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**Short Form  
Return of Organization Exempt From Income Tax**

**2008**

Department of the Treasury  
Internal Revenue Service

**Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code  
(except black lung benefit trust or private foundation)**  
 \* Sponsoring organizations of donor advised funds and controlling organizations as defined in section 512(b)(13) must file Form 990. All other org- anizations with gross receipts less than \$1,000,000 and total assets less than \$2,500,000 at the end of the year may use this form.  
 \* The organization may have to use a copy of this return to satisfy state reporting requirements

**Open to Public Inspection**

**A For the 2008 calendar year, or tax year beginning** 7/01 , 2008, and ending 6/30 , 2009

<b>B</b> Check if applicable: <input type="checkbox"/> Address change <input type="checkbox"/> Name change <input type="checkbox"/> Initial return <input type="checkbox"/> Termination <input type="checkbox"/> Amended return <input type="checkbox"/> Application pending	Please use IRS label or print or type. See Specific Instructions.	<b>C</b> <u>Project GRAD Akron</u> <u>65 Steiner Ave. #211</u> <u>Akron, OH 44301</u>	<b>D</b> Employer identification number <u>16-1639511</u>
		<b>E</b> Telephone number <u>330.761.3113</u>	
		<b>F</b> Group Exemption Number	
		(blank)	

**Section 501(c)(3) organizations and 4947(a)(1) nonexempt charitable trusts must attach a completed Schedule A (Form 990 or 990-EZ).**

**G** Accounting method:  Cash  Accrual  
Other (specify) \_\_\_\_\_

**I Website:** www.projectgradakron.org

**H** Check  if the organization is **not** required to attach Schedule B (Form 990, 990-EZ, or 990-PF).

**J Organization type** (check only one) —  501(c) ( 3 ) (insert no.)  4947(a)(1) or  527

**K** Check  if the organization is not a section 509(a)(3) supporting organization and its gross receipts are normally **not** more than \$25,000. A return is not required, but if the organization chooses to file a return, be sure to file a complete return.

**L** Add lines 5b, 6b, and 7b, to line 9 to determine gross receipts; if \$1,000,000 or more, file Form 990 instead of Form 990-EZ. ▶ \$ 930,194.

**Part I Revenue, Expenses, and Changes in Net Assets or Fund Balances** (See the instructions for Part I.)

<b>REVENUE</b>	<b>1</b> Contributions, gifts, grants, and similar amounts received	<b>1</b>	959,539.
	<b>2</b> Program service revenue including government fees and contracts	<b>2</b>	
	<b>3</b> Membership dues and assessments	<b>3</b>	
	<b>4</b> Investment income	<b>4</b>	-29,345.
	<b>5a</b> Gross amount from sale of assets other than inventory	<b>5a</b>	
	<b>5b</b> Less: cost or other basis and sales expenses	<b>5b</b>	
	<b>5c</b> Gain or (loss) from sale of assets other than inventory (Subtract line 5b from line 5a) (att sch)	<b>5c</b>	
	<b>6</b> Special events and activities (complete applicable parts of Schedule G) If any amount is from gaming, check here <input type="checkbox"/>		
	<b>6a</b> Gross revenue (not including \$ _____ of contributions reported on line 1)	<b>6a</b>	
<b>6b</b> Less: direct expenses other than fundraising expenses	<b>6b</b>		
<b>6c</b> Net income or (loss) from special events and activities (Subtract line 6b from line 6a)	<b>6c</b>		
<b>7a</b> Gross sales of inventory, less returns and allowances	<b>7a</b>		
<b>7b</b> Less: cost of goods sold	<b>7b</b>		
<b>7c</b> Gross profit or (loss) from sales of inventory (Subtract line 7b from line 7a)	<b>7c</b>		
<b>8</b> Other revenue (describe ▶ _____)	<b>8</b>		
<b>9 Total revenue</b> (add lines 1, 2, 3, 4, 5c, 6c, 7c, and 8)	<b>9</b>	930,194.	
<b>EXPENSES</b>	<b>10</b> Grants and similar amounts paid (attach schedule) <u>See Statement 1</u>	<b>10</b>	56,500.
	<b>11</b> Benefits paid to or for members	<b>11</b>	
	<b>12</b> Salaries, other compensation, and employee benefits	<b>12</b>	593,439.
	<b>13</b> Professional fees and other payments to independent contractors	<b>13</b>	12,902.
	<b>14</b> Occupancy, rent, utilities, and maintenance	<b>14</b>	1,718.
	<b>15</b> Printing, publications, postage, and shipping	<b>15</b>	6,787.
	<b>16</b> Other expenses (describe ▶ <u>See Statement 2</u> )	<b>16</b>	446,642.
	<b>17 Total expenses</b> (add lines 10 through 16)	<b>17</b>	1,117,988.
<b>18</b> Excess or (deficit) for the year (Subtract line 17 from line 9)	<b>18</b>	-187,794.	
<b>ASSETS</b>	<b>19</b> Net assets or fund balances at beginning of year (from line 27, column (A)) (must agree with end-of-year figure reported on prior year's return)	<b>19</b>	1,149,844.
	<b>20</b> Other changes in net assets or fund balances (attach explanation)	<b>20</b>	
	<b>21</b> Net assets or fund balances at end of year. Combine lines 18 through 20	<b>21</b>	962,050.

**Part II Balance Sheets.** If Total assets on line 25, column (B) are \$2,500,000 or more, file Form 990 instead of Form 990-EZ.

(See the instructions for Part II.)

	(A) Beginning of year	(B) End of year
<b>22</b> Cash, savings, and investments	1,047,865.	908,130.
<b>23</b> Land and buildings		
<b>24</b> Other assets (describe ▶ <u>See Statement 3</u> )	106,127.	53,920.
<b>25 Total assets</b>	1,153,992.	962,050.
<b>26 Total liabilities</b> (describe ▶ <u>See Statement 4</u> )	4,148.	0.
<b>27 Net assets or fund balances</b> (line 27 of column (B) must agree with line 21)	1,149,844.	962,050.

**BAA For Privacy Act and Paperwork Reduction Act Notice, see the instructions for Form 990.**

Form 990-EZ (2008)

SCANNED MAR 03 2010

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**Part V Other Information** (Note the statement requirement in General Instruction V.)

		Yes	No
<b>33</b>	Did the organization engage in any activity not previously reported to the IRS? If 'Yes,' attach a detailed description of each activity		X
<b>34</b>	Were any changes made to the organizing or governing documents but not reported to the IRS? If 'Yes,' attach a conformed copy of the changes		X
<b>35</b>	If the organization had income from business activities, such as those reported on lines 2, 6a, and 7a (among others), but <b>not</b> reported on Form 990-T, attach a statement explaining your reason for not reporting the income on Form 990-T		
<b>35 a</b>	Did the organization have unrelated business gross income of \$1,000 or more or 6033(e) notice, reporting, and proxy tax requirements?		X
<b>35 b</b>	If 'Yes,' has it filed a tax return on <b>Form 990-T</b> for this year?		
<b>36</b>	Was there a liquidation, dissolution, termination, or substantial contraction during the year? If 'Yes,' complete applicable parts of Schedule N		X
<b>37 a</b>	Enter amount of political expenditures, direct or indirect, as described in the instructions		
	▶ <b>37 a</b> 0.		
<b>37 b</b>	Did the organization file <b>Form 1120-POL</b> for this year?		X
<b>38 a</b>	Did the organization borrow from, or make any loans to, any officer, director, trustee, or key employee or were any such loans made in a prior year and still unpaid at the start of the period covered by this return?		X
<b>38 b</b>	If 'Yes,' complete Schedule L, Part II and enter the total amount involved		
	▶ <b>38 b</b> N/A		
<b>39</b>	501(c)(7) organizations. Enter:		
<b>39 a</b>	Initiation fees and capital contributions included on line 9		N/A
<b>39 b</b>	Gross receipts, included on line 9, for public use of club facilities		N/A
<b>40 a</b>	501(c)(3) organizations. Enter amount of tax imposed on the organization during the year under: section 4911 ▶ 0.; section 4912 ▶ 0.; section 4955 ▶ 0.		
<b>40 b</b>	501(c)(3) and (4) organizations. Did the organization engage in any section 4958 excess benefit transaction during the year or did it become aware of an excess benefit transaction from a prior year? If 'Yes,' complete Schedule L, Part I		X
<b>40 c</b>	Enter amount of tax imposed on organization managers or disqualified persons during the year under sections 4912, 4955, and 4958		
	▶ 0.		
<b>40 d</b>	Enter amount of tax on line 40c reimbursed by the organization		
	▶ 0.		
<b>40 e</b>	All organizations At any time during the tax year, was the organization a party to a prohibited tax shelter transaction? If 'Yes,' complete Form 8886-T		X
<b>41</b>	List the states with which a copy of this return is filed ▶ <u>None</u>		

**42 a** The books are in care of ▶ Sherri Graves Telephone no. ▶ 330.761.3113  
 Located at ▶ 65 Steiner Ave. Akron OH ZIP + 4 ▶ 44301

		Yes	No
<b>42 b</b>	At any time during the calendar year, did the organization have an interest in or a signature or other authority over a financial account in a foreign country (such as a bank account, securities account, or other financial account)? If 'Yes,' enter the name of the foreign country: ▶ _____		X
<b>42 c</b>	See the instructions for exceptions and filing requirements for <b>Form TD F 90-22.1, Report of a Foreign Bank and Financial Accounts</b> At any time during the calendar year, did the organization maintain an office outside of the U.S.? If 'Yes,' enter the name of the foreign country: ▶ _____		X

**43** Section 4947(a)(1) nonexempt charitable trusts filing Form 990-EZ in lieu of **Form 1041** – Check here and enter the amount of tax-exempt interest received or accrued during the tax year . . . . ▶  N/A  
 ▶ **43** N/A

		Yes	No
<b>44</b>	Did the organization maintain any donor advised funds? If 'Yes,' Form 990 must be completed instead of Form 990-EZ		X
<b>45</b>	Is any related organization a controlled entity of the organization within the meaning of section 512(b)(13)? If 'Yes,' Form 990 must be completed instead of Form 990-EZ		X

**Part VI Section 501(c)(3) organizations only.** All section 501(c)(3) organizations must answer questions 46-49 and complete the tables for lines 50 and 51. See Statement 7

	Yes	No
46 Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? If 'Yes,' complete Schedule C, Part I		X
47 Did the organization engage in lobbying activities? If 'Yes,' complete Schedule C, Part II		X
48 Is the organization operating a school as described in section 170(b)(1)(A)(ii)? If 'Yes,' complete Schedule E		X
49a Did the organization make any transfers to an exempt non-charitable related organization?		X
49b If 'Yes,' was the related organization(s) a section 527 organization?		

50 Complete this table for the five highest compensated employees (other than officers, directors, trustees and key employees) who each received more than \$100,000 of compensation from the organization. If there is none, enter 'None.'

(a) Name and address of each employee paid more than \$100,000	(b) Title and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account and other allowances
None				
Total number of other employees paid over \$100,000				

51 Complete this table for the five highest compensated independent contractors who each received more than \$100,000 of compensation from the organization. If there is none, enter 'None.'

(a) Name and address of each independent contractor paid more than \$100,000	(b) Type of service	(c) Compensation
None		
Total number of other independent contractors receiving over \$100,000		

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: Jacqueline A. Silas-Butler Date: February 10, 2010  
 Type or print name and title: Jacqueline Silas-Butler Executive Direc

**Paid Preparer's Use Only**  
 Preparer's signature: Wm. B. Conte Date: \_\_\_\_\_  
 Firm's name (or yours if self-employed), address, and ZIP + 4: Conte Co., CPA, Inc.  
1364 Gardner Blvd.  
Norton, OH 44203  
 Check if self-employed:  Preparer's Identifying Number (See instructions): N/A  
 EIN: N/A  
 Phone no: (330) 825-3535

May the IRS discuss this return with the preparer shown above? See instructions  Yes  No  
 BAA Form 990-EZ (2008)



**Part II Support Schedule for Organizations Described in Sections 170(b)(1)(A)(iv) and 170(b)(1)(A)(vi)**

(Complete only if you checked the box on line 5, 7, or 8 of Part I.)

**Section A. Public Support**

Calendar year (or fiscal year beginning in) ▶	(a) 2004	(b) 2005	(c) 2006	(d) 2007	(e) 2008	(f) Total
<b>1</b> Gifts, grants, contributions and membership fees received. (Do not include 'unusual grants'.)	882,494.	905,254.	1,234,211.	712,922.	760,167.	4,495,048.
<b>2</b> Tax revenues levied for the organization's benefit and either paid to it or expended on its behalf						0.
<b>3</b> The value of services or facilities furnished to the organization by a governmental unit without charge. Do not include the value of services or facilities generally furnished to the public without charge			353,454.	360,654.	360,654.	1,074,762.
<b>4 Total.</b> Add lines 1-3	882,494.	905,254.	1,587,665.	1,073,576.	1,120,821.	5,569,810.
<b>5</b> The portion of total contributions by each person (other than a governmental unit or publicly supported organization) included on line 1 that exceeds 2% of the amount shown on line 11, column (f)						0.
<b>6 Public support.</b> Subtract line 5 from line 4						5,569,810.

**Section B. Total Support**

Calendar year (or fiscal year beginning in) ▶	(a) 2004	(b) 2005	(c) 2006	(d) 2007	(e) 2008	(f) Total
<b>7</b> Amounts from line 4	882,494.	905,254.	1,587,665.	1,073,576.	1,120,821.	5,569,810.
<b>8</b> Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources	9,022.	26,069.	44,813.	22,398.	22,398.	124,700.
<b>9</b> Net income from unrelated business activities, whether or not the business is regularly carried on.						0.
<b>10</b> Other income. Do not include gain or loss from the sale of capital assets (Explain in Part IV.)						0.
<b>11 Total support.</b> Add lines 7 through 10						5,694,510.
<b>12</b> Gross receipts from related activities, etc. (see instructions)					12	0.
<b>13 First five years.</b> If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and stop here						<input type="checkbox"/>

**Section C. Computation of Public Support Percentage**

<b>14</b> Public support percentage for 2008 (line 6, column (f) divided by line 11, column (f))	<b>14</b>	97.8 %
<b>15</b> Public support percentage for 2007 Schedule A, Part IV-A, line 26f	<b>15</b>	98.3 %
<b>16a 33-1/3 support test – 2008.</b> If the organization did not check the box on line 13, and the line 14 is 33-1/3 % or more, check this box and stop here. The organization qualifies as a publicly supported organization.		<input checked="" type="checkbox"/>
<b>b 33-1/3 support test – 2007.</b> If the organization did not check a box on line 13, or 16a, and line 15 is 33-1/3% or more, check this box and stop here. The organization qualifies as a publicly supported organization.		<input type="checkbox"/>
<b>17a 10%-facts-and-circumstances test – 2008.</b> If the organization did not check a box on line 13, 16a, or 16b, and line 14 is 10% or more, and if the organization meets the 'facts-and-circumstances' test, check this box and stop here. Explain in Part IV how the organization meets the 'facts-and-circumstances' test. The organization qualifies as a publicly supported organization.		<input type="checkbox"/>
<b>b 10%-facts-and-circumstances test – 2007.</b> If the organization did not check a box on line 13, 16a, 16b, or 17a, and line 15 is 10% or more, and if the organization meets the 'facts-and-circumstances' test, check this box and stop here. Explain in Part IV how the organization meets the 'facts-and-circumstances' test. The organization qualifies as a publicly supported organization.		<input type="checkbox"/>
<b>18 Private foundation.</b> If the organization did not check a box on line 13, 16a, 16b, 17a, or 17b, check this box and see instructions		<input type="checkbox"/>

**Part III Support Schedule for Organizations Described in Section 509(a)(2)**

(Complete only if you checked the box on line 9 of Part I.)

**Section A. Public Support**

Calendar year (or fiscal yr beginning in) ▶	(a) 2004	(b) 2005	(c) 2006	(d) 2007	(e) 2008	(f) Total
<b>1</b> Gifts, grants, contributions and membership fees received. (Do not include 'unusual grants'.)						
<b>2</b> Gross receipts from admissions, merchandise sold or services performed, or facilities furnished in a activity that is related to the organization's tax-exempt purpose						
<b>3</b> Gross receipts from activities that are not an unrelated trade or business under section 513						
<b>4</b> Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
<b>5</b> The value of services or facilities furnished by a governmental unit to the organization without charge						
<b>6 Total.</b> Add lines 1-5						
<b>7a</b> Amounts included on lines 1, 2, 3 received from disqualified persons						
<b>b</b> Amounts included on lines 2 and 3 received from other than disqualified persons that exceed the greater of 1% of the total of lines 9, 10c, 11, and 12 for the year or \$5,000						
<b>c</b> Add lines 7a and 7b						
<b>8 Public support</b> (Subtract line 7c from line 6.)						

**Section B. Total Support**

Calendar year (or fiscal yr beginning in) ▶	(a) 2004	(b) 2005	(c) 2006	(d) 2007	(e) 2008	(f) Total
<b>9</b> Amounts from line 6						
<b>10a</b> Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources						
<b>b</b> Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975						
<b>c</b> Add lines 10a and 10b						
<b>11</b> Net income from unrelated business activities not included in line 10b, whether or not the business is regularly carried on						
<b>12</b> Other income. Do not include gain or loss from the sale of capital assets (Explain in Part IV.)						
<b>13 Total support.</b> (add lns 9, 10c, 11, and 12)						

**14 First five years.** If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and stop here

**Section C. Computation of Public Support Percentage**

<b>15</b> Public support percentage for 2008 (line 8, column (f) divided by line 13, column (f)).	<b>15</b>	%
<b>16</b> Public support percentage from 2007 Schedule A, Part IV-A, line 27g	<b>16</b>	%

**Section D. Computation of Investment Income Percentage**

<b>17</b> Investment income percentage for 2008 (line 10c, column (f) divided by line 13, column (f))	<b>17</b>	%
<b>18</b> Investment income percentage from 2007 Schedule A, Part IV-A, line 27h	<b>18</b>	%

**19a 33-1/3 support tests – 2008.** If the organization did not check the box on line 14, and line 15 is more than 33-1/3%, and line 17 is not more than 33-1/3%, check this box and **stop here.** The organization qualifies as a publicly supported organization

**b 33-1/3 support tests – 2007.** If the organization did not check a box on line 14 or 19a, and line 16 is more than 33-1/3%, and line 18 is not more than 33-1/3%, check this box and **stop here.** The organization qualifies as a publicly supported organization

**20 Private foundation.** If the organization did not check a box on line 14, 19a, or 19b, check this box and see instructions



Client 12

Project GRAD Akron

16-1639511

2/10/10

08:41AM

**Statement 1**  
**Form 990-EZ, Part I, Line 10**  
**Grants and Similar Amounts Paid**

Donee's Name: Project GRAD Akron Scholarship  
 Donee's Address: 113 Scholarships, \$500 each  
 Akron, OH 44301  
 Cash Amount Given: \$ 56,500.

**Statement 2**  
**Form 990-EZ, Part I, Line 16**  
**Other Expenses**

Advertising and Promotion	\$ 1,255.
Bank Fees	258.
Conferences, Conventions, and Meetings	35,998.
Depreciation	2,562.
Dues & subscriptions	1,466.
In kind rent	64,800.
In kind salaries	197,800.
Insurance	5,417.
Miscellaneous	11,999.
Office Equipment	5,133.
Office Expenses	6,019.
Program Devel. In Kind	30,000.
Program development	60,815.
Transfer Funds	10,064.
Travel	13,056.
<b>Total</b>	<b>\$ 446,642.</b>

**Statement 3**  
**Form 990-EZ, Part II, Line 24**  
**Other Assets**

	<u>Beginning</u>	<u>Ending</u>
Accounts Receivable	\$ 102,330.	\$ 3,870.
Miscellaneous Assets	3,797.	50.
Pledges and Grants Receivable	0.	50,000.
<b>Total</b>	<b>\$ 106,127.</b>	<b>\$ 53,920.</b>

**Statement 4**  
**Form 990-EZ, Part II, Line 26**  
**Total Liabilities**

	<u>Beginning</u>	<u>Ending</u>
Accounts Payable and Accrued Expenses	\$ 4,148.	\$ 0.
<b>Total</b>	<b>\$ 4,148.</b>	<b>\$ 0.</b>

Client 12

Project GRAD Akron

16-1639511

2/10/10

08:41AM

**Statement 5  
Form 990-EZ, Part III  
Organization's Primary Exempt Purpose**

To provide charitable, literary, and educational purpose by implementing Project GRAD USA program in the Akron Public Schools, specifically the Buchtel Cluster Schools.

**Statement 6  
Form 990-EZ, Part III, Line 28  
Statement of Program Service Accomplishments**

Project GRAD Akron was established in 2002. Our primary mission is to increase the high school and college graduation rates of the more than 2,000 students in the Buchtel Cluster of the Akron Public Schools. We provide services to the following Akron Public Schools: Buchtel High School, Perkins Middle School, and Crouse, Erie Island, Rankin, and Schumacher Elementary Schools. We provide a host of academic support, social services support, college readiness and awareness support, to all of the students, their parents, and teachers. Additionally, as of May, 2009, we have awarded approximately \$600,000 in scholarships to graduates of Buchtel High School. During the 2008-2009 fiscal year, the following briefly highlights the accomplishments of Project GRAD Akron:

Sponsored a high school transition program "Summer Academy" during August of 2008 for incoming Buchtel High School ninth graders

Sponsored our annual Walk for Success (September 2008) home visitation program where we visited the homes of students, disseminated materials, and surveyed the families on the needs for their students

Sponsored our second Annual Achieving Dreams Celebration (October 2008) fundraiser

Sponsored our annual College Fair and Academic Expo at Buchtel High School (October 2008)

Conducted our annual Board Educational Retreat (October 2008)

Sponsored our annual Snacks and Educational Fun with Santa (December 2008) holiday event which provided social services support for family and areas focused on math, literacy, and classroom behavior

Sponsored our annual College Life Experience for high school seniors with Buchtel graduates/college students (December 2008)

Sponsored our annual Spelling Bee (May 2009) for elementary students in third to fifth grades

Sponsored our annual Scholarship Awards and Student Recognition Program (May 2009)

Awarded forty-one (41) students scholarships in the amount of \$4,000.00 each for a total of \$164,000.00 (Class of 2009)

In collaboration with The University of Akron and other organizations, College Institutes (June 2009) were held on the campus of The University of Akron for Buchtel High School students

College Institutes (2008-2009) were held during the school year for Buchtel High School students

Provided individual case management services to approximately 350 Buchtel High School students

Provided professional development for teachers and staff in the areas of math and classroom management

In collaboration with the Akron Public Schools, we provided literacy, math, and classroom management and discipline coaching and support for teachers and students in all of our schools

In collaboration with Kent State University, we provided mentor teachers and pre-service teachers for our elementary schools and provided parent involvement activities for parents/guardians

In collaboration with the University of Akron, we provided interns who assisted with social services support in the schools and service learners who assisted with college awareness and readiness activities

**Statement 6 (continued)**  
**Form 990-EZ, Part III, Line 28**  
**Statement of Program Service Accomplishments**

In collaboration with The University of Akron and/or community volunteers, we provided tutoring and academic support for students in the areas of Ohio Achievement Tests (OAT), Ohio Graduation Test (OGT) requirements as well as additional academic support for students

Provided services to families through our Parents as Partners program for parents and caregivers

Provided financial aid assistance and support for our high school seniors as well as our college students

Provided school year transition activities for 8th graders through the Bridge to GRADuation program

Provided opportunities for middle and high school students to attend various corporate and college-related and/or career activities

Provided outreach and support to our college students including scholarship dissemination, academic support, and financial aid and scholarship support and assistance

Collaborated with other organizations for various programs and activities to benefit the students and families we serve

**Statement 7**  
**Form 990-EZ, Part VI**  
**Regarding Transfers Associated with Personal Benefit Contracts**

- (a) Did the organization, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? No
- (b) Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract? No