3,508			3,508
			30

**Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l**

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))
(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	
			10
			-666
			456
			26,934
			107,911
			3,508

Form 990PF Part VIII Line 1 - List all officers, directors, trustees, foundation managers and their compensation				
(a) Name and address	Title, and average hours per week (b) devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	Expense account, (e) other allowances
NBT BANK NA 52 SOUTH BROAD ST NORWICH, NY 13815	TRUSTEE 1	36,402		
JAMES I DUNNE 7 COOMES ST NORWICH, NY 13815	COTRUSTEE - CHAIRMAN 1	0		
JAMES A HOY 911 NORTH MACEWEN DRIVE NORWICH, NY 13815	COTRUSTEE 1	0		
PETER V SMITH CO WACHOVIA SECURITIES 43 S BROAD S NORWICH, NY 13815	COTRUSTEE 1	0		
JANE E EATON 17 NEWTON AVENUE NORWICH, NY 13815	COTRUSTEE 1	0		
THOMAS C EMERSON ESQ LEE EMERSON FERRARESE 35 WEST MAI NORWICH, NY 13815	COTRUSTEE 1	0		
FREDERIC B MIERS 1 COOMES STREET NORWICH, NY 13815	COTRUSTEE 1	0		
H WILLIAM SMITH JR 975 COUNTY ROAD 10A NORWICH, NY 13815	COTRUSTEE 1	0		
PATRICK FLANAGAN 81 SOUTH BROAD STREET NORWICH, NY 13815	COTRUSTEE 1	0		
LINDA T PALMATIER 191 BALF ROAD NORWICH, NY 13815	COTRUSTEE 1	0		



**Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment**

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
<b>a</b> <i>Paid during the year</i>				
GUERNSEY MEMORIAL LIBRARY 3 COURT STREET NORWICK, NY 13815	NONE	PC	BOOKS	20,250
SUNY CORTLANDPO BOX 2000 CORTLAND, NY 13045	NONE	I	SCHOLARSHIP	3,000
BINGHAMTON UNIVERSITYPO BOX 6000 BINGHAMTON, NY 139026000	NONE	I	SCHOLARSHIP	4,000
<b>Total . . . . . ▶ 3a</b>				472,776

**Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment**

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
<b>a</b> <i>Paid during the year</i>				
CHENANGO CNTY SPCA 6160 COUNTY RD 32 Norwich, NY 13815	NONE	PC	GENERAL OPERATING SUPPORT	29,700
CHENANGO COUNTY COUNCIL OF THE ARTS 27 WEST MAIN STREET NORWICH, NY 138151611	NONE	PC	EDWARDS FUND AND OPERA	3,500
CITY OF NORWICH ONE CITY PLAZA NORWICH, NY 13815	NONE	GOV	GENERAL OPERATING SUPPORT	2,052
<b>Total . . . . .</b>				<b>472,776</b>

**▶ 3a**

**Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment**

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
<b>a</b> <i>Paid during the year</i>				
COLORSCAPE CHENANGO ARTS FESTIVAL INCPO BOX 624 NORWICH, NY 13815	NONE	PC	GENERAL OPERATING SUPPORT	9,500
FRIENDS OF ROGERS EDUCATION CENTERPO BOX 932 SHERBOURNE, NY 13460	NONE	PC	GENERAL OPERATING SUPPORT	15,000
MORRISVILLE COLLEGEPO BOX 901 MORRISVILLE, NY 13408	NONE	I	SCHOLARSHIP	11,000
<b>Total . . . . .</b>				472,776

**▶ 3a**

**Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment**

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Name and address (home or business)				
<b>a</b> <i>Paid during the year</i>				
NAZARETH COLLEGE PO BOX 92735 ROCHESTER, NY 14692	NONE	I	SCHOLARSHIP	4,000
NIAGARA UNIVERSITY PO BOX 2004 NIAGARA, NY 14109	NONE	I	SCHOLARSHIP	3,000
SUNY ALBANY 1400 WASHINGTON AVENUE Albany, NY 12222	NONE	I	SCHOLARSHIP	2,000
<b>Total . . . . . ▶ 3a</b>				472,776

**Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment**

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
<b>a</b> <i>Paid during the year</i>				
NORWICH THEATER CO INCPO BOX 844 NORWICH, NY 13815	NONE	PC	GENERAL OPERTING SUPPORT	12,789
ST LAWRENCE UNIVPO BOX 842748 BOSTON, MA 022842748	NONE	I	SCHOLARSHIP	4,500
SUNY AT BINGHAMTON 440 VESTAL PKWY E VESTAL, NY 13850	NONE	I	SCHOLARSHIP	2,000
<b>Total . . . . . ▶ 3a</b>				472,776

**Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment**

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
<b>a</b> <i>Paid during the year</i>				
FIRST BAPTIST CHURCH 10 W PARK PL NORWICH, NY 13815	NONE	PC	GENERAL OPERATING	5,000
UNIVERSITY AT BUFFALO 1 CAPEN HALL BUFFALO, NY 14260	NONE	I	SCHOLARSHIP	4,000
CHENANGO BLUES ASSOC 54 BORDEN AVE B22 NORWICH, NY 13815	NONE	PC	GENERAL OPERATING SUPPORT	17,500
<b>Total . . . . . ▶ 3a</b>				472,776

**Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment**

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
<b>a</b> <i>Paid during the year</i>				
UNIVERSITY OF RICHMOND 410 WESTHAMPTON WAY University of Richmond, VA 23173	NONE	I	SCHOLARSHIP	1,000
ST JOHN FISHER COLLEGE 3690 EAST AVENUE ROCHESTER, NY 14618	NONE	I	SCHOLARSHIP	2,000
HOBART AND WILLIAM SMITH COLLEGE 300 PULTENEY ST GENEVA, NY 14456	NONE	I	SCHOLARSHIP	1,000
<b>Total . . . . .</b> ▶ <b>3a</b>				472,776

**Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment**

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
<b>a</b> <i>Paid during the year</i>				
CHENANGO HOUSING IMPROVEMENT 27 W MAIN ST 1 NORWICH, NY 13815	NONE	PC	GENERAL OPERATING	26,250
SUNY GENESEO1 COLLEGE CIR Geneseo, NY 14454	NONE	I	SCHOLARSHIP	2,000
CHENANGO COUNTY HISTORICAL 77 SILVER ST NORWICH, NY 13815	NONE	PC	GENERAL OPERATING	1,750
<b>Total . . . . .</b>				<b>472,776</b>

**▶ 3a**



**Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment**

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
<b>a</b> <i>Paid during the year</i>				
SUNY COLLEGE OF ENVIRONMENTAL SCI 1 FORESTRY DR SYRACUSE, NY 13210	NONE	I	SCHOLARSHIP	1,000
JOHNSON & WALES UNIVERSITY 8 ABBOTT PARK PLACE PROVIDENCE, RI 02903	NONE	I	SCHOLARSHIP	10,000
AGE OF ART17-19 SOUTH BROAD ST NORWICH, NY 13815	NONE	PC	ART PROGRAMS FOR SENIORS	3,500
<b>Total . . . . .</b> ▶ <b>3a</b>				472,776

**Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment**

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
<b>a</b> <i>Paid during the year</i>				
CATHOLIC CHARITIES OF CHENANGO CTY 3 OHARA DRIVE NORWICH, NY 13815	NONE	PC	LEILANI LANE PROJECT	25,000
CHRISTIAN NEIGHBORHOOD CENTER 20 EAST MAIN STREETPO BOX 509 NORWICH, NY 13815	NONE	PC	GENERAL OPERATING SUPPORT	10,000
CORNELL COOPERATIVE EXTENSION OF CHENANGO COUNTY 99 NORTH BROAD STREET NORWICH, NY 13815	NONE	PC	GENERAL OPERATING	13,000
<b>Total . . . . . ▶ 3a</b>				472,776

**Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment**

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
<b>a</b> <i>Paid during the year</i>				
NORWICH VOL FIREMAN'S ASSOC INC PO BOX 631 NORWICH, NY 13815	NONE	PC	GENERAL OPERATING SUPPORT	6,385
SUNY POLYTECHNIC INSTITUTE STUDENT SVCS CENTER-BURSARS OFFICE UTICA, NY 13502	NONE	I	SCHOLARSHIP	2,000
FIRST TEAM 145 C/O W BURDICK89 MIDLAND DRIVE NORWICH, NY 13815	NONE	PC	GENERAL OPERATING	6,000
<b>Total . . . . .</b> ▶ <b>3a</b>				472,776

**Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment**

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
<b>a</b> <i>Paid during the year</i>				
ITHACA COLLEGE 953 DANBY ROAD ITHACA, NY 14850	NONE	I	SCHOLARSHIP	2,000
THE CHENANGO VALLEY HOME 24 CANASAWACTA ST NORWICH, NY 13815	NONE	PC	HEATING AND AIR	50,000
NORWICH YMCA SCHOLARSHIP CAMPAIGN 68-70 NORTH BROAD STREET NORWICH, NY 13815	NONE	PC	OPEN DOORS SCHOLARSHIP	15,000
<b>Total . . . . .</b> ▶ <b>3a</b>				472,776

**Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
<b>a</b> <i>Paid during the year</i>				
UNIVERSITY OF ALABAMA STUDENT ACCOUNTS SERVICES BOX 870120 TUSCALOOSA, AL 35487	NONE	I	SCHOLARSHIP	2,000
HOSPICE OF CHENANGO CO 21 HAYES STREET NORWICH, NY 13815	NONE	PC	GENERAL OPERATING SUPPORT	10,000
UTICA COLLEGE 600 BURRSTONE ROAD UTICA, NY 13502	NONE	I	SCHOLARSHIP	10,000
<b>Total . . . . .</b>				472,776

▶ **3a**

**Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment**

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
<b>a</b> <i>Paid during the year</i>				
NORTHEAST CLASSIC CAR MUSEUM 24 REXFORD STREET NORWICH, NY 13815	NONE	PC	GENERAL OPERATING SUPPORT	500
HILBERT COLLEGE 5200 SOUTH PARK AVE HAMBURG, NY 14075	NONE	I	SCHOLARSHIP	2,000
KEUKA COLLEGE 141 CENTRAL AVENUE KEUKA PARK, NY 14478	NONE	I	SCHOLARSHIP AWARD	1,000
<b>Total . . . . .</b>				<b>472,776</b>

**▶ 3a**

**Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment**

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
<b>a</b> <i>Paid during the year</i>				
UNITED CHURCH CHRIST 1ST CONG C/O TREASURER11 WEST MAIN STREET NORWICH, NY 13815	NONE	PC	GENERAL OPERATING SUPPORT	500
CLARKSON UNIVERSITYPO BOX 5605 POTSDAM, NY 13699	NONE	I	SCHOLARSHIP	2,000
GANNON UNIVERSITY 109 UNIVERSITY SQUARE ERIE, PA 16541	NONE	I	SCHOLARSHIP	2,000
<b>Total . . . . .</b> ▶ <b>3a</b>				472,776

**Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment**

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
<b>a</b> <i>Paid during the year</i>				
UNIVERSITY OF KENTUCKY OFFICE OF FINANCIAL AID LEXINGTON, KY 405060054	NONE	I	SCHOLARSHIP	2,000
GENEVA COLLEGE3200 COLLEGE AVE BEAVER FALLS, PA 15010	NONE	I	SCHOLARSHIP	1,500
GEORGIA INSTITUTE OF TECHNOLOGY REGISTRARS OFFICE NORTH AVENUE ATLANTA, GA 30332	NONE	I	SCHOLARSHIP	2,000
<b>Total . . . . .</b> ▶ <b>3a</b>				472,776



**Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
<b>a</b> <i>Paid during the year</i>				
UNIVERSITY OF ROCHESTER PO BOX 382096 PITTSBURGH, PA 152518096	NONE	I	SCHOLARSHIP	3,000
CORNELL UNIVERSITY 102 PROSPECT STREET ITHACA, NY 14850	NONE	I	SCHOLARSHIP	2,000
UHS CHENANGO MEMORIAL HOSPITAL 179 NORTH BROAD STREET NORWICH, NY 13815	NONE	PC	GENERAL OPERATING SUPPORT	100,000
<b>Total . . . . .</b>				472,776



**3a**

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
<b>a</b> <i>Paid during the year</i>				
CHENANGO FOUNDATION INC 15 SOUTH BROAD STREET Norwich, NY 13815	NONE	PC	GENERAL OPERATING	1,600
<b>Total . . . . . ▶ 3a</b>				472,776

**TY 2019 Accounting Fees Schedule****Name:** THE GREATER NORWICH FOUNDATION**EIN:** 16-6064927

<b>Category</b>	<b>Amount</b>	<b>Net Investment Income</b>	<b>Adjusted Net Income</b>	<b>Disbursements for Charitable Purposes</b>
TAX PREPARATION FEE (NON-ALLOC	1,500			1,500

**TY 2019 Distribution from Corpus Election**

**Name:** THE GREATER NORWICH FOUNDATION

**EIN:** 16-6064927

**Election:** THE FOUNDATION ELECTS TO TREAT THIS AMOUNT AS A PASS-THROUGH DISTRIBUTION FROM CORPUS TO SATISFY THE REQUIREMENTS OF SECTION 170(b)(1) OR 4942(g)(3).

**TY 2019 Investments - Other Schedule****Name:** THE GREATER NORWICH FOUNDATION**EIN:** 16-6064927**Investments Other Schedule 2**

<b>Category/ Item</b>	<b>Listed at Cost or FMV</b>	<b>Book Value</b>	<b>End of Year Fair Market Value</b>
VANGUARD INTER-TERM CORP BD ET	AT COST	756,907	730,685
ISHARES MSCI EMERG MKT ETF	AT COST	251,340	196,589
ISHARES MSCI EAFE ETF	AT COST	356,059	289,486
SPDR S&P DIVIDEND ETF	AT COST	72,392	103,818
FINANCIAL SELECT SECTOR SPDR	AT COST	7,156	10,410
AXIS CAPITAL HOLDINGS LTD 5.50	AT COST	25,000	21,830
MIDCAP SPDR TRUST SERIES 1	AT COST	126,014	94,637
ISHARES RUSSELL 2000 ETF	AT COST	100,133	73,254
FEDERAL FARM CR BKS 3.375% 9/1			
FEDERAL FARM CR BKS 2.65% 9/5/			
AMER EXPR CENTUR CD 2.2% 11/29			
BARCLAYS BANK DE CD	AT COST	100,000	100,475
CAPITAL ONE BANK CD	AT COST	145,500	152,727
COMENITY CAP BK UTAH	AT COST	50,000	53,437
DODGE & COX INCOME FUND	AT COST	593	633
FEDERATED TOTAL RETURN BOND FU	AT COST	1,332	1,342
AMERICAN BEACON LARGE CAP VALU	AT COST	127	143
DIAMOND HILL SMALL-MID CAP FUN	AT COST	200	172
DODGE & COX INTL STOCK FUND	AT COST	197	182
COMENITY CAP BK UTAH 2.90% 0	AT COST	50,000	52,710
DISCOVER BANK CD 2.2% 11/12/20	AT COST	50,000	50,344
DISCOVER BANK CD 2.5 % 12/31/2	AT COST	50,000	51,020
DISCOVER BK CD	AT COST	100,000	101,096
GOLDMAN SACHS BK CD	AT COST	100,000	101,101
SALLIE MAE BANK CD	AT COST	40,000	40,324
SYNCHRONY BANK CD	AT COST	100,000	101,799
WELLS FARGO BK NA CD	AT COST	100,000	101,639
APPLE INC	AT COST	100,808	108,463
AT&T INC	AT COST	94,450	100,851
GEN ELEC CAP CRP MTN 4.5% 12/1			

**Investments Other Schedule 2**

<b>Category/ Item</b>	<b>Listed at Cost or FMV</b>	<b>Book Value</b>	<b>End of Year Fair Market Value</b>
GEN ELEC CAP CRP MTN 5% 7/15/2			
NATL RURAL UTIL MTN	AT COST	100,000	107,525
WELLS FARGO CO	AT COST	95,204	102,609
ABBOTT LABS	AT COST	13,678	47,346
ABBVIE INC	AT COST	24,890	36,571
APPLE INC	AT COST	21,843	343,292
AT&T INC	AT COST	63,903	102,025
BRISTOL MYERS SQUIBB CO	AT COST	64,485	167,220
CHEVRON CORPORATION	AT COST	32,262	108,690
CISCO SYSTEMS INC	AT COST	69,823	88,448
DISNEY WALT CO NEW	AT COST	55,722	198,030
DOMINION RESOURCES INC	AT COST	12,733	32,486
DOW DUPONT INC			
DUKE ENERGY CORP	AT COST	37,479	40,440
EXXONMOBIL CORP	AT COST	30,828	56,955
GENERAL DYNAMICS CORP	AT COST	90,270	52,924
GENERAL MLS INC	AT COST	12,517	52,770
HONEYWELL INTERNATIONAL INC	AT COST	59,633	120,411
INTEL CORP	AT COST	40,064	270,600
JP MORGAN CHASE & CO	AT COST	90,729	247,583
LILLY ELI & CO	AT COST	44,635	277,440
LOWES COS INC	AT COST	76,823	172,100
MCDONALDS CORP	AT COST	125,559	289,363
MERCK & CO INC	AT COST	75,728	153,880
METLIFE INC	AT COST	22,708	15,285
MICROCHIP TECHNOLOGY INC	AT COST	42,606	67,800
MICROSOFT CORP	AT COST	72,609	394,275
NBT BANCORP INC	AT COST	9,328	32,390
NEXTERA ENERGY INC	AT COST	5,301	72,186
PEPSICO INC	AT COST	18,791	120,100

**Investments Other Schedule 2**

<b>Category/ Item</b>	<b>Listed at Cost or FMV</b>	<b>Book Value</b>	<b>End of Year Fair Market Value</b>
PFIZER INC	AT COST	74,120	88,128
PROCTER & GAMBLE CO	AT COST	16,561	110,000
PRUDENTIAL FINL INC	AT COST	67,656	52,140
REAL ESTATE SELECT SECT SPDR	AT COST	31,141	26,257
SOUTHERN COMPANY			
SPDR S&P REGIONAL BANKING ETF	AT COST	80,918	91,252
UNION PAC CORP	AT COST	18,750	176,300
UNITED TECHNOLOGIES CORP	AT COST	29,946	43,392
US BANCORP NEW	AT COST	43,768	34,450
VANGUARD REAL ESTATE ETF	AT COST	117,442	106,521
VERIZON COMMUNICATIONS	AT COST	115,528	188,055
WELLS FARGO & CO			
GLAXO SMITHKLINE SPONS ADR	AT COST	65,315	75,780
NOVARTIS AG SPONS ADR	AT COST	86,309	103,063
AMER EXPR CENTUR CD 2.25% 11/1	AT COST	100,000	100,689
ALLY BK MIDVALE UTAH 2.15% 08/	AT COST	100,000	101,769
SALLIE MAE BK SLT LAKE CITY UT	AT COST	99,550	104,862
SCHWAB US AGGREGATE BD ETF	AT COST	489,210	477,576
INVESCO TR II SENIOR LOAD ETF	AT COST	100,349	89,513
COMCAST CORP - CL A	AT COST	92,790	68,760
DOW INC COM	AT COST	30,542	34,094
DUPONT DE NEMOURS INC	AT COST	42,001	39,761
ALCON INC ORD SHS	AT COST	11,936	12,705

**TY 2019 Other Decreases Schedule****Name:** THE GREATER NORWICH FOUNDATION**EIN:** 16-6064927

<b>Description</b>	<b>Amount</b>
CORTEVA ADJ	6,869



**TY 2019 Other Expenses Schedule****Name:** THE GREATER NORWICH FOUNDATION**EIN:** 16-6064927**Other Expenses Schedule**

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
STATE FILING FEE	250	0		250
ADR FEES	60	60		0

**TY 2019 Other Increases Schedule****Name:** THE GREATER NORWICH FOUNDATION**EIN:** 16-6064927

<b>Description</b>	<b>Amount</b>
COST BASIS ADJ	74

**TY 2019 Taxes Schedule****Name:** THE GREATER NORWICH FOUNDATION**EIN:** 16-6064927

<b>Category</b>	<b>Amount</b>	<b>Net Investment Income</b>	<b>Adjusted Net Income</b>	<b>Disbursements for Charitable Purposes</b>
FOREIGN TAXES	1,351	1,351		0
FEDERAL ESTIMATES - PRINCIPAL	2,063	0		0
FOREIGN TAXES ON QUALIFIED FOR	1,302	1,302		0
FOREIGN TAXES ON NONQUALIFIED	323	323		0

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

**Schedule of Contributors**  
▶ Attach to Form 990, 990-EZ, or 990-PF  
▶ Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for the latest information

OMB No 1545-0047  
**2019**

Name of the organization  
THE GREATER NORWICH FOUNDATION

**Employer identification number**  
16-6064927

**Organization type** (check one)

**Filers of:**

**Section:**

Form 990 or 990-EZ

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

Form 990-PF

- 501(c)(3) exempt private foundation
- 4947(a)(1) nonexempt charitable trust treated as a private foundation
- 501(c)(3) taxable private foundation

Check if your organization is covered by the **General Rule** or a **Special Rule**.

**Note:** Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule See instructions

**General Rule**

- 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 other 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<sup>1</sup> 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 990PF, Part I, line 2, to certify that it doesn't meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF)

Name of organization  
THE GREATER NORWICH FOUNDATION

Employer identification number  
16-6064927

**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	CHARLES BURR CHARITABLE TR C/O NBT BANK 52 S BROAD ST NORWICH, NY 13815	\$ 14,159	<input checked="" type="checkbox"/> Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash (Complete Part II for noncash contributions )
2	RUTH G PFLANZ CHARITABLE TRUST C/O NBT BANK 52 S BROAD ST NORWICH, NY 13815	\$ 355,764	<input checked="" type="checkbox"/> Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash (Complete Part II for noncash contributions )
.		\$	<input type="checkbox"/> Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash (Complete Part II for noncash contributions )
.		\$	<input type="checkbox"/> Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash (Complete Part II for noncash contributions )
.		\$	<input type="checkbox"/> Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash (Complete Part II for noncash contributions )
.		\$	<input type="checkbox"/> Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash (Complete Part II for noncash contributions )

Name of organization THE GREATER NORWICH FOUNDATION	Employer identification number 16-6064927
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<b>Part II Noncash Property</b>			
(a) No. from Part I	(b) Description of noncash property given <small>(see instructions) Use duplicate copies of Part II if additional space is needed</small>	(c) FMV (or estimate) (See instructions)	(d) Date received
-	_____ _____ _____	_____ \$	_____
-	_____ _____ _____	_____ \$	_____
-	_____ _____ _____	_____ \$	_____
-	_____ _____ _____	_____ \$	_____
-	_____ _____ _____	_____ \$	_____
-	_____ _____ _____	_____ \$	_____
-	_____ _____ _____	_____ \$	_____
-	_____ _____ _____	_____ \$	_____
-	_____ _____ _____	_____ \$	_____

Name of organization  
THE GREATER NORWICH FOUNDATION

Employer identification number  
16-6064927

**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 information once. See instructions.) ▶ \$ \_\_\_\_\_  
Use duplicate copies of Part III if additional space is needed

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

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

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

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