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Return of Private Foundation

OMB No 1545-0052

Department of the Treasury
Internal Revenue Serviceor Section 4947(a)(1) Nonexempt Charitable Trust
Treated as a Private Foundation

2009

Note. The foundation may be able to use a copy of this return to satisfy state reporting requirements.

For calendar year 2009, or tax year beginning

, and ending

G Check all that apply:

☐ Initial return☐ Initial return of a former public charity☐ Final return☐ Amended return☐ Address change☐ Name changeUse the IRS
label.
Otherwise,
print
or type
See Specific
Instructions.

Name of foundation

SOUTH JERSEY CHARITABLE FOUNDATION

Number and street (or P O box number if mail is not delivered to street address)

601 WHITE HORSE ROAD

City or town, state, and ZIP code

VOORHEES, NJ 08043-2493

A Employer identification number

22-3643575

B Telephone number

(856) 782-2895

C If exemption application is pending, check here ☐D 1. Foreign organizations, check here ☐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 ☐H Check type of organization: ☒ Section 501(c)(3) exempt private foundation☐ Section 4947(a)(1) nonexempt charitable trust ☐ Other taxable private foundation

I Fair market value of all assets at end of year

(from Part II, col. (c), line 16)

\$ 4,871,819.65 (Part I, column (d) must be on cash basis)

J Accounting method: ☐ Cash ☒ Accrual☐ Other (specify)

Part I Analysis of Revenue and Expenses

(The total of amounts in columns (b), (c), and (d) may not
necessarily equal the amounts in column (a))(a) Revenue and
expenses per books(b) Net investment
income(c) Adjusted net
income(d) Disbursements
for charitable purposes
(cash basis only)

1 Contributions, gifts, grants, etc., received

N/A

2 Check ☒ if the foundation is not required to attach Sch. B3 Interest on savings and temporary
cash investments

130.58

130.58

STATEMENT 1

4 Dividends and interest from securities

158,816.75

158,816.75

STATEMENT 2

5a Gross rents

b Net rental income or (loss)

6a Net gain or (loss) from sale of assets not on line 10

13,835.68

b Gross sales price for all
assets on line 6a 110,405.79

7 Capital gain net income (from Part IV, line 2)

13,835.68

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

172,783.01

172,783.01

13 Compensation of officers, directors, trustees, etc

21,000.00

6,000.00

12,000.00

14 Other employee salaries and wages

15 Pension plans, employee benefits

16a Legal fees

b Accounting fees

STMT 3

4,000.00

2,000.00

0.00

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

STMT 4

6,419.46

500.00

1,716.80

24 Total operating and administrative

expenses. Add lines 13 through 23

31,419.46

8,500.00

13,716.80

25 Contributions, gifts, grants paid

125,000.00

135,000.00

26 Total expenses and disbursements.

Add lines 24 and 25

156,419.46

8,500.00

148,716.80

27 Subtract line 26 from line 12:

a Excess of revenue over expenses and disbursements

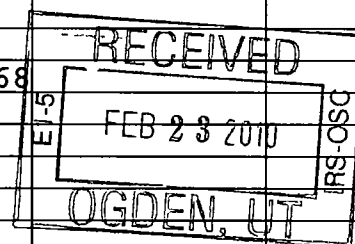
16,363.55

b Net investment income (if negative, enter -0-)

164,283.01

c Adjusted net income (if negative, enter -0-)

N/A



SCANNED FEB 26 2010

Operating and Administrative Expenses

9

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		16,230.55	15,715.24	15,715.24
	2	Savings and temporary cash investments		17,525.26	23,453.42	23,453.42
	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 STMT 5	2,368,559.30	2,425,579.86	2,797,058.83	
	c	Investments - corporate bonds STMT 6	2,211,685.51	2,158,096.43	2,021,982.23	
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 ▶ STATEMENT 7)	16,090.71	13,609.93	13,609.93		
16	Total assets (to be completed by all filers)	4,630,091.33	4,636,454.88	4,871,819.65		
Liabilities	17	Accounts payable and accrued expenses				
	18	Grants payable	20,000.00	10,000.00		
	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)	20,000.00	10,000.00			
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ▶ ☐					
	and complete lines 24 through 26 and lines 30 and 31.					
	24	Unrestricted				
	25	Temporarily restricted				
	26	Permanently restricted				
	Foundations that do not follow SFAS 117, check here ▶ ☒					
	and complete lines 27 through 31.					
	27	Capital stock, trust principal, or current funds	0.00	0.00		
	28	Paid-in or capital surplus, or land, bldg., and equipment fund	0.00	0.00		
	29	Retained earnings, accumulated income, endowment, or other funds	4,610,091.33	4,626,454.88		
30	Total net assets or fund balances	4,610,091.33	4,626,454.88			
31	Total liabilities and net assets/fund balances	4,630,091.33	4,636,454.88			

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 30 (must agree with end-of-year figure reported on prior year's return)	1	4,610,091.33
2	Enter amount from Part I, line 27a	2	16,363.55
3	Other increases not included in line 2 (itemize) ▶	3	0.00
4	Add lines 1, 2, and 3	4	4,626,454.88
5	Decreases not included in line 2 (itemize) ▶	5	0.00
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	4,626,454.88

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.)
1a				
b SEE ATTACHED STATEMENT				
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				
b				
c				
d				
e 110,405.79		96,570.11	13,835.68	
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				
b				
c				
d				
e			13,835.68	
2 Capital gain net income or (net capital loss)		2		13,835.68
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 does not qualify under section 4940(e). Do not complete this part.

1 Enter the appropriate amount in each column for each year; see 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))
2008	179,055.53	4,786,331.29	.037410
2007	330,105.37	5,688,511.05	.058030
2006	325,940.17	5,322,085.53	.061243
2005	266,030.67	5,025,029.71	.052941
2004	214,353.85	4,958,609.48	.043229
2 Total of line 1, column (d)			2 .252853
3 Average distribution ratio for the 5-year base period - divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years			3 .050571
4 Enter the net value of noncharitable-use assets for 2009 from Part X, line 5			4 4,221,468.37
5 Multiply line 4 by line 3			5 213,483.88
6 Enter 1% of net investment income (1% of Part I, line 27b)			6 1,642.83
7 Add lines 5 and 6			7 215,126.71
8 Enter qualifying distributions from Part XII, line 4			8 148,716.80

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)**1a** Exempt operating foundations described in section 4940(d)(2), check here ☐ and enter "N/A" on line 1.

Date of ruling or determination letter: _____ (attach copy of letter if necessary-see instructions)

b Domestic foundations that meet the section 4940(e) requirements in Part V, check here ☐ and enter 1% of Part I, line 27b**c** All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col. (b)**2** Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)**3** Add lines 1 and 2**4** Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)**5** Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-**6** Credits/Payments:**a** 2009 estimated tax payments and 2008 overpayment credited to 2009**b** Exempt foreign organizations - tax withheld at source**c** Tax paid with application for extension of time to file (Form 8868)**d** Backup withholding erroneously withheld**7** Total credits and payments. Add lines 6a through 6d**8** Enter any penalty for underpayment of estimated tax. Check here ☐ if Form 2220 is attached**9** Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed**10** Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid**11** Enter the amount of line 10 to be: Credited to 2010 estimated tax

1,114.34

Refunded

Part VII-A Statements Regarding Activities**1a** During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?**b** Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see instructions for definition)?

If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities

c Did the foundation file Form 1120-POL for this year?**d** Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year:

(1) On the foundation. \$ 0.00 (2) On foundation managers. \$ 0.00

e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. \$ 0.00**2** Has the foundation engaged in any activities that have not previously been reported to the IRS?

If "Yes," attach a detailed description of the activities.

3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? If "Yes," attach a conformed copy of the changes**4a** Did the foundation have unrelated business gross income of \$1,000 or more during the year?**b** If "Yes," has it filed a tax return on Form 990-T for this year?**5** Was there a liquidation, termination, dissolution, or substantial contraction during the year?

If "Yes," attach the statement required by General Instruction T

6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either:

• By language in the governing instrument, or

• By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?

7 Did the foundation have at least \$5,000 in assets at any time during the year?

If "Yes," complete Part II, col (c), and Part XV.

8a Enter the states to which the foundation reports or with which it is registered (see instructions)

NJ, DE

b If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? If "No," attach explanation**9** Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2009 or the taxable year beginning in 2009 (see instructions for Part XIV)? If "Yes," complete Part XIV**10** Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses

Yes No

1a X

1b X

1c X

2 X

3 X

4a X

4b

5 X

6 X

7 X

8b X

9 X

10 X

N/A

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)		X
12	Did the foundation acquire a direct or indirect interest in any applicable insurance contract before August 17, 2008?		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ► NOT APPLICABLE	X	
14	The books are in care of ► RICHARD W. CULBERTSON JR. Telephone no. ► (856) 782-2895 Located at ► 601 WHITE HORSE ROAD, VOORHEES, NJ ZIP+4 ► 08043-2493		
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	15	N/A

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?	☐ Yes ☒ No	
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	☐ Yes ☒ No	
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	☐ Yes ☒ No	
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	☒ Yes ☐ 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)?	☐ Yes ☒ 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.)	☐ Yes ☒ 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 page 20 of the instructions)? Organizations relying on a current notice regarding disaster assistance check here		X
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 2009?		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 2009, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2009? If "Yes," list the years ►	☐ Yes ☒ 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	
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?	☐ Yes ☒ No	
b If "Yes," did it have excess business holdings in 2009 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 2009.)	N/A	
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?		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 2009?		X

Part VII-B. Statements Regarding Activities for Which Form 4720 May Be Required (continued)**5a** 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))?

☐ Yes ☒ No

(2) Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive?

☐ Yes ☒ No

(3) Provide a grant to an individual for travel, study, or other similar purposes?

☐ Yes ☒ No

(4) Provide a grant to an organization other than a charitable, etc., organization described in section 509(a)(1), (2), or (3), or section 4940(d)(2)?

☐ Yes ☒ 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?

☐ Yes ☒ No**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)?

N/A

5b

Organizations relying on a current notice regarding disaster assistance check here

☒**c** 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?

N/A

☐ Yes ☐ No

If "Yes," attach the statement required by Regulations section 53.4945-5(d)

6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?☐ Yes ☒ No**b** Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?

6b

X

If "Yes" to 6b, file Form 8870.

7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?☐ Yes ☒ No**b** If yes, did the foundation receive any proceeds or have any net income attributable to the transaction?

N/A

7b

Part VIII. Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors**1** List all officers, directors, trustees, 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
SEE ATTACHED SCHEDULE	SEE ATTACHED	SCHEDULE		
	11.00	21,000.00	0.00	0.00

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 VIII**Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors** (continued)**3** Five highest-paid independent contractors for professional services. 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 N/A	
2	
3	
4	

Part IX-B Summary of Program-Related Investments

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2.

	Amount
1 N/A	
2	
All other program-related investments. See instructions.	
3	
Total. Add lines 1 through 3	0.00

Form 990-PF (2009)

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	4,221,436.07
b	Average of monthly cash balances	1b	50,409.69
c	Fair market value of all other assets	1c	13,908.93
d	Total (add lines 1a, b, and c)	1d	4,285,754.69
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	0.00
2	Acquisition indebtedness applicable to line 1 assets	2	0.00
3	Subtract line 2 from line 1d	3	4,285,754.69
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	64,286.32
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	4,221,468.37
6	Minimum investment return. Enter 5% of line 5	6	211,073.42

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	211,073.42
2a	Tax on investment income for 2009 from Part VI, line 5	2a	3,285.66
b	Income tax for 2009. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	3,285.66
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	207,787.76
4	Recoveries of amounts treated as qualifying distributions	4	0.00
5	Add lines 3 and 4	5	207,787.76
6	Deduction from distributable amount (see instructions)	6	0.00
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	207,787.76

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	148,716.80
b	Program-related investments - total from Part IX-B	1b	0.00
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	148,716.80
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	0.00
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	148,716.80

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 2008	(c) 2008	(d) 2009
1 Distributable amount for 2009 from Part XI, line 7				207,787.76
2 Undistributed income, if any, as of the end of 2009				
a Enter amount for 2008 only			132,435.89	
b Total for prior years:		0.00		
3 Excess distributions carryover, if any, to 2009:				
a From 2004				
b From 2005				
c From 2006				
d From 2007				
e From 2008				
f Total of lines 3a through e	0.00			
4 Qualifying distributions for 2009 from Part XII, line 4: ► \$ 148,716.80				
a Applied to 2008, but not more than line 2a			132,435.89	
b Applied to undistributed income of prior years (Election required - see instructions)		0.00		
c Treated as distributions out of corpus (Election required - see instructions)	0.00			
d Applied to 2009 distributable amount				16,280.91
e Remaining amount distributed out of corpus	0.00			
5 Excess distributions carryover applied to 2009 (If an amount appears in column (d), the same amount must be shown in column (a))	0.00			0.00
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	0.00			
b Prior years' undistributed income. Subtract line 4b from line 2b		0.00		
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		0.00		
d Subtract line 6c from line 6b. Taxable amount - see instructions		0.00		
e Undistributed income for 2008. Subtract line 4a from line 2a. Taxable amount - see instr.			0.00	
f Undistributed income for 2009. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2010				191,506.85
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3)	0.00			
8 Excess distributions carryover from 2004 not applied on line 5 or line 7	0.00			
9 Excess distributions carryover to 2010. Subtract lines 7 and 8 from line 6a	0.00			
10 Analysis of line 9:				
a Excess from 2005				
b Excess from 2006				
c Excess from 2007				
d Excess from 2008				
e Excess from 2009				

N/A

- ☐ 4942(j)(3) or ☐ 4942(j)(5)

- (4) Gross investment income

[illegible]

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

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
a <i>Paid during the year</i> SEE ATTACHED SCHEDULE	NONE			135,000.00
Total				▶ 3a 135,000.00
b <i>Approved for future payment</i> NONE				
Total				▶ 3b 0.00

Information Regarding Transfers To and Transactions and Relationships With Noncharitable Exempt Organizations

1 Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations? a Transfers from the reporting foundation to a noncharitable exempt organization of: (1) Cash (2) Other assets b Other transactions: (1) Sales of assets to a noncharitable exempt organization (2) Purchases of assets from a noncharitable exempt organization (3) Rental of facilities, equipment, or other assets (4) Reimbursement arrangements (5) Loans or loan guarantees (6) Performance of services or membership or fundraising solicitations c Sharing of facilities, equipment, mailing lists, other assets, or paid employees d If the answer to any of the above is "Yes," complete the following schedule. Column (b) should always show the fair market value of the goods, other assets, or services given by the reporting foundation. If the foundation received less than fair market value in any transaction or sharing arrangement, show in column (d) the value of the goods, other assets, or services received.	Yes	No
	1a(1)	
1a(2)		X
1b(1)		X
1b(2)		X
1b(3)		X
1b(4)		X
1b(5)		X
1b(6)		X
1c		X

[illegible]

- 2a** Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code (other than section 501(c)(3)) or in section 527? ☐ Yes ☒ No
- b** If "Yes," complete the following schedule.

(a) Name of organization	(b) Type of organization	(c) Description of relationship
N/A		

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 taxpayer or fiduciary) is based on all information of which preparer has any knowledge.

Sign Here	Signature of officer or trustee		Date	Title	
			2-12-2010	PRESIDENT	
Paid Preparer's Use Only	Preparer's signature		Date	Check if self-employed ☐	Preparer's identifying number
	Firm's name (or yours if self-employed), address, and ZIP code			EIN Phone no.	

SOUTH JERSEY CHARITABLE FOUNDATION

CONTINUATION FOR 990-PF, PART IV

22-3643575

PAGE 1 OF 1

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.)
1a	9,225 SHS INTERMEDIATE-TERM BOND FUND		VARIOUS	10/21/09
b	ENRON CORP - CLASS ACTION SUIT			
c	TYCO INT'L - CLASS ACTION SUIT			
d	EL PASO CORP - CLASS ACTION SUIT			
e	AIG - CLASS ACTION SUIT			
f	TENET HEALTH CORP - CLASS ACTION SUIT			
g	CAPITAL GAINS DIVIDENDS			
h				
i				
j				
k				
l				
m				
n				
o				

(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 100,000.00		96,570.11	3,429.89
b 5,072.96			5,072.96
c 1,628.76			1,628.76
d 356.87			356.87
e 271.43			271.43
f 1,120.02			1,120.02
g 1,955.75			1,955.75
h			
i			
j			
k			
l			
m			
n			
o			

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69

(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	(l) Losses (from col. (h)) Gains (excess of col. (h) gain over col. (k), but not less than "-0-")
a			3,429.89
b			5,072.96
c			1,628.76
d			356.87
e			271.43
f			1,120.02
g			1,955.75
h			
i			
j			
k			
l			
m			
n			
o			

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	13,835.68
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

FORM 990-PF INTEREST ON SAVINGS AND TEMPORARY CASH INVESTMENTS STATEMENT 1

SOURCE	AMOUNT
VANGUARD FEDERAL MONEY MARKET FUND	99.49
VVANGUARD PRIME MONEY MARKET FUND	31.09
TOTAL TO FORM 990-PF, PART I, LINE 3, COLUMN A	130.58

FORM 990-PF DIVIDENDS AND INTEREST FROM SECURITIES STATEMENT 2

SOURCE	GROSS AMOUNT	CAPITAL GAINS DIVIDENDS	COLUMN (A) AMOUNT
VANGUARD 500 INDEX FUND	5,910.29	0.00	5,910.29
VANGUARD BALANCED INDEX FUND	8,599.68	0.00	8,599.68
VANGUARD BROKERAGE - CORPORATE NOTES	59,589.14	0.00	59,589.14
VANGUARD EMERGING MARKETS STOCK INDEX FUND	2,484.55	0.00	2,484.55
VANGUARD EXTENDED MKT INDEX FUND	3,174.97	0.00	3,174.97
VANGUARD GROWTH INDEX FUND	2,788.24	0.00	2,788.24
VANGUARD HEALTH CARE FUND	6,801.93	1,935.39	4,866.54
VANGUARD INTER-TERM BOND INDEX FUND	25,023.05	0.00	25,023.05
VANGUARD LONG-TERM BOND INDEX FUND	9,586.15	0.00	9,586.15
VANGUARD MID-CAP INDEX FUND	3,299.15	0.00	3,299.15
VANGUARD REIT INDEX FUND	8,423.77	0.00	8,423.77
VANGUARD SHORT-TERM BOND INDEX FUND	6,113.23	20.36	6,092.87
VANGUARD TOTAL INTL STOCK INDEX FUND	6,558.73	0.00	6,558.73
VANGUARD TOTAL STOCK MKT INDEX FUND	5,426.38	0.00	5,426.38
VANGUARD VALUE INDEX FUND	6,993.24	0.00	6,993.24
TOTAL TO FM 990-PF, PART I, LN 4	160,772.50	1,955.75	158,816.75

FORM 990-PF	ACCOUNTING FEES			STATEMENT	3
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES	
BOWMAN & COMPANY LLP	4,000.00	2,000.00		0.00	
TO FORM 990-PF, PG 1, LN 16B	4,000.00	2,000.00		0.00	

FORM 990-PF	OTHER EXPENSES			STATEMENT	4
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES	
SEE ATTACHED SCHEDULE	6,419.46	500.00		1,716.80	
TO FORM 990-PF, PG 1, LN 23	6,419.46	500.00		1,716.80	

FORM 990-PF	CORPORATE STOCK		STATEMENT	5
DESCRIPTION	BOOK VALUE		FAIR MARKET VALUE	
SEE ATTACHED SCHEDULE	2,425,579.86		2,797,058.83	
TOTAL TO FORM 990-PF, PART II, LINE 10B	2,425,579.86		2,797,058.83	

FORM 990-PF	CORPORATE BONDS		STATEMENT	6
DESCRIPTION	BOOK VALUE		FAIR MARKET VALUE	
SEE ATTACHED SCHEDULE	2,158,096.43		2,021,982.23	
TOTAL TO FORM 990-PF, PART II, LINE 10C	2,158,096.43		2,021,982.23	

FORM 990-PF	OTHER ASSETS	STATEMENT	7
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DESCRIPTION	BEGINNING OF YR BOOK VALUE	END OF YEAR BOOK VALUE	FAIR MARKET VALUE
INTEREST RECEIVABLE	15,322.26	12,495.59	12,495.59
PREPAID FEDERAL EXCISE TAX	768.45	1,114.34	1,114.34
TO FORM 990-PF, PART II, LINE 15	16,090.71	13,609.93	13,609.93

South Jersey Charitable Foundation (EIN 22-3643575)**Schedule of Investments****As Of December 31, 2008 and 2009**

Security	December 31, 2008			December 31, 2009		
	Shares or Par Value	Cost Basis	Market Value	Shares or Par Value	Cost Basis	Market Value
Vanguard Funds (Admiral Shares):						
Short-Term Bond Index Fund	19,814	201,557.44	203,683.77	20,404	207,670.67	212,607.97
Intermediate-Term Bond Index Fund	52,223	546,732.68	548,338.60	45,373	475,185.62	486,396.88
Balanced Index Fund	15,913	298,936.80	264,161.64	16,397	307,536.48	317,285.97
Growth Index Fund	8,802	210,750.49	178,684.21	8,922	213,538.73	243,759.37
Health Care Fund	6,259	319,273.21	267,959.56	6,393	326,075.14	324,324.04
Mid-Cap Index Fund	3,675	221,724.69	196,571.47	3,720	225,023.84	276,147.33
REIT Index Fund	2,950	187,929.45	152,640.36	3,127	196,353.22	198,093.13
Value Index Fund	13,043	225,510.63	209,731.07	13,478	232,503.87	251,086.48
500 Index Fund	2,656	245,815.33	220,700.17	2,722	251,725.62	279,451.62
Total Stock Market Index Fund	9,973	231,007.25	217,416.37	10,204	236,433.63	280,087.12
Extended Stock Market Index Fund	8,461	194,444.15	203,157.85	8,560	197,619.12	279,644.16
Emerging Markets Stock Index Fund	5,583	133,923.73	109,376.04	5,658	136,408.28	192,815.64
Vanguard Funds (Investor Shares):						
Long-Term Bond Index	15,371	174,867.33	184,294.21	16,209	184,453.48	187,377.64
Total International Stock Index Fund	19,066	218,817.79	205,723.08	19,520	225,376.52	281,278.36
Corporate Notes:						
Citigroup Inc. NT 5.625%, Due 8/27/12, Callable	50,000	50,324.69	46,871.50	50,000	50,236.13	51,425.00
Goldman Sachs Group 5.7%, Due 9/1/12, Callable	50,000	50,208.49	47,677.00	50,000	50,151.63	53,918.50
General Elec Cap Corp 6%, Due 6/15/12	100,000	101,836.37	102,605.00	100,000	101,305.37	107,771.00
Bank America Corp Sub Inter-Notes 5.6%, Due 12/15/17, Callable	100,000	100,000.00	86,458.00	100,000	100,000.00	100,124.00
General Elec Cap Corp 5%, Due 12/15/12	50,000	50,000.00	47,436.50	50,000	50,000.00	52,653.00
Goldman Sachs Group 5.5%, Due 11/15/14	50,000	50,250.60	45,324.00	50,000	50,207.95	53,817.00

South Jersey Charitable Foundation (EIN 22-3643575)**Schedule of Investments****As Of December 31, 2008 and 2009**

Security	December 31, 2008			December 31, 2009		
	Shares or Par Value	Cost Basis	Market Value	Shares or Par Value	Cost Basis	Market Value
John Hancock Life Ins Co 4.9%, Due 12/15/12	50,000	50,000.00	47,190.00	50,000	50,000.00	51,014.00
Bear Sterns Cos Inc 5.5%, Due 3/28/23, Callable	50,000	49,150.00	42,773.00	50,000	49,150.00	47,852.50
Household Finance Corp 6%, Due 10/15/23, Callable	55,000	55,123.60	40,971.15	55,000	55,115.32	54,233.85
Bank of New York, Inc. 5.27%, Due 3/15/18, Callable	50,000	49,400.00	45,519.00	50,000	49,400.00	48,665.50
Ford Motor Co. 6.5%, Due 8/1/18, Non Callable	100,000	100,242.32	20,500.00	100,000	100,217.03	85,631.00
General Motors Acceptance Corp. 6.25%, Due 4/15/19, Callable	50,000	50,000.00	17,838.00	50,000	50,000.00	34,230.00
Prudential Financial Inc. 5.5%, Due 4/15/17, Callable	100,000	100,000.00	66,969.00	100,000	100,000.00	99,417.00
General Motors Corp. 8.1%, Due 6/15/2024, Callable	100,000	101,009.00	15,000.00	100,000	100,943.73	25,265.00
Eastman Kodak Co. 7.25%, Due 11/15/2013	50,000	51,773.77	32,250.00	50,000	51,409.91	41,509.00
Ford Motor Company 7.5%, Due 8/1/2026	100,000	83,599.00	23,500.00	100,000	83,599.00	76,393.00
General Motors Corporation 7.4%, Due 9/1/2025	100,000	76,036.00	16,500.00	100,000	76,036.00	24,766.00
TOTAL		<u>4,580,244.81</u>	<u>3,907,820.55</u>		<u>4,583,676.29</u>	<u>4,819,041.06</u>
Summary:						
Corporate Stocks		2,368,559.30	2,120,457.16		2,425,579.86	2,797,058.83
Corporate Bonds		<u>2,211,685.51</u>	<u>1,787,363.39</u>		<u>2,158,096.43</u>	<u>2,021,982.23</u>
		<u>4,580,244.81</u>	<u>3,907,820.55</u>		<u>4,583,676.29</u>	<u>4,819,041.06</u>

South Jersey Charitable Foundation (EIN 22-3643575)
List of Officers and Trustees

<u>Name and Address</u>	<u>Title</u>	<u>Average Hours Per Week</u>	<u>Compensation</u>	<u>Employee Benefit Plan Contribution</u>	<u>Expense Account</u>
Richard W. Culbertson Jr. 601 White Horse Road Voorhees, New Jersey 08043	President	5	\$ 8,000	None	None
John V Field 25 Lees Avenue Collingswood, New Jersey 08108	Secretary	3	\$ 7,000	None	None
Ronald L. Woods Ninety Tanner Street Haddonfield, New Jersey 08033	Treasurer	1	\$ 2,000	None	None
Richard G. Mohrfeld 314 Auburn Road Piles Grove, NJ 08098	Trustee	1	\$ 2,000	None	None
G. Harold Hozey 218 Biddulph Road Radnor, PA 19087	Trustee	1	\$ 2,000	None	None
Totals			\$ 21,000	None	None

South Jersey Charitable Foundation (EIN 22-3643575)
Schedule of Grants
For The Period January 1, 2009 through December 31, 2009

Name and Address	Purpose of Grant	Paid
Friends of the Collings-Knight House PO Box 357, Collingswood, NJ 08108	Program Support	\$ 5,000
Interfaith Caregivers of Haddonfield, Inc. PO Box 186, Haddonfield, NJ 08033	Program Support	5,000
Symphony in C One Market Street, Suite 1C, Camden, NJ 08102	Program Support	5,000
Interfaith Homeless Outreach Council 1989 Route 70 East, Cherry Hill, NJ 08003	Program Support	5,000
The Neighborhood Center, Inc. 278 Kaighns Avenue, Camden, NJ 08103	Program Support	5,000
Ranch Hope Inc. 45 Sawmill Road, PO Box 325, Alloway, NJ 08001	Program Support	5,000
American Legion Auxiliary Tatem-Shields Post #17 16 Bryant Avenue, Collingswood, NJ 08108	Program Support	5,000
Abilities Center of Southern NJ 1208 Delsea Drive, Westville, NJ 08080	Capital Project	10,000
Southern New Jersey Council, Boy Scouts of America 4468 South Main Road, Millville, NJ 08332-1416	Program Support	5,000
Hospitaller Brothers of St. John of God 1145 Delsea Drive, Westville Grove, NJ 08093	Program Support	5,000
The Animal Welfare Association 509 Centennial Blvd., Voorhees, NJ 08043	Program Support	10,000
South Jersey Robotics, Inc. PO Box 584, Alloway, NJ 08001	Program Support	5,000
The Knight Park PO Box 356, Collingswood, NJ 08108	Program Support	5,000
Boy Scout Troop 179 Haddon Township, NJ 08108	Program Support	5,000
Animal Adoption Center PO Box 4017, Lindenwold, NJ 08021	Program Support	5,000
Philadelphia Boys Choir and Chorale 225 North 32nd Street, Philadelphia, PA 19104	Program Support	10,000
AIDS Coalition of Southern New Jersey 100 Essex Avenue, Suite 300, Bellmawr, NJ 08031	Program Support	5,000
Dooley House Inc. 517 Cooper Street, Camden, NJ 08102	Program Support	2,500
The Drenk Center 1289 Route 38 West, Suite 203, Hainesport, NJ 08036	Program Support	2,500
Larc School, Inc. 1089 Creek Road, Bellmawr, NJ 08031	Program Support	5,000
Boy Scout Troop 88 212 Lafayette Road, Audubon, NJ 081069	Program Support	2,500
Collingswood Public Library 771 Haddon Avenue, Collingswood, NJ 08108	Program Support	5,000
Haddonfield Public Library 60 Haddon Avenue, Haddonfield, NJ 08033	Program Support	5,000
USO of PA and Southern New Jersey Philadelphia Int'l Airport, Terminal A-East, Philadelphia, PA 19153	Program Support	12,500
		<u>\$ 135,000</u>

South Jersey Charitable Foundation (EIN 22-3643575)

Allocation of Expenses

Year 2009

<u>Expense</u>	<u>Total</u>	<u>Net Investment Income</u>	<u>Charitable Purposes</u>	<u>Management and General</u>
Compensation of Officers	<u>\$ 21,000.00</u>	<u>\$ 6,000.00</u>	<u>\$ 12,000.00</u>	<u>\$ 3,000.00</u>
Accounting Fees	<u>\$ 4,000.00</u>	<u>\$ 2,000.00</u>	<u>\$ -</u>	<u>\$ 2,000.00</u>
Other Expenses:				
Filing Fees & General Administrative Expenses	\$ 634.00			\$ 634.00
Insurance - Directors & Officers Liability	1,433.80		\$ 1,433.80	
Insurance - Fidelity Bond	500.00	\$ 500.00		
Insurance - General Liability	566.00		283.00	283.00
Federal Excise Tax	3,285.66			3,285.66
Total Other Expenses	<u>\$ 6,419.46</u>	<u>\$ 500.00</u>	<u>\$ 1,716.80</u>	<u>\$ 4,202.66</u>