

Return of Organization Exempt From Income Tax

OMB No. 1545-0047

2019

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 for instructions and the latest information.

A For the 2019 calendar year, or tax year beginning Sep 1, 2019, and ending Aug 31, 2020

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) 440 Totten Pond Road Room/suite 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 \$ 1,481,276.

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

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

Part I Summary

Activities & Governance	1 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>		
	2 Check this box <input type="checkbox"/> if the organization discontinued its operations or disposed of more than 25% of its net assets.		
	3 Number of voting members of the governing body (Part VI, line 1a)	3	<u>12</u>
	4 Number of independent voting members of the governing body (Part VI, line 1b)	4	<u>12</u>
	5 Total number of individuals employed in calendar year 2019 (Part V, line 2a)	5	<u>7</u>
	6 Total number of volunteers (estimate if necessary)	6	<u>16</u>
	7a Total unrelated business revenue from Part VIII, column (C), line 12	7a	<u>0.</u>
b Net unrelated business taxable income from Form 990-T, line 39	7b	<u>0.</u>	
Revenue	8 Contributions and grants (Part VIII, line 1h)	Prior Year	Current Year
	9 Program service revenue (Part VIII, line 2g)	<u>874,273.</u>	<u>1,481,233.</u>
	10 Investment income (Part VIII, column (A), lines 3, 4, and 7d)	<u>43.</u>	<u>43.</u>
	11 Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)		
	12 Total revenue—add lines 8 through 11 (must equal Part VIII, column (A), line 12)	<u>874,316.</u>	<u>1,481,276.</u>
Expenses	13 Grants and similar amounts paid (Part IX, column (A), lines 1–3)	<u>440,693.</u>	<u>595,347.</u>
	14 Benefits paid to or for members (Part IX, column (A), line 4)		
	15 Salaries, other compensation, employee benefits (Part IX, column (A), lines 5–10)	<u>344,470.</u>	<u>398,630.</u>
	16a Professional fundraising fees (Part IX, column (A), line 11e)		
	b Total fundraising expenses (Part IX, column (D), line 25) ▶ <u>65,999.</u>		
	17 Other expenses (Part IX, column (A), lines 11a–11d, 11f–24e)	<u>87,769.</u>	<u>121,127.</u>
	18 Total expenses. Add lines 13–17 (must equal Part IX, column (A), line 25)	<u>872,932.</u>	<u>1,115,104.</u>
19 Revenue less expenses. Subtract line 18 from line 12	<u>1,384.</u>	<u>366,172.</u>	
Net Assets or Fund Balances	20 Total assets (Part X, line 16)	Beginning of Current Year	End of Year
	21 Total liabilities (Part X, line 26)	<u>504,788.</u>	<u>896,731.</u>
	22 Net assets or fund balances. Subtract line 21 from line 20	<u>18,041.</u>	<u>43,812.</u>
		<u>486,747.</u>	<u>852,919.</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: Nancy Kriegel Date: 06/01/2021
 Type or print name and title: Nancy Kriegel, Executive Director

Paid Preparer Use Only

Print/Type preparer's name: James A. George Preparer's signature: James A. George Date: 6/12/21 Check if self-employed PTIN: P00659906
 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