

Form 990-PF

Return of Private Foundation

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

OMB No 1545-0047

2019

Department of the Treasury Internal Revenue Service

Do not enter social security numbers on this form as it may be made public. Go to www.irs.gov/Form990PF for instructions and the latest information.

Open to Public Inspection

For calendar year 2019 or tax year beginning , and ending

Name of foundation: THE TZEDAKAH FUND; A Employer identification number: 20-0386456; B Telephone number: (410)415-6464; C If exemption application is pending, check here; D 1 Foreign organizations, check here; D 2 Foreign organizations meeting the 85% test, check here and attach computation; E If private foundation status was terminated under section 507(b)(1)(A), check here; F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here; G Check all that apply: Initial return, Final return, Address change, Initial return of a former public charity, Amended return, Name change; H Check type of organization: Section 501(c)(3) exempt private foundation; I Fair market value of all assets at end of year: \$271,337; J Accounting method: Cash

Table with 4 columns: (a) Revenue and expenses per books, (b) Net investment income, (c) Adjusted net income, (d) Disbursements for charitable purposes. Rows include: 1 Contributions, gifts, grants, etc, received: 447,072; 2 Check; 3 Interest on savings and temporary cash investments; 4 Dividends and interest from securities: 222; 5a Gross rents; b Net rental income or (loss); 6a Net gain or (loss) from sale of assets not on line 10: <11,634>; b Gross sales price for all assets on line 6a: 360,018; 7 Capital gain net income (from Part IV, line 2): 216,829; 8 Net short-term capital gain; 9 Income modifications; 10a Gross sales less returns and allowances; b Less Cost of goods sold; c Gross profit or (loss); 11 Other income; 12 Total Add lines 1 through 11: 435,660; 13 Compensation of officers, directors, trustees, etc: 0; 14 Other employee salaries and wages; 15 Pension plans, employee benefits; 16a Legal fees; b Accounting fees: 2,600; c Other professional fees; 17 Interest; 18 Taxes; 19 Depreciation and depletion; 20 Occupancy; 21 Travel, conferences, and meetings; 22 Printing and publications; 23 Other expenses: 230; 24 Total operating and administrative expenses Add lines 13 through 23: 2,830; 25 Contributions, gifts, grants paid: 443,069; 26 Total expenses and disbursements Add lines 24 and 25: 445,899; 27 Subtract line 26 from line 12: <10,239>; a Excess of revenue over expenses and disbursements: <10,239>; b Net investment income: 215,751; c Adjusted net income: N/A

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Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only		
		Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1 Cash - non-interest-bearing	18,056.	7,817.	7,817.
	2 Savings and temporary cash investments			
	3 Accounts receivable ▶			
	Less: allowance for doubtful accounts ▶			
	4 Pledges receivable ▶			
	Less: allowance for doubtful accounts ▶			
	5 Grants receivable			
	6 Receivables due from officers, directors, trustees, and other disqualified persons			
	7 Other notes and loans receivable ▶			
	Less: allowance for doubtful accounts ▶			
	8 Inventories for sale or use			
	9 Prepaid expenses and deferred charges			
	10a Investments - U.S. and state government obligations			
	b Investments - corporate stock <span style="float: right;">STMT 4</span>	681,245.	681,245.	263,520.
	c Investments - corporate bonds			
	11 Investments - land, buildings, and equipment basis ▶			
Less: accumulated depreciation ▶				
12 Investments - mortgage loans				
13 Investments - other				
14 Land, buildings, and equipment, basis ▶				
Less: accumulated depreciation ▶				
15 Other assets (describe ▶)				
16 Total assets (to be completed by all filers - see the instructions. Also, see page 1, item I)	699,301.	689,062.	271,337.	
Liabilities	17 Accounts payable and accrued expenses			
	18 Grants payable			
	19 Deferred revenue			
	20 Loans from officers, directors, trustees, and other disqualified persons			
	21 Mortgages and other notes payable			
	22 Other liabilities (describe ▶)			
	23 Total liabilities (add lines 17 through 22)	0.	0.	
Net Assets or Fund Balances	Foundations that follow FASB ASC 958, check here ▶ <input type="checkbox"/>			
	and complete lines 24, 25, 29, and 30.			
	24 Net assets without donor restrictions			
	25 Net assets with donor restrictions			
	Foundations that do not follow FASB ASC 958, check here ▶ <input checked="" type="checkbox"/>			
	and complete lines 26 through 30			
	26 Capital stock, trust principal, or current funds	699,301.	689,062.	
	27 Paid-in or capital surplus, or land, bldg, and equipment fund	0.	0.	
28 Retained earnings, accumulated income, endowment, or other funds	0.	0.		
29 Total net assets or fund balances	699,301.	689,062.		
30 Total liabilities and net assets/fund balances	699,301.	689,062.		

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

1 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)	1	699,301.
2 Enter amount from Part I, line 27a	2	<10,239.>
3 Other increases not included in line 2 (itemize) ▶	3	0.
4 Add lines 1, 2, and 3	4	689,062.
5 Decreases not included in line 2 (itemize) ▶	5	0.
6 Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 29	6	689,062.

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

(a) List and describe the kind(s) of property sold (for example, 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.)
1a <b>AMSC SHARES</b>	D	02/06/18	05/08/19
b <b>AMSC SHARES</b>	D	05/10/17	05/08/19
c			
d			
e			

(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))
a 10,315.		4,561.	5,754.
b 349,703.		138,628.	211,075.
c			
d			
e			

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) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	
a			5,754.
b			211,075.
c			
d			
e			

2 Capital gain net income or (net capital loss)	{ If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7	2	216,829.
3 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). If (loss), enter -0- in Part I, line 8		3	N/A

**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 doesn't qualify under section 4940(e). Do not complete this part.

1 Enter the appropriate amount in each column for each year; see the 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	222,699.	181,487.	1.227080
2017	107,275.	626,966.	.171102
2016	145,465.	2,159,473.	.067361
2015	171,235.	3,101,891.	.055203
2014	129,175.	6,800,002.	.018996

2 Total of line 1, column (d)	2	1.539742
3 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	.307948
4 Enter the net value of noncharitable-use assets for 2019 from Part X, line 5	4	221,266.
5 Multiply line 4 by line 3	5	68,138.
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	2,158.
7 Add lines 5 and 6	7	70,296.
8 Enter qualifying distributions from Part XII, line 4	8	444,599.

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

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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 calculations. Line 1: 2,158. Line 2: 0. Line 3: 2,158. Line 4: 0. Line 5: 2,158. Line 6a: 3,385. Line 6b: 0. Line 6c: 0. Line 6d: 0. Line 7: 3,385. Line 8: 0. Line 9: (blank). Line 10: 1,227. Line 11: 0.

Part VII-A Statements Regarding Activities

Table with 11 rows for activity statements. Columns: Question, Yes, No. Row 1a: No. Row 1b: No. Row 1c: No. Row 2: No. Row 3: No. Row 4a: No. Row 4b: No. Row 5: No. Row 6: Yes. Row 7: Yes. Row 8a: MD. Row 8b: Yes. Row 9: No. Row 10: No.

N/A

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**Part VII-A Statements Regarding Activities** (continued)

	Yes	No
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		X
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		X
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ► N/A	X	
14 The books are in care of ► <u>ORIN Z. HIRSCHMAN</u> Telephone no. ► <u>(410) 415-6464</u> Located at ► <u>6006 BERKELEY AVE, BALTIMORE, MD</u> ZIP+4 ► <u>21209</u>		
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		<input type="checkbox"/>
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 ►	15	N/A
	16	X

**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.

	Yes	No
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?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(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)?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(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.)	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
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. Organizations relying on a current notice regarding disaster assistance, check here	N/A	1b
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?		1c X
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 (Part XIII, lines 6d and 6e) for tax year(s) beginning before 2019? If "Yes," list the years ► _____	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
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.)	N/A	2b
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?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
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 Form 4720, Schedule C, to determine if the foundation had excess business holdings in 2019.)	N/A	3b
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?		4a X
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?		4b X

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

		Yes	No
<b>5a</b> During the year, did the foundation pay or incur any amount to:			
(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(2) 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		
(3) Provide a grant to an individual for travel, study, or other similar purposes?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(4) 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		
(5) 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 any 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 Organizations relying on a current notice regarding disaster assistance, check here	N/A <input type="checkbox"/>	5b	
<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? If "Yes," attach the statement required by Regulations section 53.4945-5(d).	N/A <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>b</b> Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? If "Yes" to 6b, file Form 8870		6b	X
<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>b</b> If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction?	N/A	7b	
<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(s) 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, and foundation managers and their compensation.**

(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
ORIN Z. HIRSCHMAN 6006 BERKELEY AVENUE BALTIMORE, MD 21209	TRUSTEE 5.00	0.	0.	0.
ESTHER HIRSCHMAN 6006 BERKELEY AVENUE BALTIMORE, MD 21209	TRUSTEE 1.00	0.	0.	0.

**2 Compensation of five highest-paid employees (other than those included on line 1). 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 X** Minimum Investment Return (All domestic foundations must complete this part. Foreign foundations, see instructions.)

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
a	Average monthly fair market value of securities	1a	151,979.
b	Average of monthly cash balances	1b	72,657.
c	Fair market value of all other assets	1c	
d	Total (add lines 1a, b, and c)	1d	224,636.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	0.
2	Acquisition indebtedness applicable to line 1 assets	2	0.
3	Subtract line 2 from line 1d	3	224,636.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	3,370.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	221,266.
6	Minimum investment return. Enter 5% of line 5	6	11,063.

**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.)

1	Minimum investment return from Part X, line 6	1	11,063.
2a	Tax on investment income for 2019 from Part VI, line 5	2a	2,158.
b	Income tax for 2019. (This does not include the tax from Part VI)	2b	
c	Add lines 2a and 2b	2c	2,158.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	8,905.
4	Recoveries of amounts treated as qualifying distributions	4	0.
5	Add lines 3 and 4	5	8,905.
6	Deduction from distributable amount (see instructions)	6	0.
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	8,905.

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

1	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes:		
a	Expenses, contributions, gifts, etc. - total from Part I, column (d), line 26	1a	444,599.
b	Program-related investments - total from Part IX-B	1b	0.
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8; and Part XIII, line 4	4	444,599.
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b	5	2,158.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	442,441.

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
1 Distributable amount for 2019 from Part XI, line 7				8,905.
2 Undistributed income, if any, as of the end of 2019				
a Enter amount for 2018 only			0.	
b Total for prior years		0.		
3 Excess distributions carryover, if any, to 2019:				
a From 2014				
b From 2015	18,575.			
c From 2016	37,491.			
d From 2017	75,927.			
e From 2018	213,867.			
f Total of lines 3a through e	345,860.			
4 Qualifying distributions for 2019 from Part XII, line 4 ▶ \$ 444,599.				
a Applied to 2018, but not more than line 2a			0.	
b Applied to undistributed income of prior years (Election required - see instructions)		0.		
c Treated as distributions out of corpus (Election required - see instructions)	0.			
d Applied to 2019 distributable amount				8,905.
e Remaining amount distributed out of corpus	435,694.			
5 Excess distributions carryover applied to 2019 (If an amount appears in column (d), the same amount must be shown in column (a))	0.			0.
6 Enter the net total of each column as indicated below	781,554.			
a Corpus Add lines 3f, 4c, and 4e Subtract line 5				
b Prior years' undistributed income. Subtract line 4b from line 2b		0.		
c 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.		
d Subtract line 6c from line 6b Taxable amount - see instructions		0.		
e Undistributed income for 2018 Subtract line 4a from line 2a Taxable amount - see instr.			0.	
f Undistributed income for 2019 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2020				0.
7 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)	0.			
8 Excess distributions carryover from 2014 not applied on line 5 or line 7	0.			
9 Excess distributions carryover to 2020 Subtract lines 7 and 8 from line 6a	781,554.			
10 Analysis of line 9:				
a Excess from 2015	18,575.			
b Excess from 2016	37,491.			
c Excess from 2017	75,927.			
d Excess from 2018	213,867.			
e Excess from 2019	435,694.			



**Part XV** Supplementary Information (continued)

**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 Paid during the year</b>				
AGUDAH OF BALTIMORE BALTIMORE, MD	NONE	PUBLIC	CHARITABLE	34,498.
AGUDAH OF GREENSPRING BALTIMORE, MD	NONE	PUBLIC	CHARITABLE	2,650.
AMERICAN FRIENDS OF MAGEN L'CHOLEH LAKEWOOD, NJ	NONE	PUBLIC	CHARITABLE	10,000.
AHAVAS YISROEL BALTIMORE, MD	NONE	PUBLIC	CHARITABLE	13,800.
AMERICAN FRIENDS OF NACHLAS TZVI BROOKLYN, NY	NONE	PUBLIC	CHARITABLE	250.
<b>Total</b>	<b>SEE CONTINUATION SHEET(S)</b>			<b>▶ 3a 443,069.</b>
<b>b Approved for future payment</b>				
NONE				
<b>Total</b>				
				<b>▶ 3b 0.</b>

THE TZEDAKAH FUND

20-0386456

Part XV Supplementary Information

3 Grants and Contributions Paid During the Year (Continuation)

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
AMERICAN FRIENDS OF SUNDERLAND KOLLEL LAKEWOOD, NJ	NONE	PUBLIC	CHARITABLE	120.
BAIS ELIEZER LAKEWOOD, NJ	NONE	PUBLIC	CHARITABLE	132.
BIRKAS RIVKA LAKEWOOD, NJ	NONE	PUBLIC	CHARITABLE	72.
CHASDEI DOVID LAKEWOOD, NJ	NONE	PUBLIC	CHARITABLE	60.
CHASDEI NISSIM FUND LAKEWOOD, NJ	NONE	PUBLIC	CHARITABLE	60.
CHESED FUND LAKEWOOD, NJ	NONE	PUBLIC	CHARITABLE	72.
CHESED L'AVRAHAM BROOKLYN, NY	NONE	PUBLIC	CHARITABLE	10,000.
CHESED TZEDAKAH FUND LAKEWOOD, NJ	NONE	PUBLIC	CHARITABLE	60.
CHOFETZ CHAIM HERITAGE FDN MONSEY, NY	NONE	PUBLIC	CHARITABLE	360.
COMMUNITY IMPROVEMENT INITIATIVE BALTIMORE, MD	NONE	PUBLIC	CHARITABLE	105,270.
<b>Total from continuation sheets</b>				<b>381,871.</b>

THE TZEDAKAH FUND

20-0386456

Part XV Supplementary Information

3 Grants and Contributions Paid During the Year (Continuation)

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
CONG. TIFERES NAFTALI BROOKLYN, NY	NONE	PUBLIC	CHARITABLE	360.
CONG. AHAVAS CHESED LAKEWOOD, NJ	NONE	PUBLIC	CHARITABLE	60.
CONG. AHAVAS TZEDAKAH VCHESED BROOKLYN, NY	NONE	PUBLIC	CHARITABLE	106,800.
CONG. AVODA BRURA BROOKLYN, NY	NONE	PUBLIC	CHARITABLE	360.
CONG. BEIS ELIEZER LAKEWOOD, NJ	NONE	PUBLIC	CHARITABLE	60.
CONG. L.T. LAKEWOOD, NJ	NONE	PUBLIC	CHARITABLE	60.
CONG. OHR HACHAIM BALTIMORE, MD	NONE	PUBLIC	CHARITABLE	900.
CONG. PISCHEI SHEARIM GARNERVILLE, NY	NONE	PUBLIC	CHARITABLE	250.
CONG. Y.V.M. LAKEWOOD, NJ	NONE	PUBLIC	CHARITABLE	72.
CONG. ZICHRON BARUCH LAKEWOOD, NJ	NONE	PUBLIC	CHARITABLE	100.
Total from continuation sheets				

**Part XV** Supplementary Information

**3 Grants and Contributions Paid During the Year (Continuation)**

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
GEMACH CHESED INC BALTIMORE, MD	NONE	PUBLIC	CHARITABLE	2,400.
GEMACH ZICHRON MOSHE PASSAIC, NJ	NONE	PUBLIC	CHARITABLE	10,000.
GENERATIONS FOR LIFE TOMS RIVER, NJ	NONE	PUBLIC	CHARITABLE	750.
GOMEL CHESED LAKEWOOD, NJ	NONE	PUBLIC	CHARITABLE	72.
IN HIS IMAGE LAKEWOOD, NJ	NONE	PUBLIC	CHARITABLE	800.
KEHILLAS BAIS YEHUDA OCEANSIDE, NY	NONE	PUBLIC	CHARITABLE	36,000.
KEREN OR NEW YORK, NY	NONE	PUBLIC	CHARITABLE	360.
KEREN ZICHRON HENYA LAKEWOOD, NJ	NONE	PUBLIC	CHARITABLE	9,000.
KEREN ZICHRON LEIB KEW GARDEN HILLS, NY	NONE	PUBLIC	CHARITABLE	72.
KNESSES HATORAH BROOKLYN, NY	NONE	PUBLIC	CHARITABLE	1,800.
<b>Total from continuation sheets</b>				

THE TZEDAKAH FUND

20-0386456

**Part XV** Supplementary Information

**3 Grants and Contributions Paid During the Year (Continuation)**

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
KOLLEL AVODAS LEVI BALTIMORE, MD	NONE	PUBLIC	CHARITABLE	1,000.
KOLLEL FOR MECHANCHIM BALTIMORE, MD	NONE	PUBLIC	CHARITABLE	50.
LAHAV BROOKLYN, NY	NONE	PUBLIC	CHARITABLE	3,600.
LEV LEYTZAN LAWRENCE, NY	NONE	PUBLIC	CHARITABLE	1,000.
LIMUDEI DAAS MONSEY, NY	NONE	PUBLIC	CHARITABLE	9,000.
AMERICAN FRIENDS OF BIRKAS MORDECHAI BROOKLYN, NY	NONE	PUBLIC	CHARITABLE	500.
MESILA INTERNATIONAL MONSEY, NY	NONE	PUBLIC	CHARITABLE	180.
MESIVTA TIFERES OF RIZHIN NEW YORK, NY	NONE	PUBLIC	CHARITABLE	800.
MESIVTA RABBI CHAIM BERLIN BROOKLYN, NY	NONE	PUBLIC	CHARITABLE	1,800.
MIR YERUSHALAYIM BROOKLYN, NY	NONE	PUBLIC	CHARITABLE	1,800.
<b>Total from continuation sheets</b>				

THE TZEDAKAH FUND

20-0386456

**Part XV. Supplementary Information**

**3 Grants and Contributions Paid During the Year (Continuation)**

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
MOSDOS BOTOSHAM LAKEWOOD, NJ	NONE	PUBLIC	CHARITABLE	5,000.
NEFESH HACHAIM BROOKLYN, NY	NONE	PUBLIC	CHARITABLE	400.
NER ISRAEL CHARITY FUND BALTIMORE, MD	NONE	PUBLIC	CHARITABLE	1,800.
NER TAMID BALTIMORE, MD	NONE	PUBLIC	CHARITABLE	2,500.
NER YISROEL BALTIMORE, MD	NONE	PUBLIC	CHARITABLE	180.
NOSAI B'OAL FUND LAKEWOOD, NJ	NONE	PUBLIC	CHARITABLE	72.
NWCP BALTIMORE, MD	NONE	PUBLIC	CHARITABLE	25.
OHR HATORAH BALTIMORE, MD	NONE	PUBLIC	CHARITABLE	3,000.
REFUA LAKEWOOD, NJ	NONE	PUBLIC	CHARITABLE	60.
SHALOM TIKVAH BALTIMORE, MD	NONE	PUBLIC	CHARITABLE	1,000.
<b>Total from continuation sheets</b>				



**Part XV** Supplementary Information

**3 Grants and Contributions Paid During the Year (Continuation)**

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
SHEARITH ISRAEL CONGREGATION BALTIMORE, MD	NONE	PUBLIC	CHARITABLE	750.
SIMCHAS ESTHER BALTIMORE, MD	NONE	PUBLIC	CHARITABLE	10,000.
TALMUDICAL ACADEMY BALTIMORE, MD	NONE	PUBLIC	CHARITABLE	3,680.
TORAH UMESORAH NEW YORK, NY	NONE	PUBLIC	CHARITABLE	5,000.
TTGAI BROOKLYN, NY	NONE	PUBLIC	CHARITABLE	10,510.
YAD AVRAHAM INSTITUTE NEW YORK, NY	NONE	PUBLIC	CHARITABLE	2,000.
YESHIVA ATERES SHMUEL WATERBURY, CT	NONE	PUBLIC	CHARITABLE	600.
YESHIVA BETH MOSHE SCRANTON, PA	NONE	PUBLIC	CHARITABLE	250.
YESHIVA OF FAR ROCKAWAY FAR ROCKAWAY, NY	NONE	PUBLIC	CHARITABLE	4,600.
YESHIVA OHR VDAAS MONSEY, NY	NONE	PUBLIC	CHARITABLE	4,000.
<b>Total from continuation sheets</b>				

THE TZEDAKAH FUND

20-0386456

**Part XV** Supplementary Information

**3** Grants and Contributions Paid During the Year (Continuation)

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
YESHIVA ZICHRON SHLOMO BALTIMORE, MD	NONE	PUBLIC	CHARITABLE	100.
YOUNG OF ISRAEL OF RIVERDALE RIVERDALE, NY	NONE	PUBLIC	CHARITABLE	10,000.
ZICHRON ARYEH FUND LAKEWOOD, NJ	NONE	PUBLIC	CHARITABLE	72.
ZICHRON AVOT BROOKLYN, NY	NONE	PUBLIC	CHARITABLE	10,000.
ZICHRON MEYER BROOKLYN, NY	NONE	PUBLIC	CHARITABLE	60.
Total from continuation sheets				





**Schedule B**

(Form 990, 990-EZ, or 990-PF)

Department of the Treasury  
Internal Revenue Service

**Schedule of Contributors**

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

OMB No 1545-0047

**2019**

Name of the organization

**THE TZEDAKAH FUND**

Employer identification number

**20-0386456**

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 property) from any one contributor. Complete Parts I and II. See instructions for determining a contributor's total contributions.

**Special Rules**

For an organization described in section 501(c)(3) filing Form 990 or 990-EZ that met the 33 1/3% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), that checked Schedule A (Form 990 or 990-EZ), Part II, line 13, 16a, or 16b, and that received from any one contributor, during the year, total contributions of the greater of (1) \$5,000, or (2) 2% of the amount on (i) Form 990, Part VIII, line 1h, or (ii) Form 990-EZ, line 1. Complete Parts I and II.

For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than \$1,000 *exclusively* for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals. Complete Parts I, II, and III.

For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions *exclusively* for religious, charitable, etc., purposes, but no such contributions totaled more than \$1,000. If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc., purpose. Don't complete any of the parts unless the **General Rule** applies to this organization because it received *nonexclusively* religious, charitable, etc., contributions totaling \$5,000 or more during the year. ▶ \$ \_\_\_\_\_

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

Name of organization <b>THE TZEDAKAH FUND</b>	Employer identification number <b>20-0386456</b>
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**Part I Contributors** (see instructions) Use duplicate copies of Part I if additional space is needed

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
3	ORIN HIRSCHMAN  6006 BERKELEY AVE  BALTIMORE, MD 21209	\$ 360,502.	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input checked="" type="checkbox"/> (Complete Part II for noncash contributions)
2	AARON MARTIN  2305 WHITLEY ROAD  BALTIMORE, MD 21209	\$ 11,150.	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input checked="" type="checkbox"/> (Complete Part II for noncash contributions)
1	ORIN HIRSCHMAN  6006 BERKELEY AVE  BALTIMORE, MD 21209	\$ 75,420.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
		\$ _____	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
		\$ _____	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
		\$ _____	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)

Name of organization <b>THE TZEDAKAH FUND</b>	Employer identification number <b>20-0386456</b>
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**Part II Noncash Property** (see instructions) Use duplicate copies of Part II if additional space is needed

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
3	32,332 SHS AMSC	\$ 360,502.	05/08/19
2	1,000 SHS AMSC	\$ 11,150.	05/08/19
		\$ _____	_____
		\$ _____	_____
		\$ _____	_____
		\$ _____	_____
		\$ _____	_____
		\$ _____	_____

Name of organization

Employer identification number

**THE TZEDAKAH FUND**

20-0386456

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

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift	
Transferee's name, address, and ZIP + 4	Relationship of transferor to transferee

(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



FORM 990-PF GAIN OR (LOSS) FROM SALE OF ASSETS STATEMENT 1

(A) DESCRIPTION OF PROPERTY	(B) GROSS SALES PRICE	(C) VALUE AT TIME OF ACQ.	(D) EXPENSE OF SALE	(E) MANNER ACQUIRED DEPREC.	(F) DATE ACQUIRED GAIN OR LOSS	DATE SOLD
AMSC SHARES	10,315.	11,150.	0.	DONATED	02/06/18	05/08/19
						<835.>

(A) DESCRIPTION OF PROPERTY	(B) GROSS SALES PRICE	(C) VALUE AT TIME OF ACQ.	(D) EXPENSE OF SALE	(E) MANNER ACQUIRED DEPREC.	(F) DATE ACQUIRED GAIN OR LOSS	DATE SOLD
AMSC SHARES	349,703.	360,502.	0.	DONATED	05/10/17	05/08/19
						<10,799.>

CAPITAL GAINS DIVIDENDS FROM PART IV 0.

TOTAL TO FORM 990-PF, PART I, LINE 6A <11,634.>

FORM 990-PF ACCOUNTING FEES STATEMENT 2

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
ISRAEL GOLDMAN, CPA - PREPARATION 990-PF	2,600.	1,300.		1,300.
TO FORM 990-PF, PG 1, LN 16B	2,600.	1,300.		1,300.

FORM 990-PF OTHER EXPENSES STATEMENT 3

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
ADMINISTRATION EXPENSE	230.	0.		230.
TO FORM 990-PF, PG 1, LN 23	230.	0.		230.

FORM 990-PF CORPORATE STOCK STATEMENT 4

DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
NEUBASE THERAPEUTICS INC	681,245.	263,520.
TOTAL TO FORM 990-PF, PART II, LINE 10B	681,245.	263,520.