

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 for instructions and the latest information.

OMB No. 1545-0052
2019
Open to Public Inspection

For calendar year 2019, or tax year beginning 01-01-2019 , and ending 12-31-2019

Name of foundation ZICHRON CHAIM AVRAHAM FOUNDATION		A Employer identification number 46-4746889	
Number and street (or P.O. box number if mail is not delivered to street address) Room/suite 535 E COUNTY LINE ROAD STE 15		B Telephone number (see instructions) (212) 219-3944	
City or town, state or province, country, and ZIP or foreign postal code LAKEWOOD, NJ 08701		C If exemption application is pending, check here <input type="checkbox"/>	
G 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		D 1. Foreign organizations, check here..... <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation ... <input type="checkbox"/>	
H 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		E If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/>	
I Fair market value of all assets at end of year (from Part II, col. (c), line 16) ▶ \$ <u>3,108,087</u>		J Accounting method: <input checked="" type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____ <i>(Part I, column (d) must be on cash basis.)</i>	
		F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>	

Part I Analysis of Revenue and Expenses <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)
Revenue	1 Contributions, gifts, grants, etc., received (attach schedule)	19,500			
	2 Check <input type="checkbox"/> if the foundation is not required to attach Sch. B				
	3 Interest on savings and temporary cash investments				
	4 Dividends and interest from securities	39,123	39,123		
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	29,815			
	b Gross sales price for all assets on line 6a <u>862,508</u>				
	7 Capital gain net income (from Part IV, line 2)		29,815		
	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) (attach schedule)					
11 Other income (attach schedule)					
12 Total. Add lines 1 through 11	88,438	68,938			
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc.	0	0		0
	14 Other employee salaries and wages	2,243	0		2,243
	15 Pension plans, employee benefits				
	16a Legal fees (attach schedule)				
	b Accounting fees (attach schedule)	9,000	4,500		4,500
	c Other professional fees (attach schedule)				
	17 Interest				
	18 Taxes (attach schedule) (see instructions)	1,221	971		0
	19 Depreciation (attach schedule) and depletion	52,581	0		
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses (attach schedule)	62,190	16,455		45,736
	24 Total operating and administrative expenses. Add lines 13 through 23	127,235	21,926		52,479
	25 Contributions, gifts, grants paid	301,290			301,290
26 Total expenses and disbursements. Add lines 24 and 25	428,525	21,926		353,769	
27 Subtract line 26 from line 12:					
a Excess of revenue over expenses and disbursements	-340,087				
b Net investment income (if negative, enter -0-)		47,012			
c Adjusted net income (if negative, enter -0-)					

Part II Balance Sheets 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
Assets	1 Cash—non-interest-bearing	133	18,291	18,291
	2 Savings and temporary cash investments	45,852	72,543	72,543
	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 (attach schedule) (see instructions)			
	7 Other notes and loans receivable (attach schedule) ▶ _____ 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 (attach schedule)			
	b Investments—corporate stock (attach schedule)	1,712,430	1,356,695	1,514,623
	c Investments—corporate bonds (attach schedule)			
	11 Investments—land, buildings, and equipment: basis ▶ _____ Less: accumulated depreciation (attach schedule) ▶ _____			
	12 Investments—mortgage loans			
	13 Investments—other (attach schedule)			
	14 Land, buildings, and equipment: basis ▶ <u>1,717,770</u> Less: accumulated depreciation (attach schedule) ▶ <u>215,140</u>	1,531,916	1,502,630	1,502,630
15 Other assets (describe ▶ _____)				
16 Total assets (to be completed by all filers—see the instructions. Also, see page 1, item I)	3,290,331	2,950,159	3,108,087	
Liabilities	17 Accounts payable and accrued expenses	85		
	18 Grants payable			
	19 Deferred revenue			
	20 Loans from officers, directors, trustees, and other disqualified persons			
	21 Mortgages and other notes payable (attach schedule)			
	22 Other liabilities (describe ▶ _____)	17,774	17,774	
	23 Total liabilities (add lines 17 through 22)	17,859	17,774	
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	0	0	
	27 Paid-in or capital surplus, or land, bldg., and equipment fund	0	0	
	28 Retained earnings, accumulated income, endowment, or other funds	3,272,472	2,932,385	
29 Total net assets or fund balances (see instructions)	3,272,472	2,932,385		
30 Total liabilities and net assets/fund balances (see instructions) .	3,290,331	2,950,159		

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	3,272,472
2 Enter amount from Part I, line 27a		2	-340,087
3 Other increases not included in line 2 (itemize) ▶ _____		3	0
4 Add lines 1, 2, and 3		4	2,932,385
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	2,932,385

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.)
1 a PUBLICLY TRADED SECURITIES - SHORT TERM	P		
b PUBLICLY TRADED SECURITIES - LONG TERM	P		
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 480,334		473,030	7,304
b 382,174		359,663	22,511
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) 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	
a			7,304
b			22,511
c			
d			
e			

2 Capital gain net income or (net capital loss)	2	29,815
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) (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?
If "Yes," the foundation does not qualify under section 4940(e). Do not complete this part. Yes No

(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	298,200	3,547,402	0.084062
2017	160,352	2,828,045	0.056701
2016	187,686	2,203,827	0.085164
2015	265,928	977,494	0.272051
2014	160,188	126,962	1.261700
2 Total of line 1, column (d)			1.759678
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			0.351936
4 Enter the net value of noncharitable-use assets for 2019 from Part X, line 5			3,297,038
5 Multiply line 4 by line 3			1,160,346
6 Enter 1% of net investment income (1% of Part I, line 27b)			470
7 Add lines 5 and 6			1,160,816
8 Enter qualifying distributions from Part XII, line 4			353,769

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 questions about exempt foundations, tax under section 511, and tax due. Total amount owed is 239, with 239 refunded.

Part VII-A Statements Regarding Activities

Table with 10 rows for activity statements. Questions include: Did the foundation attempt to influence legislation? Did it spend more than \$100 for political purposes? Did it file Form 1120-POL? Total of 10 questions with 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.		No
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		No
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ▶ <u>N/A</u>	Yes	
14	The books are in care of ▶ <u>CO RABBI EFRAIM LESSER</u> Telephone no. ▶ <u>(212) 219-3944</u>		

Located at ▶ 127 HEARTH COURT LAKEWOOD NJ ZIP+4 ▶ 08701

15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 —check here ▶ <input type="checkbox"/>		
	and enter the amount of tax-exempt interest received or accrued during the year ▶ <u>15</u>		
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?	Yes	No
	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):		Yes	No
	(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 checked="" type="checkbox"/> Yes <input 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	1b		No
	Organizations relying on a current notice regarding disaster assistance check here. ▶ <input type="checkbox"/>			
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	Yes	
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? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes," list the years ▶ 20____, 20____, 20____, 20____			
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.)	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. ▶ 20____, 20____, 20____, 20____			
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 Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2019.)	3b		
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a		No
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		No

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

3 Five highest-paid independent contractors for professional services (see instructions). If none, enter "NONE".		
(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
NONE		
Total 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
1	
2	
3	
4	

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
1	
2	
All other program-related investments. See instructions.	
3	
Total. Add lines 1 through 3 ▶	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 1,567,319
b	Average of monthly cash balances.	1b 67,057
c	Fair market value of all other assets (see instructions).	1c 1,712,871
d	Total (add lines 1a, b, and c).	1d 3,347,247
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 3,347,247
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions).	4 50,209
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5 3,297,038
6	Minimum investment return. Enter 5% of line 5.	6 164,852

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.	1 164,852
2a	Tax on investment income for 2019 from Part VI, line 5.	2a 940
b	Income tax for 2019. (This does not include the tax from Part VI.).	2b
c	Add lines 2a and 2b.	2c 940
3	Distributable amount before adjustments. Subtract line 2c from line 1.	3 163,912
4	Recoveries of amounts treated as qualifying distributions.	4 0
5	Add lines 3 and 4.	5 163,912
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.	7 163,912

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 353,769
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	4 353,769
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. See instructions.	5 0
6	Adjusted qualifying distributions. Subtract line 5 from line 4.	6 353,769

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				163,912
2 Undistributed income, if any, as of the end of 2019:				
a Enter amount for 2018 only.			0	
b Total for prior years: 20____, 20____, 20____		0		
3 Excess distributions carryover, if any, to 2019:				
a From 2014.	153,840			
b From 2015.	217,053			
c From 2016.	78,153			
d From 2017.	20,298			
e From 2018.	121,976			
f Total of lines 3a through e.	591,320			
4 Qualifying distributions for 2019 from Part XII, line 4: ▶ \$ _____ 353,769				
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.				163,912
e Remaining amount distributed out of corpus	189,857			
5 Excess distributions carryover applied to 2019. (If an amount appears in column (d), the same amount must be shown in column (a).)				0
6 Enter the net total of each column as indicated below:				
a Corpus. Add lines 3f, 4c, and 4e. Subtract line 5	781,177			
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 instructions			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 (see instructions).	153,840			
9 Excess distributions carryover to 2020. Subtract lines 7 and 8 from line 6a	627,337			
10 Analysis of line 9:				
a Excess from 2015.	217,053			
b Excess from 2016.	78,153			
c Excess from 2017.	20,298			
d Excess from 2018.	121,976			
e Excess from 2019.	189,857			

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)

2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed

	Tax year	Prior 3 years			(e) Total
	(a) 2019	(b) 2018	(c) 2017	(d) 2016	
b 85% of line 2a					
c Qualifying distributions from Part XII, line 4 for each year listed					
d Amounts included in line 2c not used directly for active conduct of exempt activities					
e Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c					

3 Complete 3a, b, or c for the alternative test relied upon:

a "Assets" alternative test—enter:

(1) Value of all assets

(2) Value of assets qualifying under section 4942(j)(3)(B)(i)

b "Endowment" alternative test— enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed. . .

c "Support" alternative test—enter:

(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)

(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii).

(3) Largest amount of support from an exempt organization

(4) 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:

EFRAIM LESSER
535 E COUNTY LINE ROAD STE 15
LAKEWOOD, NJ 08701
(212) 219-3944

b The form in which applications should be submitted and information and materials they should include:

APPLICANTS OWN FORM CONTAINING GENERAL RESUME OF PROPOSAL

c Any submission deadlines:

NONE

d Any restrictions or limitations on awards, such as by geographical areas, charitable fields, kinds of institutions, or other factors:

THE TRUST IS CREATED AND SHALL BE OPERATED EXCLUSIVELY FOR RELIGIOUS, EDUCATIONAL AND CHARITABLE PURPOSES AND TO CARRY ON RELATED ACTIVITIES, TO SUPPORT AND ASSIST THE NEEDS OF GRADUATES OF SINAI ACADEMY, BROOKLYN, NEW YORK, WHO CONTINUE THEIR TORAH STUDIES IN ISRAEL.

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)				
a <i>Paid during the year</i> See Additional Data Table				
Total			▶ 3a	301,290
b <i>Approved for future payment</i>				
Total			▶ 3b	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)				
a <i>Paid during the year</i>				
KEREN TIFERETH YISROEL FOUNDATION 535 E COUNTY LINE RD 15 LAKEWOOD, NJ 08701		PF	FOR EDUCATIONAL PURPOSES	3,600
BAIS MEDRASH GEVOHA OF AMERICA 601 PRIVATE WAY LAKEWOOD, NJ 08701		PC	FOR EDUCATIONAL PURPOSES	25,000
BAIS TOVA555 OAK STREET LAKEWOOD, NJ 08701		PC	FOR EDUCATIONAL PURPOSES	5,000
Total ▶ 3a				301,290

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)				
a <i>Paid during the year</i>				
CHEDER BNEI TORAH419 5TH ST LAKEWOOD, NJ 08701		PC	FOR EDUCATIONAL PURPOSES	500
KUPAS YOM TOV INC521 5TH ST LAKEWOOD, NJ 08701		NC	ASSISTANCE TO INDIGENT FAMILIES	4,500
KOLLEL ZICHRON YESHAYA 764 LAKEVIEW DRIVE LAKEWOOD, NJ 08701		PC	FOR EDUCATIONAL PURPOSES	5,000
Total			▶ 3a	301,290

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)				
a <i>Paid during the year</i>				
YESHIVA ATERES SHLOMOPO BOX 709 PEEKSKILL, NY 10566		PC	FOR EDUCATIONAL PURPOSES	180
MESIVTA TORAH TEMIMA 780 VASSAR AVENUE LAKEWOOD, NJ 08701		PC	FOR EDUCATIONAL PURPOSES	100
CONGREGATION ZICHRON PINCHOS 145 FLINTLOCK DRIVE LAKEWOOD, NJ 08701		PC	FOR EDUCATIONAL PURPOSES	3,600
Total ▶ 3a				301,290

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)				
a <i>Paid during the year</i>				
CHASODIM TOVIMPO BOX 1111 SPRING VALLEY, NY 10977		PC	FOR EDUCATIONAL PURPOSES	360
MNY1441 OAKWOOD AVENUE LAKEWOOD, NJ 08701		PC	FOR EDUCATIONAL PURPOSES	100
YESHIVA KETANA120 2ND STREET LAKEWOOD, NJ 08701		PC	FOR EDUCATIONAL PURPOSES	100
Total ▶ 3a				301,290

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)				
a <i>Paid during the year</i>				
MOSDOS RABBAINU NACHUM MESHADYK 569 E8TH STREET BROOKLYN, NY 11218		PC	FOR EDUCATIONAL PURPOSES	500
AMERICAN FRIENDS OF TORAH B'TZFAT 39 SHERIE COURT LAKEWOOD, NJ 08701		PC	FOR EDUCATIONAL PURPOSES	250
LAKEWOOD CHEDER 725 VASSAR AVENUE LAKEWOOD, NJ 08701		PC	FOR EDUCATIONAL PURPOSES	5,500
Total ▶ 3a				301,290

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)				
a <i>Paid during the year</i>				
OROS BAIS YAAKOV 1995 RUTGERS UNIVERSITY BLVD LAKEWOOD, NJ 08701		PC	FOR EDUCATIONAL PURPOSES	500
YESHIVA GEDOLAH TIFERES TZVI 28 EAST 13TH STREET LAKEWOOD, NJ 08701		PC	FOR EDUCATIONAL PURPOSES	5,000
YESHIVAH EMEK HATORAH 395 KENT RD LAKEWOOD, NJ 08701		PC	FOR EDUCATIONAL PURPOSES	500
Total ▶ 3a				301,290

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)				
a <i>Paid during the year</i>				
YESHIVAS BRISK506 RIDGE CT LAKEWOOD, NJ 08701		PC	FOR EDUCATIONAL PURPOSES	5,000
SHIRAS DEVORA575 OAK ST LAKEWOOD, NJ 08701		PC	FOR EDUCATIONAL PURPOSES	500
YESHIVA NEFESH HACHAIM 400 THIRD ST LAKEWOOD, NJ 08701		PC	FOR EDUCATIONAL PURPOSES	1,000
Total ▶ 3a				301,290

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)				
a <i>Paid during the year</i>				
YESHIVA TORAS MENACHEM 1990 SWARTHMORE AVE LAKEWOOD, NJ 08701		PC	FOR EDUCATIONAL PURPOSES	500
YESHIVA EITZ CHAIM 310 FOREST AVE LAKEWOOD, NJ 08701		PC	FOR EDUCATIONAL PURPOSES	1,000
MEGED SHOMAYIM C/O BERNATH ROSENBERG 127 RT 59 MONSEY, NY 10952		PC	FOR EDUCATIONAL PURPOSES	233,000
Total ▶ 3a				301,290

TY 2019 Accounting Fees Schedule**Name:** ZICHRON CHAIM AVRAHAM FOUNDATION**EIN:** 46-4746889

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
MARKS PANETH LLP	9,000	4,500		4,500

Note: To capture the full content of this document, please select landscape mode (11" x 8.5") when printing.

TY 2019 Depreciation Schedule

Name: ZICHRON CHAIM AVRAHAM FOUNDATION

EIN: 46-4746889

Depreciation Schedule

Description of Property	Date Acquired	Cost or Other Basis	Prior Years' Depreciation	Computation Method	Rate / Life (# of years)	Current Year's Depreciation Expense	Net Investment Income	Adjusted Net Income	Cost of Goods Sold Not Included
BUILDING	2015-01-01	396,000	40,193	SL	39.0000000000000	10,154	0		
LAND	2015-01-01	44,000		L		0	0		
BUILDING IMPROVEMENTS	2015-06-30	530,470	48,174	SL	39.0000000000000	13,602	0		
FURNITURE	2015-06-30	3,650	1,278	SL	5.0000000000000	365	0		
BUILDING IMPROVEMENTS	2016-06-30	649,709	42,342	SL	39.0000000000000	16,659	0		
FURNITURE	2016-04-20	13,877	3,470	SL	5.0000000000000	1,388	0		
LIBRARY PROJECT	2017-05-24	11,300	1,695	SL	5.0000000000000	1,130	0		
WINDOW TREATMENT	2017-09-05	1,699	255	SL	5.0000000000000	170	0		
LIBRARY PROJECT	2017-03-23	6,112	917	SL	5.0000000000000	611	0		
INTERIOR DOORS	2017-03-13	6,193	285	SL	39.0000000000000	159	0		
LIBRARY PROJECT	2017-03-13	7,920	1,188	SL	5.0000000000000	792	0		
LIGHTING	2017-12-29	16,644	445	SL	39.0000000000000	427	0		
BUILDING IMPROVEMENTS - HVAC	2018-10-01	6,901	37	SL	39.0000000000000	177	0		
BUILDING IMPROVEMENTS - HVAC	2019-07-01	16,542		SL	39.0000000000000	194	0		
SECURITY CAMERAS (7)	2019-07-01	6,753		SL	5.0000000000000	6,753	0		

Note: To capture the full content of this document, please select landscape mode (11" x 8.5") when printing.

TY 2019 Expenditure Responsibility Statement

Name: ZICHRON CHAIM AVRAHAM FOUNDATION

EIN: 46-4746889

Grantee's Name	Grantee's Address	Grant Date	Grant Amount	Grant Purpose	Amount Expended By Grantee	Any Diversion By Grantee?	Dates of Reports By Grantee	Date of Verification	Results of Verification
KUPAS YOM TOV INC	521 5TH ST LAKEWOOD, NJ 08701	2019-04-10	4,500	A PRE-GRANT INQUIRY WAS MADE TO DETERMINE THE GRANT MET THE FOUNDATION'S MISSION. THE GRANT LISTED ON FORM 990-PF, PART XV LINE 3 WAS GIVEN TO THE ORGANIZATION TO BE USED IN THEIR DISCRETIONARY FUNDS TO PROVIDE ASSISTANCE TO INDIGENT FAMILIES. THE GRANTEE PROVIDED APPROPRIATE BACKUP FOR THE USE OF THE FUNDS.	4,500		12/31/19	2019-12-31	TO THE FOUNDATION'S KNOWLEDGE, THE GRANTEE HAS NOT DIVERTED ANY OF THE GRANT FUNDS FROM THE PURPOSE OF THE GRANT. THE FOUNDATION HAS NOT CONDUCTED ANY INDEPENDENT VERIFICATION OF THE GRANT REPORTS RECEIVED AS IT HAS NO REASON TO DOUBT THEIR ACCURACY OR RELIABILITY.
KEREN TIFERETH YISROEL FOUNDATION	535 E COUNTY LINE ROAD 15 LAKEWOOD, NJ 08701	2019-02-14	3,600	A PRE-GRANT INQUIRY WAS MADE TO DETERMINE THE GRANT MET THE FOUNDATION'S MISSION. THE GRANT LISTED ON FORM 990-PF, PART XV LINE 3 WAS GIVEN TO THE ORGANIZATION TO BE USED IN THEIR DISCRETIONARY FUNDS FOR EDUCATIONAL PURPOSES. THE GRANTEE PROVIDED APPROPRIATE BACKUP FOR THE USE OF THE FUNDS.	3,600		12/31/19	2019-12-31	TO THE FOUNDATION'S KNOWLEDGE, THE GRANTEE HAS NOT DIVERTED ANY OF THE GRANT FUNDS FROM THE PURPOSE OF THE GRANT. THE FOUNDATION HAS NOT CONDUCTED ANY INDEPENDENT VERIFICATION OF THE GRANT REPORTS RECEIVED AS IT HAS NO REASON TO DOUBT THEIR ACCURACY OR RELIABILITY.

TY 2019 General Explanation Attachment**Name:** ZICHRON CHAIM AVRAHAM FOUNDATION**EIN:** 46-4746889**General Explanation Attachment**

Identifier	Return Reference	Explanation	
1		FORM 990-PF, PART VII-B LINE 1B	AMOUNTS BORROWED REPRESENT INTEREST FREE LOANS FROM AFFILIATES.

TY 2019 Investments Corporate Stock Schedule**Name:** ZICHRON CHAIM AVRAHAM FOUNDATION**EIN:** 46-4746889**Investments Corporation Stock Schedule**

Name of Stock	End of Year Book Value	End of Year Fair Market Value
372 SHS ISHARES IBOXX	41,504	47,601
174 SHS ISHARES TIPS	19,010	20,283
432 SHS VANGUARD INFORMATION	81,509	105,775
992 SHS ISHARES MBS ETF	102,799	107,196
255 SHS VANGUARD INTERMEDIATE	20,418	22,241
126 SHS ISHARES IBOXX HIGH YIELD	10,544	11,080
609 SHS REAL ESTATE SELECT	19,562	23,550
3520 SHS ISHARES INC CORE MSCI	176,329	189,236
630 SHS HEALTH CARE SELECT SPDR	54,462	64,172
673 SHS CONSUMER DISCRETIONARY	70,611	84,408
406 SHS FIRST TRUST DOW JONES	50,914	56,483
317 SHS ISHARES NASDAQ BIOTECH	34,718	38,202
3036 SHS SPDR US FINANCIAL SECTOR	82,275	93,448
570 SHS VANGUARD CONSUMER	81,092	91,884
187 SHS VANGUARD MATERIALS ETF	22,927	25,084
513 SHS VANGUARD INDUSTRIAL ETF	70,505	78,940
1341 SHS COMM SERVICES SELECT	61,576	71,918
473 SHS INVESCO PREFERRED ETF	6,452	7,099
2904 SHS ISHARES TR CORE MSCI EAF ETF	173,217	189,457
435 SHS SECTOR SPDR ENERGY	28,669	26,117
360 SHS SECTOR SPDR UTILITIES	18,639	23,263
385 SHS SPDR S&P INSURANCE ETF	12,171	13,641
832 SHS VANGUARD SHORT TERM CORPORATE BOND	65,192	67,417
555 SHS VANGUARD INTERMEDIATE TERM CORPORATE BOND	46,370	50,688
108 SHS XTRACKERS USD HIGH YIELD	5,230	5,440

**TY 2019 Land, Etc.
Schedule****Name:** ZICHRON CHAIM AVRAHAM FOUNDATION**EIN:** 46-4746889

Category / Item	Cost / Other Basis	Accumulated Depreciation	Book Value	End of Year Fair Market Value
BUILDING	396,000	50,347	345,653	
LAND	44,000	0	44,000	
BUILDING IMPROVEMENTS	530,470	61,776	468,694	
FURNITURE	3,650	3,468	182	
BUILDING IMPROVEMENTS	649,709	59,001	590,708	
FURNITURE	13,877	11,797	2,080	
LIBRARY PROJECT	11,300	8,475	2,825	
WINDOW TREATMENT	1,699	1,275	424	
LIBRARY PROJECT	6,112	4,584	1,528	
INTERIOR DOORS	6,193	444	5,749	
LIBRARY PROJECT	7,920	5,940	1,980	
LIGHTING	16,644	872	15,772	
BUILDING IMPROVEMENTS - HVAC	6,901	214	6,687	
BUILDING IMPROVEMENTS - HVAC	16,542	194	16,348	
SECURITY CAMERAS (7)	6,753	6,753	0	

TY 2019 Other Expenses Schedule**Name:** ZICHRON CHAIM AVRAHAM FOUNDATION**EIN:** 46-4746889**Other Expenses Schedule**

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
OFFICE EXPENSES	1,350	0		7,601
INSURANCE	3,424	0		3,424
UTILITIES	15,600	0		15,601
REPAIRS AND MAINTENANCE	17,242	0		17,242
BANK CHARGES	443	443		0
INVESTMENT FEES	16,012	16,012		0
GAS, TOLLS AND PARKING	569	0		569
PRINTING	7,550	0		1,299

TY 2019 Other Liabilities Schedule**Name:** ZICHRON CHAIM AVRAHAM FOUNDATION**EIN:** 46-4746889

Description	Beginning of Year - Book Value	End of Year - Book Value
DUE TO AFFILIATES	17,774	17,774

TY 2019 Taxes Schedule**Name:** ZICHRON CHAIM AVRAHAM FOUNDATION**EIN:** 46-4746889

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
FOREIGN TAXES WITHELD	971	971		0
NYS FILING FEE	250	0		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 for the latest information.

OMB No. 1545-0047
2019

Name of the organization
ZICHRON CHAIM AVRAHAM FOUNDATION

Employer identification number
46-4746889

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 33¹/₃% 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
ZICHRON CHAIM AVRAHAM FOUNDATION

Employer identification number
46-4746889

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	EJ REALTY 45 LLC 535 E COUNTY LINE ROAD - SUITE 15 LAKEWOOD, NJ 08701	\$ 12,800	<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.)
		\$	<input type="checkbox"/> Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash (Complete Part II for noncash contributions.)

Name of organization
 ZICHRON CHAIM AVRAHAM FOUNDATION

Employer identification number
 46-4746889

Part II Noncash Property

(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) <small>(See instructions)</small>	(d) Date received
-	_____ _____ _____	_____ \$	_____
-	_____ _____ _____	_____ \$	_____
-	_____ _____ _____	_____ \$	_____
-	_____ _____ _____	_____ \$	_____
-	_____ _____ _____	_____ \$	_____
-	_____ _____ _____	_____ \$	_____
-	_____ _____ _____	_____ \$	_____
-	_____ _____ _____	_____ \$	_____
-	_____ _____ _____	_____ \$	_____

Name of organization
ZICHRON CHAIM AVRAHAM FOUNDATION

Employer identification number
46-4746889

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	
_____ _____		_____ _____	