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Form 990-PF

Return of Private Foundation or Section 4947(a)(1) Nonexempt Charitable Trust Treated as a Private Foundation

OMB No 1545-0052

2012

Open to Public Inspection

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

For calendar year 2012, or tax year beginning 01-01-2012, and ending 12-31-2012

Name of foundation: KESHER TRUST FUND. A Employer identification number: 13-6911481. B Telephone number: (845) 425-0253. G Check all that apply: Initial return, Final return, Address change. H Check type of organization: Section 501(c)(3) exempt private foundation. I Fair market value of all assets at end of year: \$ 31,230.

Table with 5 columns: (a) Revenue and expenses per books, (b) Net investment income, (c) Adjusted net income, (d) Disbursements for charitable purposes. Rows include Revenue (1-12) and Operating and Administrative Expenses (13-26). Total revenue: 50,161. Total expenses: 56,967. Net investment income: 368.

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	2,670	2,099	2,099
	2 Savings and temporary cash investments	1,773	1,863	1,863
	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 page 15 of the instructions)			
	7 Other notes and loans receivable (attach schedule) ▶ _____ Less allowance for doubtful accounts ▶ _____	5,000	5,000	
	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)	10,000 <input type="checkbox"/>	10,000	
	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)	41,674 <input type="checkbox"/>	33,904	27,268
	14 Land, buildings, and equipment basis ▶ _____ Less accumulated depreciation (attach schedule) ▶ _____			
15 Other assets (describe ▶ _____)				
16 Total assets (to be completed by all filers—see the instructions Also, see page 1, item I)	61,117	52,866	31,230	
Liabilities	17 Accounts payable and accrued expenses			
	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 ▶ _____)			
	23 Total liabilities (add lines 17 through 22)		0	
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here <input type="checkbox"/> 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 <input checked="" type="checkbox"/> and complete lines 27 through 31.			
	27 Capital stock, trust principal, or current funds			
	28 Paid-in or capital surplus, or land, bldg, and equipment fund			
	29 Retained earnings, accumulated income, endowment, or other funds	61,117	52,866	
30 Total net assets or fund balances (see page 17 of the instructions)	61,117	52,866		
31 Total liabilities and net assets/fund balances (see page 17 of the instructions)	61,117	52,866		

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	61,117
2	Enter amount from Part I, line 27a	2	-6,806
3	Other increases not included in line 2 (itemize) ▶ _____	3	
4	Add lines 1, 2, and 3	4	54,311
5	Decreases not included in line 2 (itemize) ▶ _____ <input type="checkbox"/>	5	1,445
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30	6	52,866

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 Neuberger Berman Guardian Fund 300 shs	P	1997-02-01	2012-04-12
b Neuberger Berman Guardian Fund 150 shs	P	1997-02-01	2012-10-22
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 4,677	0	5,907	-1,230
b 2,016	0	2,954	-938
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) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
a 0	0	0	-1,230
b 0	0	0	-938
c			
d			
e			

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	-2,168
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? 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 page 18 of the 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))
2011	39,952	34,333	1.163662
2010	27,708	29,752	0.931299
2009	25,355	29,972	0.845956
2008	19,132	44,761	0.427426
2007	46,885	54,659	0.857773

2 Total of line 1, column (d).	2	4.226116
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	0.845223
4 Enter the net value of noncharitable-use assets for 2012 from Part X, line 5.	4	32,076
5 Multiply line 4 by line 3.	5	27,111
6 Enter 1% of net investment income (1% of Part I, line 27b).	6	4
7 Add lines 5 and 6.	7	27,115
8 Enter qualifying distributions from Part XII, line 4.	8	56,967

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 page 18 of the instructions)

Table with 11 rows for excise tax calculations. Includes sub-rows 6a-6d for credits and payments. Total tax due is 4, and overpayment is 0.

Part VII-A Statements Regarding Activities

Table with 10 rows for activity statements. Columns include question number, Yes, and No. Questions cover political activities, unrelated business income, and substantial contributors.

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).	11		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)	12		No
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address N/A	13	Yes	
14 The books are in care of URI NUSSBAUM Telephone no (845) 425-0253 Located at 30 CONCORD DRIVE MONSEY NY ZIP+4 109521717			
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 15			
16 At any time during calendar year 2012, 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?	16		No

See instructions for exceptions and filing requirements for Form TD F 90-22.1 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.			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? <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 type="checkbox"/> Yes <input checked="" 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 page 20 of the instructions)? . . . Organizations relying on a current notice regarding disaster assistance check here. <input type="checkbox"/>	1b			
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 2012?	1c			No
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 2012, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2012? <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 2012 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? (<i>Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2012.</i>)	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 2012?	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 _____	
3 All other program-related investments See page 24 of the instructions _____	

Total. Add lines 1 through 3.

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	28,983
b	Average of monthly cash balances.	1b	3,581
c	Fair market value of all other assets (see instructions).	1c	0
d	Total (add lines 1a, b, and c).	1d	32,564
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation).	1e	
2	Acquisition indebtedness applicable to line 1 assets.	2	
3	Subtract line 2 from line 1d.	3	32,564
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	488
5	Net value of noncharitable-use assets. Subtract line 4 from line 3 Enter here and on Part V, line 4	5	32,076
6	Minimum investment return. Enter 5% of line 5.	6	1,604

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	1,604
2a	Tax on investment income for 2012 from Part VI, line 5.	2a	4
b	Income tax for 2012 (This does not include the tax from Part VI).	2b	
c	Add lines 2a and 2b.	2c	4
3	Distributable amount before adjustments Subtract line 2c from line 1.	3	1,600
4	Recoveries of amounts treated as qualifying distributions.	4	
5	Add lines 3 and 4.	5	1,600
6	Deduction from distributable amount (see instructions).	6	
7	Distributable amount as adjusted Subtract line 6 from line 5 Enter here and on Part XIII, line 1.	7	1,600

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	56,967
b	Program-related investments—total from Part IX-B.	1b	
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	56,967
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	4
6	Adjusted qualifying distributions. Subtract line 5 from line 4.	6	56,963

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 2011	(c) 2011	(d) 2012
1 Distributable amount for 2012 from Part XI, line 7				1,600
2 Undistributed income, if any, as of the end of 2012				
a Enter amount for 2011 only.				
b Total for prior years 20__ , 20__ , 20__				
3 Excess distributions carryover, if any, to 2012				
a From 2007.				46,933
b From 2008.				19,167
c From 2009.				25,355
d From 2010.				27,708
e From 2011.				38,239
f Total of lines 3a through e.	157,402			
4 Qualifying distributions for 2012 from Part XII, line 4 ▶ \$ <u>56,967</u>				
a Applied to 2011, but not more than line 2a				
b Applied to undistributed income of prior years (Election required—see instructions).				
c Treated as distributions out of corpus (Election required—see instructions).				
d Applied to 2012 distributable amount.				
e Remaining amount distributed out of corpus	56,967			
5 Excess distributions carryover applied to 2012 <i>(If an amount appears in column (d), the same amount must be shown in column (a).)</i>				
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	214,369			
b Prior years' undistributed income Subtract line 4b from line 2b.				
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.				
d Subtract line 6c from line 6b Taxable amount—see instructions				
e Undistributed income for 2011 Subtract line 4a from line 2a Taxable amount—see instructions				
f Undistributed income for 2012 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2013				1,600
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (see instructions).				
8 Excess distributions carryover from 2007 not applied on line 5 or line 7 (see instructions).	46,933			
9 Excess distributions carryover to 2013. Subtract lines 7 and 8 from line 6a	167,436			
10 Analysis of line 9				
a Excess from 2008.				19,167
b Excess from 2009.				25,355
c Excess from 2010.				27,708
d Excess from 2011.				38,239
e Excess from 2012.				56,967

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 2012, 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)

	Tax year	Prior 3 years			(e) Total
	(a) 2012	(b) 2011	(c) 2010	(d) 2009	
2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed					
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 organization 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))

URI CHANY NUSSBAUM

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

NONE

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. (see instructions) to individuals or organizations under other conditions, complete items 2a, b, c, and d

a The name, address, and telephone number or e-mail of the person to whom applications should be addressed

URI NUSSBAUM
P O BOX 101
MONSEY, NY 10952
(845) 425-0253

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

AVAILABLE UPON REQUEST

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

NONE

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 LIST VARIOUS VARIOUS, NY 10952			See Attached	56,889
Total				3a 56,889
b <i>Approved for future payment</i>				
Total				3b

Part XVII 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... 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

Table with 4 columns: (a) Line No, (b) Amount involved, (c) Name of noncharitable exempt organization, (d) Description of transfers, transactions, and sharing arrangements

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 Table with 3 columns: (a) Name of organization, (b) Type of organization, (c) Description of relationship

Sign Here 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 Signature of officer or trustee Date Title

Paid Preparer Use Only Print/Type preparer's name Preparer's Signature Date Check if self-employed PTIN Firm's name Firm's EIN Firm's address Phone no

Schedule B
(Form 990, 990-EZ,
or 990-PF)

Schedule of Contributors

OMB No 1545-0047

▶ Attach to Form 990, 990-EZ, or 990-PF.

2012

Department of the Treasury
Internal Revenue Service

Name of the organization

KESHER TRUST FUND

Employer identification number

13-6911481

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, \$5,000 or more (in money or property) from any one contributor. Complete Parts I and II.

Special Rules

For a section 501(c)(3) organization 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) and received from any one contributor, during the year, a contribution 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 a section 501(c)(7), (8), or (10) organization filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than \$1,000 for use *exclusively* for religious, charitable, scientific, literary, or educational purposes, or the prevention of cruelty to children or animals. Complete Parts I, II, and III.

For a section 501(c)(7), (8), or (10) organization filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions for use *exclusively* for religious, charitable, etc., purposes, but these contributions did not total to 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. Do not complete any of the parts unless the **General Rule** applies to this organization because it received nonexclusively religious, charitable, etc., contributions of \$5,000 or more during the year. ▶ \$ _____

Caution. An organization that is not covered by the General Rule and/or the Special Rules does not 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 Part I, line 2 of its Form 990-PF, to certify that it does not meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF).

Name of organization
KESHER TRUST FUND

Employer identification number
13-6911481

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	URI NUSSBAUM INC 30 CONCORD DRIVE MONSEY, NY 10952	\$ 42,000	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution)
2	ANNIE NUSSBAUM 66 OVERLOOK TERRACE NEW YORK, NY 10040	\$ 5,000	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution)
—	_____ _____ _____	\$ _____	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution)
—	_____ _____ _____	\$ _____	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution)
—	_____ _____ _____	\$ _____	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution)
—	_____ _____ _____	\$ _____	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution)

Name of organization
KESHER TRUST FUND

Employer identification number
13-6911481

Part II Noncash Property (see instructions) Use duplicate copies of Part II if additional space is needed

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
_____	_____ _____ _____	\$ _____	_____
_____	_____ _____ _____	\$ _____	_____
_____	_____ _____ _____	\$ _____	_____
_____	_____ _____ _____	\$ _____	_____
_____	_____ _____ _____	\$ _____	_____
_____	_____ _____ _____	\$ _____	_____
_____	_____ _____ _____	\$ _____	_____
_____	_____ _____ _____	\$ _____	_____
_____	_____ _____ _____	\$ _____	_____

Name of organization
KESHER TRUST FUND

Employer identification number
13-6911481

Part III Exclusively religious, charitable, etc., individual contributions to section 501(c)(7), (8), or (10) organizations that total more than \$1,000 for the year. 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
_____ _____ _____	_____ _____ _____

**TY 2012 Investments Corporate
Stock Schedule**

Name: KESHER TRUST FUND

EIN: 13-6911481

Name of Stock	End of Year Book Value	End of Year Fair Market Value
KTF Corp.	10,000	

TY 2012 Investments - Other Schedule

Name: KESHER TRUST FUND

EIN: 13-6911481

Category / Item	Listed at Cost or FMV	Book Value	End of Year Fair Market Value
N & B Guardian Mutual Fund		33,904	27,268

TY 2012 Other Decreases Schedule

Name: KESHER TRUST FUND

EIN: 13-6911481

Description	Amount
Capital loss Mutual Fund Sales	1,445

TY 2012 Other Expenses Schedule

Name: KESHER TRUST FUND

EIN: 13-6911481

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
Bank charges	78			78

TY 2012 Other Income Schedule

Name: KESHER TRUST FUND

EIN: 13-6911481

Description	Revenue And Expenses Per Books	Net Investment Income	Adjusted Net Income
Prior year's charity not cashed	143		

KESHER TRUST FUND

13-6911481

2012

Part 15, Line 3a.

Recipient	Is recipient an Individual	Foundation Status	Purpose of Grant	Amount
Agudath Israel of America	No	Public Charity	Charity	\$1,156
American Friends of Shemaya Scholols	No	Public Charity	Charity	\$18
Bais Yaakov of Spring Valley	No	Public Charity	Charity	\$930
Beth Medrash Gavoha	No	Public Charity	Charity	\$18
Chofetz Chaim Heritage Foundation	No	Public Charity	Charity	\$18
Congregation Ahavas Torah	No	Public Charity	Charity	\$350
Echo Women	No	Public Charity	Charity	\$25
K'hal Adath Jeshuran	No	Public Charity	Charity	\$2,284
K'hal Adath Jeshuran of Monsey	No	Public Charity	Charity	\$2,200
Keren Hatorah	No	Public Charity	Charity	\$18
Moriah	No	Public Charity	Charity	\$50
Tomche Shabbos of Rockland County	No	Public Charity	Charity	\$25
Torah Umesorah	No	Public Charity	Charity	\$70
Yeshiva Rabbi S. R. Hirsch	No	Public Charity	Charity	\$2,441
Total this sheet				<u>\$9,603</u>
Additional list attached				<u>\$47,286</u>
Total				<u><u>\$56,889</u></u>

Kesher Trust Fund, Form 990PF, Part 15, Line 3a. - Last year

1/1/2012 through 12/31/2012

11/15/2013

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Date	Account	Num	Description	Amount
EXPENSES				-47,286.00
Charity				-47,286.00
1/1/2012	Wachovia Checking	1909	Keren Yasomim	-5.00
1/1/2012	Wachovia Checking	1911	Tzedokoh Vochedes	-5.00
1/1/2012	Wachovia Checking	1912	Tzedokoh Vochedes	-5.00
1/1/2012	Wachovia Checking	1910	Mogen Umoshiyah	-5.00
1/5/2012	Wachovia Checking	3116	Nesanel Rabinowitz	-1,250.00
1/5/2012	Wachovia Checking	1913	Ahavas Chaverim	-10.00
1/7/2012	Wachovia Checking	3117	Cong Khal Mkor Chaim	-100.00
1/7/2012	Wachovia Checking	3118	Tzedokoh Vochedes	-5.00
1/7/2012	Wachovia Checking	3119	Tzedokoh Vochedes	-5.00
1/7/2012	Wachovia Checking	3120	Kollel Zichron Melich	-5.00
1/7/2012	Wachovia Checking	3121	Tzedokoh Vochedes	-5.00
1/7/2012	Wachovia Checking	3122	Zichron Moshe	-5.00
1/7/2012	Wachovia Checking	3123	Kinyan Seforim	-5.00
1/7/2012	Wachovia Checking	3124	Tzedokoh Vochedes	-5.00
1/7/2012	Wachovia Checking	3125	Zichron Yochanon	-5.00
1/7/2012	Wachovia Checking	3126	Ahavas Yisroel	-5.00
1/7/2012	Wachovia Checking	3127	Ahavas Yisroel	-5.00
1/7/2012	Wachovia Checking	3128	Yoel Moshe	-5.00
1/7/2012	Wachovia Checking	3129	Ezras Yisroel	-5.00
1/7/2012	Wachovia Checking	3130	Ahavas Yisroel	-5.00
1/7/2012	Wachovia Checking	3131	Tzedokoh Vochedes	-5.00
1/7/2012	Wachovia Checking	3132	Tzedokoh Vochedes	-5.00
1/7/2012	Wachovia Checking	3133	Tzedokoh Vochedes	-5.00
1/7/2012	Wachovia Checking	3134	Tzedokoh Vochedes	-5.00
1/7/2012	Wachovia Checking	3135	Tzedokoh Vochedes	-5.00
1/7/2012	Wachovia Checking	3136	Tzedokoh Vochedes	-5.00
1/7/2012	Wachovia Checking	3137	Tzedokoh Vochedes	-5.00
1/7/2012	Wachovia Checking	3138	Tzedokoh Vochedes	-5.00
1/7/2012	Wachovia Checking	3139	Tzedokoh Vochedes	-5.00
1/7/2012	Wachovia Checking	3140	Tzedokoh Vochedes	-5.00
1/7/2012	Wachovia Checking	3141	Tzedokoh Vochedes	-5.00
1/7/2012	Wachovia Checking	3142	Tzedokoh Vochedes	-5.00
1/10/2012	Wachovia Checking	3143	Nesanel Rabinowitz	-1,250.00
1/10/2012	Wachovia Checking	3144	Tzvi Rosenshein	-1,500.00
1/10/2012	Wachovia Checking	3145	TOMCHEI SHABBOS OF ROCKLAND COU...	-36.00
1/10/2012	Wachovia Checking	3146	Kahal Shaarei Tefilah	-180.00
1/10/2012	Wachovia Checking	3147	Cong Zichron Be'er	-18.00
1/10/2012	Wachovia Checking	3148	Yeshia RSR Hirsch	-18.00
1/10/2012	Wachovia Checking	3149	K'hal Adath Jeshuran of Monsey	-180.00
1/10/2012	Wachovia Checking	3150	Areivim	-36.00
1/10/2012	Wachovia Checking	3151	Be'er Yitzchok	-10.00
1/10/2012	Wachovia Checking	3152	K'hal Adath Jeshuran	-5.00
1/10/2012	Wachovia Checking	3153	Telse Yeshiva	-5.00
1/10/2012	Wachovia Checking	3154	Nachlas Bnei Shimon	-36.00
1/14/2012	Wachovia Checking	1914	Ohr Moshe	-18.00
1/14/2012	Wachovia Checking	1915	Mishnas	-10.00
1/14/2012	Wachovia Checking	1916	CTM	-10.00
1/15/2012	Wachovia Checking	1924	Mizrachi	-5.00
1/15/2012	Wachovia Checking	1921	Mizrachi	-10.00

Kesher Trust Fund, Form 990PF, Part 15, Line 3a. - Last year

1/1/2012 through 12/31/2012

11/15/2013

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Date	Account	Num	Description	Amount
1/15/2012	Wachovia Checking	1925	Ahavas Chaverim	-10.00
1/15/2012	Wachovia Checking	1920	Tzedokoh Vochedes	-10.00
1/15/2012	Wachovia Checking	1922	Emunas Yisroel	-10.00
1/15/2012	Wachovia Checking	1919	Tzedokoh Vochedes	-10.00
1/15/2012	Wachovia Checking	1917	Tzedokoh Vochedes	-25.00
1/15/2012	Wachovia Checking	1918	Vayiven Shlomo	-10.00
1/15/2012	Wachovia Checking	1923	Chochmei Meir	-10.00
1/16/2012	Wachovia Checking	3155	Yeshiva Shaar Hatorah	-50.00
1/22/2012	Wachovia Checking	3156	Cong Ahavas Torah	-126.00
1/22/2012	Wachovia Checking	3157	KAJMO GMACH	-180.00
1/22/2012	Wachovia Checking	1928	Ahavas Yisroel	-18.00
1/22/2012	Wachovia Checking	1927	Rav Chesed	-18.00
1/22/2012	Wachovia Checking	1926	Zichron Meir Leib	-18.00
1/26/2012	Wachovia Checking	1929	Tzedokoh Vochedes	-18.00
1/29/2012	Wachovia Checking	1931	Ahavas Chesed	-10.00
1/29/2012	Wachovia Checking	1930	Tzedokoh Vochedes	-10.00
1/30/2012	Wachovia Checking	1932	Haben Yakir	-10.00
2/6/2012	Wachovia Checking	1933	TORAH SCHOOLS FOR ISRAEL	-18.00
2/6/2012	Wachovia Checking	1936	Tzedokoh Vochedes	-15.00
2/6/2012	Wachovia Checking	1934	Tzedokoh Vochedes	-10.00
2/6/2012	Wachovia Checking	1935	Bais Chanah	-10.00
2/6/2012	Wachovia Checking	1937	YAD LACHIM	-50.00
2/10/2012	Wachovia Checking	3158	Tzvi Rosenshein	-1,500.00
2/10/2012	Wachovia Checking	3159	Nesanel Rabinowitz	-1,250.00
2/18/2012	Wachovia Checking	3160	Yeshiva Ohel Torah	-200.00
2/20/2012	Wachovia Checking	1938	Bais Mikroh	-25.00
2/22/2012	Wachovia Checking	3161	Shaarei Arozim	-25.00
2/22/2012	Wachovia Checking	3162	Keren Hatorah	-5.00
2/22/2012	Wachovia Checking	3163	MESORAH HERITAGE FOUNDATION	-18.00
3/6/2012	Wachovia Checking	3257	Yeshiva Bais Mikroh	-250.00
3/6/2012	Wachovia Checking	3220	Cong Yotzer Ohr	-18.00
3/6/2012	Wachovia Checking	3221	Yeshiva Nitrah	-18.00
3/6/2012	Wachovia Checking	3222	Bais Hillel	-18.00
3/6/2012	Wachovia Checking	3223	YESHIVA OHR Somayach	-18.00
3/6/2012	Wachovia Checking	3224	Keren Rayim	-18.00
3/6/2012	Wachovia Checking	3225	Aniyei Eerchoh	-18.00
3/6/2012	Wachovia Checking	3226	Zedokoh Noam Elimelech	-18.00
3/6/2012	Wachovia Checking	3227	Keren Chasanim	-18.00
3/6/2012	Wachovia Checking	3228	Yeshiva Bais Hillel	-18.00
3/6/2012	Wachovia Checking	3229	Yeshiva Bais Hillel	-18.00
3/6/2012	Wachovia Checking	3230	Tashbar	-18.00
3/6/2012	Wachovia Checking	3231	Yeshiva Of Kashoh	-18.00
3/6/2012	Wachovia Checking	3233	Yeshiva Ohr Somayach	-18.00
3/6/2012	Wachovia Checking	3234	Divrei Shmuel	-18.00
3/6/2012	Wachovia Checking	3235	Mercaz Habris	-18.00
3/6/2012	Wachovia Checking	3236	Mercaz Habris	-18.00
3/6/2012	Wachovia Checking	3237	YTA	-18.00
3/6/2012	Wachovia Checking	3238	Areivim	-18.00
3/6/2012	Wachovia Checking	3239	Areivim	-18.00
3/6/2012	Wachovia Checking	3240	GANZ	-18.00
3/6/2012	Wachovia Checking	3241	Chasodim Tovim	-18.00
3/6/2012	Wachovia Checking	3242	Pupa Yeshiva	-18.00

Keshet Trust Fund, Form 990PF, Part 15, Line 3a. - Last year

1/1/2012 through 12/31/2012

11/15/2013

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Date	Account	Num	Description	Amount
3/6/2012	Wachovia Checking	3243	Yeshiva Bais Dovid	-18.00
3/6/2012	Wachovia Checking	3244	Yeshiva Pupa	-18.00
3/6/2012	Wachovia Checking	3245	Mesivta Of Passaic	-18.00
3/6/2012	Wachovia Checking	3246	Lev Lachim	-18.00
3/6/2012	Wachovia Checking	3247	Hachnasas Kallah - Yad Elezer	-18.00
3/6/2012	Wachovia Checking	3248	Tzedokoh Vochedes	-18.00
3/6/2012	Wachovia Checking	3249	Tzedokoh Vochedes	-18.00
3/6/2012	Wachovia Checking	3250	Nitra	-18.00
3/6/2012	Wachovia Checking	3251	Avir Yaakov	-18.00
3/6/2012	Wachovia Checking	3252	Tashbar	-18.00
3/6/2012	Wachovia Checking	3253	Tashbar	-18.00
3/6/2012	Wachovia Checking	3254	Kahal Kollel	-18.00
3/6/2012	Wachovia Checking	3255	Gomlei Chesed	-18.00
3/6/2012	Wachovia Checking	3256	Fishkill	-18.00
3/6/2012	Wachovia Checking	3219	Cong Sdei Yaakov	-18.00
3/6/2012	Wachovia Checking	3258	Kollel Ateres Yakov	-18.00
3/6/2012	Wachovia Checking	3259	Yeshiva Bais Dovid	-18.00
3/6/2012	Wachovia Checking	1939	Cong Beth Joseph	-25.00
3/6/2012	Wachovia Checking	1940	Tzedokoh Vochedes	-5.00
3/6/2012	Wachovia Checking	1942	Yeshiva Ohr Naftali	-36.00
3/6/2012	Wachovia Checking	1943	Yeshiva Shaar Efraim	-36.00
3/6/2012	Wachovia Checking	1944	Yeshiva Ohel Torah	-25.00
3/6/2012	Wachovia Checking	1945	Rabbi Wachsmann	-100.00
3/6/2012	Wachovia Checking	1946	Rabbi Deutsch	-100.00
3/6/2012	Wachovia Checking	1948	Keren Hayered	-25.00
3/6/2012	Wachovia Checking	1947	Rabbi Schlesinger	-100.00
3/6/2012	Wachovia Checking	1949	Cong Anshei Fallsberg	-36.00
3/6/2012	Wachovia Checking	1950	Zichron Eliyahu	-50.00
3/6/2012	Wachovia Checking	1951	Yeshiva Gedola Of South Monsey	-36.00
3/6/2012	Wachovia Checking	1952	Yeshiva Bais Shraga	-36.00
3/6/2012	Wachovia Checking	1953	Toras Chessed	-36.00
3/6/2012	Wachovia Checking	1954	Lev Lachim	-36.00
3/6/2012	Wachovia Checking	1955	Edible Leftovers	-36.00
3/6/2012	Wachovia Checking	1956	Yeshiva Gedoloh Keser Torah	-25.00
3/6/2012	Wachovia Checking	1957	Yeshiva New Square	-18.00
3/6/2012	Wachovia Checking	1958	Yeshiva Of Ocean	-18.00
3/6/2012	Wachovia Checking	1959	Yeshiva Ohr Torah	-18.00
3/6/2012	Wachovia Checking	1960	Divrei Chaim	-18.00
3/6/2012	Wachovia Checking	1961	Yeshiva Bais Dovid	-18.00
3/6/2012	Wachovia Checking	1962	Ezra Vochedes	-36.00
3/6/2012	Wachovia Checking	1963	Yehuda Herzberg	-100.00
3/6/2012	Wachovia Checking	1964	Cong Kollel Bnei Hayeshivos	-18.00
3/6/2012	Wachovia Checking	1965	Ateres Taimon	-18.00
3/6/2012	Wachovia Checking	1966	Tzedokoh Vochedes	-10.00
3/6/2012	Wachovia Checking	1967	Kinyon Seformim	-18.00
3/6/2012	Wachovia Checking	1970	Kupath Hair	-18.00
3/6/2012	Wachovia Checking	1971	Ohr Reuvein	-18.00
3/6/2012	Wachovia Checking	1972	Ateres Caim Baruch Meir	-50.00
3/6/2012	Wachovia Checking	1973	Ahavas Chaverim	-18.00
3/6/2012	Wachovia Checking	1974	Vedomar Kollel	-18.00
3/6/2012	Wachovia Checking	1975	Masmid Gevoha	-5.00
3/6/2012	Wachovia Checking	1976	Mesivta Mamar Mordechai	-36.00

Kesher Trust Fund, Form 990PF, Part 15, Line 3a. - Last year

1/1/2012 through 12/31/2012

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Date	Account	Num	Description	Amount
3/6/2012	Wachovia Checking	1977	Cong Heichal Moshe	-18.00
3/6/2012	Wachovia Checking	1978	Tzedokoh Vochedes	-18.00
3/6/2012	Wachovia Checking	1979	Tzedokoh Vochedes	-18.00
3/6/2012	Wachovia Checking	1980	Cong Bnei Yakov	-18.00
3/6/2012	Wachovia Checking	1981	Cong Kinyan Seformim	-25.00
3/6/2012	Wachovia Checking	1982	Cong Bnei Aharon	-10.00
3/6/2012	Wachovia Checking	1983	Keren Chasdei Moshe	-10.00
3/6/2012	Wachovia Checking	1984	Tiferes Yisroel	-18.00
3/6/2012	Wachovia Checking	1985	YM Kiruv Organization	-18.00
3/6/2012	Wachovia Checking	1986	Ahavas Chaverim	-18.00
3/6/2012	Wachovia Checking	1987	Ahavas Chaverim	-18.00
3/6/2012	Wachovia Checking	1988	Sharei Tova	-18.00
3/6/2012	Wachovia Checking	1989	Yeshiva Of Bayswater	-36.00
3/8/2012	Wachovia Checking	1968	Lev Lachim	-18.00
3/9/2012	Wachovia Checking	1990	Mesivta Of Clifton	-25.00
3/9/2012	Wachovia Checking	1991	Chabad	-18.00
3/9/2012	Wachovia Checking	3164	Ahavas Yisroel	-5.00
3/9/2012	Wachovia Checking	3165	Tzedokoh Vochedes	-5.00
3/9/2012	Wachovia Checking	3166	Tzedokoh Vochedes	-5.00
3/9/2012	Wachovia Checking	3167	Ahavas Chaverim	-5.00
3/9/2012	Wachovia Checking	3168	Tzedokoh Vochedes	-5.00
3/9/2012	Wachovia Checking	3169	Yeshiva Of Bayonne	-5.00
3/9/2012	Wachovia Checking	3171	Torah Vocational Center	-5.00
3/9/2012	Wachovia Checking	3172	Tzedokoh Vochedes	-5.00
3/9/2012	Wachovia Checking	3173	Tzedokoh Vochedes	-5.00
3/9/2012	Wachovia Checking	3174	FCY	-5.00
3/9/2012	Wachovia Checking	3175	MTA	-5.00
3/9/2012	Wachovia Checking	3176	Cong Zichron Be'er	-100.00
3/9/2012	Wachovia Checking	3177	Nesanel Rabinowitz	-1,250.00
3/9/2012	Wachovia Checking	3178	Tzvi Rosenshein	-1,500.00
3/13/2012	Wachovia Checking	1993	Ahavas Yisroel	-5.00
3/13/2012	Wachovia Checking	1994	Ahavas Yisroel	-5.00
3/13/2012	Wachovia Checking	1995	Ahavas Yisroel	-5.00
3/13/2012	Wachovia Checking	1998	Tzedokoh Vochedes	-36.00
3/13/2012	Wachovia Checking	1999	Chasdei Tovim	-25.00
3/13/2012	Wachovia Checking	2000	Tzedokoh Vochedes	-10.00
3/15/2012	Wachovia Checking	1996	Cong Ohr Moshe	-10.00
3/16/2012	Wachovia Checking	1992	Ahavas Yisroel	-5.00
3/16/2012	Wachovia Checking	1997	Tzedokoh Vochedes	-10.00
3/16/2012	Wachovia Checking	2001	Tzedokoh Vochedes	-18.00
3/17/2012	Wachovia Checking	1790	Kupat Hair	-18.00
3/18/2012	Wachovia Checking	2002	Vishnitz Kollel	-5.00
3/21/2012	Wachovia Checking		Tzedokoh Vochedes	-18.00
3/25/2012	Wachovia Checking	3203	Mizrachi	-5.00
3/25/2012	Wachovia Checking	3204	Tzedokoh Vochedes	-5.00
3/25/2012	Wachovia Checking	3205	Tzedokoh Vochedes	-5.00
3/25/2012	Wachovia Checking	3206	Mizrachi	-5.00
3/25/2012	Wachovia Checking	3207	Tzedokoh Vochedes	-5.00
3/25/2012	Wachovia Checking	3208	Tzedokoh Vochedes	-5.00
3/25/2012	Wachovia Checking	3209	Tzedokoh Vochedes	-5.00
3/25/2012	Wachovia Checking	3210	Tzedokoh Vochedes	-5.00
3/25/2012	Wachovia Checking	3211	Tzedokoh Vochedes	-5.00

Kesher Trust Fund, Form 990PF, Part 15, Line 3a. - Last year

1/1/2012 through 12/31/2012

11/15/2013

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Date	Account	Num	Description	Amount
3/25/2012	Wachovia Checking	3212	Tzedokoh Vochedes	-5.00
3/25/2012	Wachovia Checking	3213	Tzedokoh Vochedes	-5.00
3/25/2012	Wachovia Checking	3214	Ahavas Yisroel	-5.00
3/25/2012	Wachovia Checking	2004	Anshei Mamad	-5.00
3/25/2012	Wachovia Checking	2005	Tzedokoh Vochedes	-5.00
3/25/2012	Wachovia Checking	2006	Tzedokoh Vochedes	-5.00
3/25/2012	Wachovia Checking	2007	Yeshiva Bais Moshe	-10.00
3/26/2012	Wachovia Checking	2003	Bais Yaakov Of Monsey	-18.00
3/27/2012	Wachovia Checking	2011	Kneset Mordechai	-18.00
3/27/2012	Wachovia Checking	2008	VAAD MISHMERETH STAAM	-1,500.00
3/28/2012	Wachovia Checking	2009	VAAD MISHMERETH STAAM	-50.00
4/1/2012	Wachovia Checking	2012	Kollel Anshei Square D'Monsey	-10.00
4/1/2012	Wachovia Checking	2013	Emunas Yisroel	-10.00
4/1/2012	Wachovia Checking	2014	Tzedokoh Vochedes	-5.00
4/1/2012	Wachovia Checking	2015	Keren Hatorah	-36.00
4/4/2012	Wachovia Checking	2016	Yehuda Herzberg	-150.00
4/15/2012	Wachovia Checking	3215	Tzvi Rosenshein	-1,500.00
4/15/2012	Wachovia Checking	3216	Nesanel Rabinowitz	-1,250.00
4/15/2012	Wachovia Checking	3217	Tzedokoh Vochedes	-5.00
4/15/2012	Wachovia Checking	2018	Cong Ohel Mordechai	-10.00
4/20/2012	Wachovia Checking	2019	Ahavas Yisroel	-5.00
4/20/2012	Wachovia Checking	2020	Ahavas Chesed	-5.00
4/29/2012	Wachovia Checking	2021	Hisachdus Avreichim Skvere	-5.00
4/30/2012	Wachovia Checking	3260	Mesivta Of Clifton	-125.00
4/30/2012	Wachovia Checking	3261	Bnos Yaakov	-20.00
4/30/2012	Wachovia Checking	3262	Keren Orah	-100.00
4/30/2012	Wachovia Checking	3263	Tzedokoh Vochedes	-5.00
4/30/2012	Wachovia Checking	3264	Shaarei Tziyon	-5.00
4/30/2012	Wachovia Checking	3265	Ahavas Yisroel	-5.00
4/30/2012	Wachovia Checking	3266	Tzedokoh Vochedes	-5.00
4/30/2012	Wachovia Checking	3267	Beit Zion	-5.00
4/30/2012	Wachovia Checking	3268	Tzedokoh Vochedes	-5.00
4/30/2012	Wachovia Checking	3269	Tzedokoh Vochedes	-5.00
4/30/2012	Wachovia Checking	3270	Emunas Yisroel	-5.00
4/30/2012	Wachovia Checking	3271	Tzedokoh Vochedes	-5.00
4/30/2012	Wachovia Checking	3272	Lev Yehuda	-5.00
4/30/2012	Wachovia Checking	3273	Tzedokoh Vochedes	-5.00
4/30/2012	Wachovia Checking	3274	Cong Ohr Moshe	-5.00
5/2/2012	Wachovia Checking	2022	Chesed Lavrohom	-100.00
5/7/2012	Wachovia Checking	3275	VAAD L'HATZOLAS NIDCHEI YISROEL	-250.00
5/7/2012	Wachovia Checking	3276	Kolel Shomre Hachomos	-100.00
5/8/2012	Wachovia Checking	2010	Tzvi Rosenshein	-1,500.00
5/12/2012	Wachovia Checking	2023	Bonai Olam	-36.00
5/13/2012	Wachovia Checking	3277	Yeshiva Gedola Of South Monsey	-200.00
5/13/2012	Wachovia Checking	2026	Tzedokoh Vochedes	-5.00
5/13/2012	Wachovia Checking	2028	Tzedokoh Vochedes	-5.00
5/13/2012	Wachovia Checking	2025	Bais Yitzchok	-10.00
5/13/2012	Wachovia Checking	2027	Tzedokoh Vochedes	-5.00
5/13/2012	Wachovia Checking	2024	Tzedokoh Vochedes	-10.00
5/16/2012	Wachovia Checking	2029	Tzedokoh Vochedes	-10.00
5/17/2012	Wachovia Checking	2031	Tzedokoh Vochedes	-5.00
5/17/2012	Wachovia Checking	2032	Tzedokoh Vochedes	-5.00

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Date	Account	Num	Description	Amount
5/17/2012	Wachovia Checking	2030	Tzedokoh Vochedes	-5.00
5/20/2012	Wachovia Checking	2035	Tzedokoh Vochedes	-10.00
5/20/2012	Wachovia Checking	2034	Mizrachi	-10.00
5/20/2012	Wachovia Checking	2033	Tzedokoh Vochedes	-5.00
5/20/2012	Wachovia Checking	2036	Tzedokoh Vochedes	-5.00
5/20/2012	Wachovia Checking	2038	Tzedokoh Vochedes	-5.00
5/21/2012	Wachovia Checking	3278	Yeshiva Bais Mikroh	-250.00
5/21/2012	Wachovia Checking	3279	Tzedokoh Vochedes	-5.00
5/21/2012	Wachovia Checking	3280	Tzedokoh Vochedes	-5.00
5/21/2012	Wachovia Checking	3281	Birchat Moshe	-5.00
5/21/2012	Wachovia Checking	3282	Tzedokoh Vochedes	-5.00
5/21/2012	Wachovia Checking	3283	F.D.O.	-5.00
5/21/2012	Wachovia Checking	3284	Emunas Yisroel	-5.00
5/21/2012	Wachovia Checking	3285	Tzedokoh Vochedes	-5.00
5/21/2012	Wachovia Checking	3286	Kinyan Seforim	-5.00
5/24/2012	Wachovia Checking	1881	Tiv Yerushalayim	-180.00
5/29/2012	Wachovia Checking	2039	Tzedokoh Vochedes	-10.00
5/30/2012	Wachovia Checking	3290	Nesanel Rabinowitz	-1,250.00
6/4/2012	Wachovia Checking	2040	Kollel Avnei Kodesh	-25.00
6/10/2012	Wachovia Checking	3294	Tzedokoh Vochedes	-5.00
6/10/2012	Wachovia Checking	3295	Sheves Achim	-5.00
6/10/2012	Wachovia Checking	3296	Tzedokoh Vochedes	-5.00
6/10/2012	Wachovia Checking	3297	Tzedokoh Vochedes	-5.00
6/10/2012	Wachovia Checking	3298	Tzedokoh Vochedes	-5.00
6/10/2012	Wachovia Checking	3299	Yeshiva Meor Enaim	-5.00
6/10/2012	Wachovia Checking	3300	Divrei Shmuel	-5.00
6/10/2012	Wachovia Checking	3301	Tzedokoh Vochedes	-5.00
6/10/2012	Wachovia Checking	3302	Ahavas Yisroel	-5.00
6/10/2012	Wachovia Checking	3303	Cong Kahal Tarnipol	-5.00
6/10/2012	Wachovia Checking	3304	Tzedokoh Vochedes	-5.00
6/10/2012	Wachovia Checking	3291	MESIVTA CHAIM BERLIN	-100.00
6/10/2012	Wachovia Checking	3292	Tzedokoh Vochedes	-5.00
6/10/2012	Wachovia Checking	2041	Tzedokoh Vochedes	-5.00
6/10/2012	Wachovia Checking	2042	Tzedokoh Vochedes	-5.00
6/10/2012	Wachovia Checking	2043	Ahavas Chesed	-5.00
6/10/2012	Wachovia Checking	2044	Mercaz Habris	-18.00
6/12/2012	Wachovia Checking	2046	Zichron Shlomo	-18.00
6/12/2012	Wachovia Checking	2045	Zichron Shlomo	-50.00
6/17/2012	Wachovia Checking	2047	Tzedokoh Vochedes	-10.00
6/17/2012	Wachovia Checking	2048	Tzedokoh Vochedes	-10.00
6/17/2012	Wachovia Checking	2049	Shaarey Yosher	-100.00
6/17/2012	Wachovia Checking	1882	Keren Ohr Hameir	-20.00
6/18/2012	Wachovia Checking	2051	Bais Aharon	-10.00
6/18/2012	Wachovia Checking	2052	Ahavas Yisroel	-10.00
6/21/2012	Wachovia Checking	2053	Tzvi Rosenshein	-1,500.00
6/24/2012	Wachovia Checking	2054	Tzedokoh Vochedes	-10.00
6/25/2012	Wachovia Checking	2055	UTA	-10.00
6/25/2012	Wachovia Checking	2056	Ohr Yisroel	-10.00
6/25/2012	Wachovia Checking	2057	Tzedokoh Vochedes	-10.00
6/25/2012	Wachovia Checking	2058	Tzedokoh Vochedes	-5.00
6/25/2012	Wachovia Checking	2059	Tzedokoh Vochedes	-5.00
6/25/2012	Wachovia Checking	2060	Tzedokoh Vochedes	-5.00

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Date	Account	Num	Description	Amount
6/25/2012	Wachovia Checking	2061	Tzedokoh Vochedes	-5.00
7/2/2012	Wachovia Checking	2062	Devorah Rabinowitz	-1,200.00
7/2/2012	Wachovia Checking	2063	Tzvi Rosenshein	-1,500.00
7/8/2012	Wachovia Checking	2064	Tzedokoh Vochedes	-5.00
7/8/2012	Wachovia Checking	3305	Imrei Shefer	-5.00
7/8/2012	Wachovia Checking	3306	Tzedokoh Vochedes	-5.00
7/8/2012	Wachovia Checking	3307	Tzedokoh Vochedes	-5.00
7/8/2012	Wachovia Checking	3308	Bais Yasayah	-5.00
7/8/2012	Wachovia Checking	3309	Tzedokoh Vochedes	-5.00
7/8/2012	Wachovia Checking	3310	Tzedokoh Vochedes	-5.00
7/8/2012	Wachovia Checking	3311	Tzedokoh Vochedes	-5.00
7/8/2012	Wachovia Checking	3312	Tzedokoh Vochedes	-5.00
7/8/2012	Wachovia Checking	3313	Tzedokoh Vochedes	-5.00
7/8/2012	Wachovia Checking	3314	Kol Torah	-5.00
7/8/2012	Wachovia Checking	3315	Tzedokoh Vochedes	-5.00
7/8/2012	Wachovia Checking	3316	Cong Avir Yaakov	-5.00
7/8/2012	Wachovia Checking	3317	Tzedokoh Vochedes	-5.00
7/8/2012	Wachovia Checking	3318	Fasten	-5.00
7/9/2012	Wachovia Checking	2087	Check	-1,250.00
7/12/2012	Wachovia Checking	2067	Yeshiva Tiferes Naftali	-25.00
7/12/2012	Wachovia Checking	2065	Shmuel Norris	-10.00
7/18/2012	Wachovia Checking	2066	Tzedokoh Vochedes	-15.00
7/22/2012	Wachovia Checking	2068	MLY	-18.00
7/25/2012	Wachovia Checking	2069	LAKWOOD CHEDER	-18.00
7/25/2012	Wachovia Checking	2070	Nesanel Rabinowitz	-1,250.00
7/25/2012	Wachovia Checking	2071	Tzedokoh Vochedes	-5.00
8/5/2012	Wachovia Checking	2075	Zichron Shlomo	-5.00
8/5/2012	Wachovia Checking	2076	Binyan Yerushalayim	-5.00
8/23/2012	Wachovia Checking	2072	Avir Yaakov	-18.00
8/26/2012	Wachovia Checking	2073	Chabad	-10.00
8/26/2012	Wachovia Checking	2074	Tzedokoh Vochedes	-10.00
8/28/2012	Wachovia Checking	3320	Kolel Shomre Hachomos	-100.00
8/28/2012	Wachovia Checking	3321	Cong Agudath Israel	-5.00
8/28/2012	Wachovia Checking	3322	Tzedokoh Vochedes	-5.00
8/28/2012	Wachovia Checking	3323	Keren Elozer	-5.00
8/28/2012	Wachovia Checking	3324	Tzedokoh Vochedes	-5.00
8/28/2012	Wachovia Checking	3325	Tzedokoh Vochedes	-5.00
8/28/2012	Wachovia Checking	3326	Ahavas Chesed	-5.00
8/28/2012	Wachovia Checking	3327	Tzedokoh Vochedes	-5.00
8/28/2012	Wachovia Checking	3328	Tzedokoh Vochedes	-5.00
8/28/2012	Wachovia Checking	3329	Tzedokoh Vochedes	-5.00
8/28/2012	Wachovia Checking	3330	Mizrachi	-5.00
8/28/2012	Wachovia Checking	3331	Tzedokoh Vochedes	-5.00
8/28/2012	Wachovia Checking	3332	Tzedokoh Vochedes	-5.00
8/28/2012	Wachovia Checking	3333	Tzedokoh Vochedes	-5.00
8/28/2012	Wachovia Checking	3334	Tzedokoh Vochedes	-5.00
8/28/2012	Wachovia Checking	3335	Tiferes Achim	-5.00
8/28/2012	Wachovia Checking	3336	Tzedokoh Vochedes	-5.00
8/28/2012	Wachovia Checking	3337	Tzedokoh Vochedes	-5.00
9/2/2012	Wachovia Checking	2077	ICHUD HAYESHIVOS	-36.00
9/9/2012	Wachovia Checking	2078	Cong Bnei Yakov	-75.00
9/9/2012	Wachovia Checking	2079	YESHIVA OHR HATORAH	-18.00

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Date	Account	Num	Description	Amount
9/11/2012	Wachovia Checking	2080	Agudath Israel	-5.00
9/11/2012	Wachovia Checking	2081	Tzedokoh Vochesed	-15.00
9/11/2012	Wachovia Checking	2083	Khal Mkor Chaim	-50.00
9/23/2012	Wachovia Checking	3338	Yehuda Herzberg	-180.00
9/23/2012	Wachovia Checking	3339	Tzvi Rosenshein	-1,500.00
9/23/2012	Wachovia Checking	3340	Nesanel Rabinowitz	-1,250.00
9/23/2012	Wachovia Checking	2084	Tzedokoh Vochesed	-5.00
9/23/2012	Wachovia Checking	2085	Tzedokoh Vochesed	-5.00
9/23/2012	Wachovia Checking	2082	Keren Ohr Hameir	-20.00
9/28/2012	Wachovia Checking	2089	Emunas Yisroel	-5.00
9/28/2012	Wachovia Checking	2090	Emunas Yisroel	-5.00
10/14/2012	Wachovia Checking	2091	Tzedokoh Vochesed	-20.00
10/21/2012	Wachovia Checking	3341	Tzvi Rosenshein	-1,500.00
10/21/2012	Wachovia Checking	3342	Tzedokoh Vochesed	-5.00
10/21/2012	Wachovia Checking	3343	Chaim Vochesed	-5.00
10/21/2012	Wachovia Checking	3344	Bnei Torah	-5.00
10/21/2012	Wachovia Checking	3345	Tzedokoh Vochesed	-5.00
10/21/2012	Wachovia Checking	3346	Bnei Yoel	-5.00
10/21/2012	Wachovia Checking	3347	Tzedokoh Vochesed	-5.00
10/21/2012	Wachovia Checking	3348	Kollel Zichron Yosef	-5.00
10/21/2012	Wachovia Checking	3349	Ahavas Chaverim	-5.00
10/21/2012	Wachovia Checking	3350	Tzedokoh Vochesed	-5.00
10/21/2012	Wachovia Checking	3352	Tzedokoh Vochesed	-5.00
10/21/2012	Wachovia Checking	3353	Telse Yeshiva	-5.00
10/21/2012	Wachovia Checking	3354	Kahal Shaarei Tefilah	-180.00
10/21/2012	Wachovia Checking	3355	HATZOLOH OF ROCKLAND COUNTY	-100.00
10/21/2012	Wachovia Checking	3356	ECHO	-18.00
10/21/2012	Wachovia Checking	3357	K'hal Adath Jeshuran of Monsey	-360.00
10/21/2012	Wachovia Checking	3358	Kollel YRSRH	-100.00
10/21/2012	Wachovia Checking	3359	KESER DOVID	-75.00
10/21/2012	Wachovia Checking	3360	Beth Medrash Govoha	-18.00
10/21/2012	Wachovia Checking	3361	Mesivta Of Waterbury	-100.00
10/21/2012	Wachovia Checking	3362	Ezras Moshe	-50.00
10/21/2012	Wachovia Checking	3363	Shuvu	-18.00
10/21/2012	Wachovia Checking	3364	MIKVEH OF ROCKLAND COUNTY	-100.00
10/21/2012	Wachovia Checking	3365	Chasdei Chana	-25.00
10/21/2012	Wachovia Checking	3366	Bikur Cholim	-50.00
10/21/2012	Wachovia Checking	3367	Cong Zichron Yeshia	-36.00
10/21/2012	Wachovia Checking	3368	Mesamche Lev	-25.00
10/21/2012	Wachovia Checking	3369	Nesanel Rabinowitz	-1,250.00
10/21/2012	Wachovia Checking	3370	Tzedokoh Vochesed	-5.00
10/21/2012	Wachovia Checking	2094	Tzedokoh Vochesed	-10.00
10/21/2012	Wachovia Checking	2093	AF Of Shemaya	-10.00
10/28/2012	Wachovia Checking	2096	Tzedokoh Vochesed	-10.00
10/28/2012	Wachovia Checking	2098	Tzedokoh Vochesed	-5.00
10/28/2012	Wachovia Checking	2095	Tzedokoh Vochesed	-10.00
10/28/2012	Wachovia Checking	2099	Tzedokoh Vochesed	-15.00
10/28/2012	Wachovia Checking	2097	RCCS	-54.00
11/4/2012	Wachovia Checking	3371	Tzedokoh Vochesed	-5.00
11/4/2012	Wachovia Checking	3372	Tzedokoh Vochesed	-5.00
11/4/2012	Wachovia Checking	3373	T.V.	-5.00
11/4/2012	Wachovia Checking	3374	Tzedokoh Vochesed	-5.00

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Date	Account	Num	Description	Amount
11/4/2012	Wachovia Checking	3375	Tzedokoh Vochedes	-5.00
11/4/2012	Wachovia Checking	3376	Tzedokoh Vochedes	-5.00
11/4/2012	Wachovia Checking	3377	Chaim Vochedes	-5.00
11/4/2012	Wachovia Checking	3378	Tzedokoh Vochedes	-5.00
11/4/2012	Wachovia Checking	3379	Bnei Mordechchai	-5.00
11/4/2012	Wachovia Checking	3381	Tzedokoh Vochedes	-5.00
11/4/2012	Wachovia Checking	3382	Tzedokoh Vochedes	-5.00
11/4/2012	Wachovia Checking	3380	Tzedokoh Vochedes	-5.00
11/11/2012	Wachovia Checking	3383	Kolel Shomre Hachomos	-720.00
11/11/2012	Wachovia Checking	3384	Tzedokoh Vochedes	-5.00
11/11/2012	Wachovia Checking	3385	Tzedokoh Vochedes	-5.00
11/11/2012	Wachovia Checking	2088	FREE	-25.00
11/17/2012	Wachovia Checking	2100	Bais Hamedrash Elmwood	-18.00
11/18/2012	Wachovia Checking	2101	PEF Endowment Fund	-100.00
11/18/2012	Wachovia Checking	2102	Yeshiva Gedola Of Bayswater	-50.00
11/26/2012	Wachovia Checking	2103	Birchas Mordechai	-10.00
11/28/2012	Wachovia Checking	3386	Nesanel Rabinowitz	-1,250.00
11/28/2012	Wachovia Checking	3387	Tzvi Rosenshein	-1,500.00
11/28/2012	Wachovia Checking	3388	Tzedokoh Vochedes	-5.00
12/2/2012	Wachovia Checking	3389	Yeshiva Bais Mikroh	-250.00
12/2/2012	Wachovia Checking	2104	Osher Ostreicher	-10.00
12/2/2012	Wachovia Checking	2105	Vaad Harabonim	-36.00
12/2/2012	Wachovia Checking	2106	Rabbi Sova	-100.00
12/2/2012	Wachovia Checking	2107	YESHIVA EITZ CHAIM	-225.00
12/2/2012	Wachovia Checking	2108	American Friends of Yeshiva Be'er Yaakov	-250.00
12/8/2012	Wachovia Checking	2110	K.R.	-500.00
12/9/2012	Wachovia Checking	2111	Rav Chaim Cohen	-300.00
12/9/2012	Wachovia Checking	2112	Silver Hamarat	-250.00
12/9/2012	Wachovia Checking	2113	Keren Ohr Hameir	-360.00
12/12/2012	Wachovia Checking	2114	Mishnat Yosef	-50.00
12/12/2012	Wachovia Checking	2115	Shmuel Horowitz	-100.00
12/12/2012	Wachovia Checking	2125	Shmuel Horowitz	-100.00
12/16/2012	Wachovia Checking	2116	Young Israel Of Riverdale	-50.00
12/16/2012	Wachovia Checking	2117	UTA	-10.00
12/16/2012	Wachovia Checking	2118	Mosdos Mercaz L'Torah	-10.00
12/16/2012	Wachovia Checking	2133	Keren Ahavas Yisroel	-18.00
12/16/2012	Wachovia Checking	2132	Saar Shalom	-25.00
12/23/2012	Wachovia Checking	3351	Tzedokoh Vochedes	-5.00
12/23/2012	Wachovia Checking	3390	Nesanel Rabinowitz	-1,250.00
12/23/2012	Wachovia Checking	3391	Tzvi Rosenshein	-1,500.00
12/23/2012	Wachovia Checking	3392	Bnos Yaakov	-100.00
12/31/2012	Wachovia Checking	2119	Ytev Lev	-10.00
12/31/2012	Wachovia Checking	2123	Simchas Shmuel	-50.00
OVERALL TOTAL				-47,286.00