

# Return of Organization Exempt From Income Tax

**2018**

**Open to Public Inspection**

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)  
 ▶ Do not enter social security numbers on this form as it may be made public.

▶ Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for instructions and the latest information.

Department of the Treasury  
Internal Revenue Service

**A** For the 2018 calendar year, or tax year beginning Sep 1, 2018, and ending Aug 31, 2019

**B** Check if applicable:  
 Address change  
 Name change  
 Initial return  
 Final return/terminated  
 Amended return  
 Application pending

**C** Name of organization Yad Chessed Fund, Inc.

Doing business as \_\_\_\_\_  
 Number and street (or P.O. box if mail is not delivered to street address) Room/suite  
440 Totten Pond Road 401  
 City or town, state or province, country, and ZIP or foreign postal code  
Waltham, MA 02451

**D** Employer identification number 30-0588290

**E** Telephone number (781) 487-2693

**G** Gross receipts \$ 874,316.

**H(a)** Is this a group return for subordinates?  Yes  No  
**H(b)** Are all subordinates included?  Yes  No  
 If "No," attach a list. (see instructions)  
**H(c)** Group exemption number ▶ \_\_\_\_\_

**I** Tax-exempt status:  501(c)(3)  501(c)( ) ◀ (insert no.)  4947(a)(1) or  527

**J** Website: ▶ www.yadchedded.org

**K** Form of organization:  Corporation  Trust  Association  Other ▶

**L** Year of formation: 2008 **M** State of legal domicile: MA

**F** Name and address of principal officer:  
Edward Musmon, P.O. Box 550252, North Waltham, MA 02455

**Part I Summary**

<b>1</b> Briefly describe the organization's mission or most significant activities: <u>To provide direct emergency and supplemental assistance to people in financial need in Greater Boston through a system of grants and loans, while preserving the dignity of the individual recipient.</u>	
<b>2</b> Check this box <input type="checkbox"/> if the organization discontinued its operations or disposed of more than 25% of its net assets.	
<b>Activities &amp; Governance</b>	<b>3</b> Number of voting members of the governing body (Part VI, line 1a) . . . . . <u>13</u>
	<b>4</b> Number of independent voting members of the governing body (Part VI, line 1b) . . . . . <u>13</u>
	<b>5</b> Total number of individuals employed in calendar year 2018 (Part V, line 2a) . . . . . <u>10</u>
	<b>6</b> Total number of volunteers (estimate if necessary) . . . . . <u>16</u>
	<b>7a</b> Total unrelated business revenue from Part VIII, column (C), line 12 . . . . . <u>0.</u>
	<b>7b</b> Net unrelated business taxable income from Form 990-T, line 38 . . . . . <u>0.</u>
	<b>8</b> Contributions and grants (Part VIII, line 1h) . . . . . <u>1,056,914.</u>
<b>9</b> Program service revenue (Part VIII, line 2g) . . . . . <u>874,273.</u>	
<b>10</b> Investment income (Part VIII, column (A), lines 3, 4, and 7d) . . . . . <u>-17.</u>	
<b>11</b> Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e) . . . . . <u>1,461.</u>	
<b>12</b> Total revenue—add lines 8 through 11 (must equal Part VIII, column (A), line 12) . . . . . <u>1,058,358.</u>	
<b>13</b> Grants and similar amounts paid (Part IX, column (A), lines 1–3) . . . . . <u>441,210.</u>	
<b>14</b> Benefits paid to or for members (Part IX, column (A), line 4) . . . . . <u>440,693.</u>	
<b>15</b> Salaries, other compensation, employee benefits (Part IX, column (A), lines 5–10) . . . . . <u>523,913.</u>	
<b>16a</b> Professional fundraising fees (Part IX, column (A), line 11e) . . . . . _____	
<b>b</b> Total fundraising expenses (Part IX, column (D), line 25) ▶ <u>45,529.</u>	
<b>17</b> Other expenses (Part IX, column (A), lines 11a–11d, 11f–24e) . . . . . <u>91,269.</u>	
<b>18</b> Total expenses. Add lines 13–17 (must equal Part IX, column (A), line 25) . . . . . <u>1,056,392.</u>	
<b>19</b> Revenue less expenses. Subtract line 18 from line 12 . . . . . <u>1,966.</u>	
<b>Net Assets or Fund Balances</b>	<b>20</b> Total assets (Part X, line 16) . . . . . <u>500,018.</u>
	<b>21</b> Total liabilities (Part X, line 26) . . . . . <u>14,655.</u>
	<b>22</b> Net assets or fund balances. Subtract line 21 from line 20 . . . . . <u>485,363.</u>


**Part II Signature Block**

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 officer) is based on all information of which preparer has any knowledge.

**Sign Here**

Signature of officer \_\_\_\_\_ Date 07/05/2020  
Edward Musmon, Treasurer  
 Type or print name and title

**Paid Preparer Use Only**

Print/Type preparer's name \_\_\_\_\_ Preparer's signature \_\_\_\_\_ Date \_\_\_\_\_  
James A. George  \_\_\_\_\_  
 Firm's name ▶ James A. George, P.C. Firm's EIN ▶ 20-3968236  
 Firm's address ▶ 401 Edgewater Place Suite 190, Wakefield, MA 01880 Phone no. (781) 245-8200

May the IRS discuss this return with the preparer shown above? (see instructions)  Yes  No