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Form **990-PF**

Department of the Treasury
Internal Revenue Service

Return of Private Foundation

or Section 4947(a)(1) Trust Treated as Private Foundation

▶ Do not enter social security numbers on this form as it may be made public.
▶ Information about Form 990-PF and its instructions is at *www.irs.gov/form990pf*.

OMB No 1545-0052

2014

Open to Public Inspection

For calendar year 2014, or tax year beginning 06-01-2014 , and ending 05-31-2015

Name of foundation
CECILIA YOUNG WILLARD HELPING FUND
C/O BROADWAY NATIONAL BANK

A Employer identification number
74-6350893

Number and street (or P O box number if mail is not delivered to street address) Room/suite
PO BOX 17001-TR-ATTNBERTHA ZAPATA

B Telephone number (see instructions)
(210) 283-6700

City or town, state or province, country, and ZIP or foreign postal code
SAN ANTONIO, TX 782170001

C If exemption application is pending, check here ▶ ☐

G Check all that apply ☐ Initial return ☐ Initial return of a former public charity ☐ Final return ☐ Amended return ☐ Address change ☐ Name change

D 1. Foreign organizations, check here ▶ ☐
2. Foreign organizations meeting the 85% test, check here and attach computation ▶ ☐

H Check type of organization ☑ Section 501(c)(3) exempt private foundation
☐ Section 4947(a)(1) nonexempt charitable trust ☐ Other taxable private foundation

E If private foundation status was terminated under section 507(b)(1)(A), check here ▶ ☐

I Fair market value of all assets at end of year *(from Part II, col. (c), line 16)*▶$ 5,236,291

J Accounting method ☑ Cash ☐ Accrual ☐ Other (specify) ______
(Part I, column (d) must be on cash basis.)

F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ▶ ☐

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) (see instructions))*

			(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1	Contributions, gifts, grants, etc , received (attach schedule)				
	2	Check ▶ ☑ if the foundation is **not** required to attach Sch B				
	3	Interest on savings and temporary cash investments				
	4	Dividends and interest from securities	89,587	87,587		
	5a	Gross rents				
	b	Net rental income or (loss) ______				
	6a	Net gain or (loss) from sale of assets not on line 10	295,153			
	b	Gross sales price for all assets on line 6a 2,077,033				
	7	Capital gain net income (from Part IV, line 2)		295,153		
	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) (attach schedule)				
	11	Other income (attach schedule)		530		
	12	**Total.** Add lines 1 through 11	384,740	383,270		
Operating and Administrative Expenses	13	Compensation of officers, directors, trustees, etc	44,081	44,081		0
	14	Other employee salaries and wages				
	15	Pension plans, employee benefits				
	16a	Legal fees (attach schedule)				
	b	Accounting fees (attach schedule)	2,875	2,875		0
	c	Other professional fees (attach schedule)				
	17	Interest				
	18	Taxes (attach schedule) (see instructions)	11,968	11,968		0
	19	Depreciation (attach schedule) and depletion				
	20	Occupancy				
	21	Travel, conferences, and meetings				
	22	Printing and publications				
	23	Other expenses (attach schedule)				
	24	**Total operating and administrative expenses.** Add lines 13 through 23	58,924	58,924		0
	25	Contributions, gifts, grants paid	192,934			192,934
	26	**Total expenses and disbursements.** Add lines 24 and 25	251,858	58,924		192,934
	27	Subtract line 26 from line 12				
	a	**Excess of revenue over expenses and disbursements**	132,882			
	b	**Net investment income** (if negative, enter -0-)		324,346		
	c	**Adjusted net income** (if negative, enter -0-)				

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 (a) Book Value	End of year (b) Book Value	(c) Fair Market Value
Assets	1 Cash—non-interest-bearing			
	2 Savings and temporary cash investments	146,878	102,524	102,524
	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 instructions)			
	7 Other notes and loans receivable (attach schedule) ▶			
	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 (attach schedule)	206,493	103,086	104,829
	b Investments—corporate stock (attach schedule)	1,063,148	1,021,666	1,680,500
	c Investments—corporate bonds (attach schedule)	479,871	482,797	494,378
	11 Investments—land, buildings, and equipment basis ▶			
	Less accumulated depreciation (attach schedule) ▶			
	12 Investments—mortgage loans	3,016	2,609	3,092
	13 Investments—other (attach schedule)	2,218,702	2,533,408	2,850,968
	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)	4,118,108	4,246,090	5,236,291
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	0	
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	794	794	
	28 Paid-in or capital surplus, or land, bldg , and equipment fund	0	0	
	29 Retained earnings, accumulated income, endowment, or other funds	103,384	103,384	
	30 **Total net assets or fund balances** (see instructions)	4,118,108	4,246,090	
	31 **Total liabilities and net assets/fund balances** (see instructions)	4,118,108	4,246,090	

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	4,118,108
2	Enter amount from Part I, line 27a	2	132,882
3	Other increases not included in line 2 (itemize) ▶	3	0
4	Add lines 1, 2, and 3	4	4,250,990
5	Decreases not included in line 2 (itemize) ▶	5	4,900
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30	6	4,246,090

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	BROADWAY BANK - VARIOUS	P		
b	BROADWAY BANK - VARIOUS	P		
c	CAPITAL GAINS DIVIDENDS	P		
d	CAPITAL GAINS DIVIDENDS	P		
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	296,155		295,254	901
b	1,708,634		1,486,626	222,008
c	36,122			36,122
d	36,122			36,122
e				

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) Gains (Col (h) gain minus col (k), but not less than -0-) **or** Losses (from col (h))
a				901
b				222,008
c				36,122
d				36,122
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	295,153
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 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))
2013	185,875	4,114,731	0 045173
2012	216,360	3,974,718	0 054434
2011	206,947	4,085,838	0 050650
2010	197,779	4,101,461	0 048222
2009	211,123	4,274,206	0 049395

2	**Total** of line 1, column (d).	2	0 247874
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 049575
4	Enter the net value of noncharitable-use assets for 2014 from Part X, line 5.	4	4,226,208
5	Multiply line 4 by line 3.	5	209,514
6	Enter 1% of net investment income (1% of Part I, line 27b).	6	3,243
7	Add lines 5 and 6.	7	212,757
8	Enter qualifying distributions from Part XII, line 4.	8	192,934

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)**

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	1	6,487
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-)	2	0
3	Add lines 1 and 2	3	6,487
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)	4	0
5	**Tax based on investment income.** Subtract line 4 from line 3 If zero or less, enter -0-	5	6,487
6	Credits/Payments		
a	2014 estimated tax payments and 2013 overpayment credited to 2014 — 6a — 6,880		
b	Exempt foreign organizations—tax withheld at source — 6b		
c	Tax paid with application for extension of time to file (Form 8868) — 6c		
d	Backup withholding erroneously withheld — 6d		
7	Total credits and payments Add lines 6a through 6d	7	6,880
8	Enter any **penalty** for underpayment of estimated tax Check here ☑ if Form 2220 is attached	8	
9	**Tax due.** If the total of lines 5 and 8 is more than line 7, enter **amount owed** ▶	9	
10	**Overpayment.** If line 7 is more than the total of lines 5 and 8, enter the **amount overpaid** ▶	10	393
11	Enter the amount of line 10 to be **Credited to 2015 estimated tax** ▶ 393 **Refunded** ▶	11	0

Part VII-A **Statements Regarding Activities**

			Yes	No
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?	1a		No
b	Did it spend more than $100 during the year (either directly or indirectly) for political purposes (see Instructions for definition)?	1b		No
	*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?	1c		No
d	Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year **(1)** On the foundation ▶ $ 0 **(2)** On foundation managers ▶ $ 0			
e	Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers ▶ $ 0			
2	Has the foundation engaged in any activities that have not previously been reported to the IRS?	2		No
	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*	3		No
4a	Did the foundation have unrelated business gross income of $1,000 or more during the year?	4a		No
b	If "Yes," has it filed a tax return on **Form 990-T** for this year?	4b		
5	Was there a liquidation, termination, dissolution, or substantial contraction during the year?	5		No
	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?	6	Yes	
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.*	7	Yes	
8a	Enter the states to which the foundation reports or with which it is registered (see instructions) ▶TX			
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*	8b	Yes	
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 2014 or the taxable year beginning in 2014 (see instructions for Part XIV)? *If "Yes," complete Part XIV*	9		No
10	Did any persons become substantial contributors during the tax year? *If "Yes," attach a schedule listing their names and addresses.*	10		No

Part VII-A Statements Regarding Activities *(continued)*

			Yes	No
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?	13	Yes	
	Website address ▶WWW BROADWAYBANK COM			
14	The books are in care of ▶BROADWAY BANK TRUST DIVISION Telephone no ▶(210) 283-6500			
	Located at ▶1177 NE LOOP 410 SAN ANTONIO TX ZIP+4 ▶782170001			
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			
16	At any time during calendar year 2014, 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 FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR) If "Yes", enter the name of the foreign country ▶			

Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required

			Yes	No
	File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.			
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 instructions)?	1b		
	Organizations relying on a current notice regarding disaster assistance check here ▶ ☐			
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 2014?	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 2014, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2014? ☐ Yes ☑ 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? ☐ Yes ☑ No			
b	If "Yes," did it have excess business holdings in 2014 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 2014.)*	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 2014?	4b		No

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 4945(d)(4)(A)? (see instructions) ☐ 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)?	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? ☐ 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		No
	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?	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 (see instructions).

(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
BROADWAY NATL BANK-TR DEPT POST OFFICE BOX 17001-TRUST SAN ANTONIO,TX 78209	TRUSTEE 10 00	44,081	0	0

2 Compensation of five highest-paid employees (other than those included on line 1—see instructions). 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 (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	
All other program-related investments See instructions	
3	
Total. Add lines 1 through 3 . . . . ▶	0

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	4,087,328
b	Average of monthly cash balances			1b	203,239
c	Fair market value of all other assets (see instructions)			1c	0
d	**Total** (add lines 1a, b, and c)			1d	4,290,567
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	0		
2	Acquisition indebtedness applicable to line 1 assets			2	0
3	Subtract line 2 from line 1d			3	4,290,567
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions)			4	64,359
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3 Enter here and on Part V, line 4			5	4,226,208
6	**Minimum investment return.** Enter 5% of line 5			6	211,310

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	211,310
2a	Tax on investment income for 2014 from Part VI, line 5	2a	6,487		
b	Income tax for 2014 (This does not include the tax from Part VI)	2b			
c	Add lines 2a and 2b			2c	6,487
3	Distributable amount before adjustments Subtract line 2c from line 1			3	204,823
4	Recoveries of amounts treated as qualifying distributions			4	0
5	Add lines 3 and 4			5	204,823
6	Deduction from distributable amount (see instructions)			6	0
7	**Distributable amount** as adjusted Subtract line 6 from line 5 Enter here and on Part XIII, line 1			7	204,823

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	192,934
b	Program-related investments—total from Part IX-B	1b	0
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	192,934
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	0
6	**Adjusted qualifying distributions.** Subtract line 5 from line 4	6	192,934

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 2013	(c) 2013	(d) 2014
1 Distributable amount for 2014 from Part XI, line 7				204,823
2 Undistributed income, if any, as of the end of 2014				
a Enter amount for 2013 only.			0	
b Total for prior years 20___ , 20___ , 20___		0		
3 Excess distributions carryover, if any, to 2014				
a From 2009.				
b From 2010.				
c From 2011. 5,950				
d From 2012. 19,799				
e From 2013.				
f **Total** of lines 3a through e.	25,749			
4 Qualifying distributions for 2014 from Part XII, line 4 ▶ $ 192,934				
a Applied to 2013, but not more than line 2a			0	
b Applied to undistributed income of prior years (Election required—see instructions).		0		
c Treated as distributions out of corpus (Election required—see instructions).	0			
d Applied to 2014 distributable amount.				192,934
e Remaining amount distributed out of corpus	0			
5 Excess distributions carryover applied to 2014 *(If an amount appears in column (d), the same amount must be shown in column (a).)*	11,889			11,889
6 **Enter the net total of each column as indicated below:**				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	13,860			
b Prior years' undistributed income Subtract line 4b from line 2b		0		
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		
d Subtract line 6c from line 6b Taxable amount —see instructions		0		
e Undistributed income for 2013 Subtract line 4a from line 2a Taxable amount—see instructions			0	
f Undistributed income for 2014 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2015				0
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions)	0			
8 Excess distributions carryover from 2009 not applied on line 5 or line 7 (see instructions) . . .	0			
9 **Excess distributions carryover to 2015.** Subtract lines 7 and 8 from line 6a	13,860			
10 Analysis of line 9				
a Excess from 2010. . . .				
b Excess from 2011. . . .				
c Excess from 2012. . . . 13,860				
d Excess from 2013. . . .				
e Excess from 2014. . . .				

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 2014, 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) 2014	**(b)** 2013	**(c)** 2012	**(d)** 2011	
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))

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

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 address of the person to whom applications should be addressed

BROADWAY NATIONAL BANK-TRUST DIVISI
P O BOX 17001
SAN ANTONIO,TX 78217
(210) 283-6500

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

NATURE OF THE ORGANIZATION AND PURPOSE OF GRANT REQUEST

c Any submission deadlines

JUNE 1 OF EACH YEAR

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 *Paid during the year* See Additional Data Table				
Total . . . . ▶ **3a**				192,934
b *Approved for future payment*				
Total . . . . ▶ **3b**				0

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated	Unrelated business income (a) Business code	(b) Amount	Excluded by section 512, 513, or 514 (c) Exclusion code	(d) Amount	(e) Related or exempt function income (See instructions)
1 Program service revenue					
a					
b					
c					
d					
e					
f					
g Fees and contracts from government agencies					
2 Membership dues and assessments. . . .					
3 Interest on savings and temporary cash investments					
4 Dividends and interest from securities. . . .			14	89,587	
5 Net rental income or (loss) from real estate					
a Debt-financed property.					
b Not debt-financed property.					
6 Net rental income or (loss) from personal property					
7 Other investment income.					
8 Gain or (loss) from sales of assets other than inventory			14	36,122	259,031
9 Net income or (loss) from special events					
10 Gross profit or (loss) from sales of inventory. .					
11 Other revenue a					
b					
c					
d					
e					
12 Subtotal Add columns (b), (d), and (e). .		0		125,709	259,031

13 **Total.** Add line 12, columns (b), (d), and (e). 13 384,740

(See worksheet in line 13 instructions to verify calculations)

Part XVI-B Relationship of Activities to the Accomplishment of Exempt Purposes

Line No. ▼	Explain below how each activity for which income is reported in column (e) of Part XVI-A contributed importantly to the accomplishment of the foundation's exempt purposes (other than by providing funds for such purposes) (See instructions)
4	DIVIDENDS REPORTED IN GROSS LESS CAPITAL GAINS ON MUTUAL FUNDS
8	RESULT OF SALES OF INVESTMENTS

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

		Yes	No
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	1a(1)		No
(2) Other assets	1a(2)		No
b Other transactions			
(1) Sales of assets to a noncharitable exempt organization	1b(1)		No
(2) Purchases of assets from a noncharitable exempt organization	1b(2)		No
(3) Rental of facilities, equipment, or other assets	1b(3)		No
(4) Reimbursement arrangements	1b(4)		No
(5) Loans or loan guarantees	1b(5)		No
(6) Performance of services or membership or fundraising solicitations	1b(6)		No
c Sharing of facilities, equipment, mailing lists, other assets, or paid employees	1c		No

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

(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

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

****** 2015-06-09 ******

Signature of officer or trustee Date Title

May the IRS discuss this return with the preparer shown below (see instr)? ☑ Yes ☐ No

Paid Preparer Use Only

Print/Type preparer's name	Preparer's Signature	Date	Check if self-employed	PTIN
H L SCHWARTZMAN CPA		2015-06-09	☐	P00032172

Firm's name ▶ ABIP PC

Firm's EIN ▶ 76-0689865

Firm's address ▶ 4801 NORTHWEST LOOP 410 SUITE 725 SAN ANTONIO, TX 782295308

Phone no (210) 341-2581

Form 990PF Part XV Line 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 *Paid during the year*				
ANGER SOLUTIONS NETWORK INC 900 NE LOOP 410 STE D307 SAN ANTONIO,TX 78209			CHARITABLE	2,000
ARTS SAN ANTONIO 418 10TH STREET SAN ANTONIO,TX 78215			CHARITABLE	1,500
BALTIMORE SYMPHONY ORCHESTRA 1212 CATHEDRAL STREET STE 1 BALTIMORE,MD 21201			CHARITABLE	10,000
BIG BROTHERS BIG SISTER 202 BALTIMORE AVENUE SAN ANTONIO,TX 78215			CHARITABLE	2,000
BRIGHTON SCHOOL 14207 HIGGINS ROAD SAN ANTONIO,TX 78217			CHARITABLE	2,000
CENTER FOR FAMILY RELATIONS 1818 SAN PEDRO AVENUE SAN ANTONIO,TX 78212			CHARITABLE	1,500
CHILDREN'S BEREAVEMENT CENTER 205 W OLMOS DRIVE SAN ANTONIO,TX 78212			CHARITABLE	1,500
CHILDREN'S CHORUS OF SAN ANTONIO 106 AUDITORIUM CIRCLE SAN ANTONIO,TX 78205			CHARITABLE	2,000
CHILDRENS SHELTER 133 CEDAR STREET AN ANTONIO,TX 78210			CHARITABLE	2,000
CHRISTIAN SENIOR SERVICES 4306 NORTHWEST LOOP 410 SAN ANTONIO,TX 78229			CHARITABLE	2,000
CLARITY CHILD GUIDANCE CENTER 8435 TOM SLICK SAN ANTONIO,TX 78229			CHARITABLE	2,000
CROSSNORE SCHOOL 100 DAR DRIVE CROSSNORE,NC 28616			EDUCATIONAL	9,843
FIRST PRESBYTERIAN CHURCH 404 N ALAMO STREET SAN ANTONIO,TX 78205			RELIGIOUS	16,405
GILCHRIST HOSPICE CARE 11311 MCORMICK ROAD STE 350 HUNT VALLEY,MD 21031			CHARITABLE	20,000
GRANDFATHER HOME FOR CHILDREN 158 GRANDFATHER HOME ROAD BANNER ELK,NC 28604			CHARITABLE	9,843
Total . . . . ▶ **3a**				192,934

Form 990PF Part XV Line 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 *Paid during the year*				
HOUSE OF RUTH 3734 EASTERN AVENUE BALTIMORE,MD 21224			RELIGIOUS	15,000
HUMANE SOCIETY OF SAN ANTONIO 4804 FREDERICKSBURG ROAD SAN ANTONIO,TX 78229			CHARITABLE	2,000
IRVINE NATURE SCIENCE CENTER 11201 GARRISON FOREST ROAD OWINGS MILLS,MD 21117			SCIENTIFIC	20,000
JOHN'S HOPKINS ONCOLOGY CENTER 1650 ORLEANS STREET G90 BALTIMORE,MD 21287			SCIENTIFIC	10,000
JUNIOR ACHIEVEMENT OF SOUTH TEXAS 2115 E GOVENORS CIRCLE HOUSTON,TX 77092			CHARITABLE	2,000
LEES-MCRAE COLLEGE 191 MAIN STREET BANNER ELK,NC 28604			EDUCATIONAL	9,843
MAKE-A-WISH FOUNDATION 1931 NW MILITARY HWY STE 210 SAN ANTONIO,TX 78213			CHARITABLE	2,000
MID-TEX SYMPHONY SOCIETY 1000 WEST COURT STREET SEGUIN,TX 78155			EDUCATIONAL	2,000
MITCHELL LAKE AUDUBON CENTER 10750 PLEASANTON ROAD SAN ANTONIO,TX 78221			SCIENTIFIC	2,000
PICKERSGILL RETIREMENT COMMUNITY 615 CHESTNUT AVENUE TOWSON,MD 21204			CHARITABLE	15,000
PROJECT MEND 5727 W INTERSTATE 10 SAN ANTONIO,TX 78201			CHARITABLE	1,500
REACHING MAXIMUM INDEPENDENCE 6336 MONTGOMERY SAN ANTONIO,TX 78239			CHARITABLE	2,000
TEXAS DIAPER BANK 5415 BANDERA ROAD STE 504 SAN ANTONIO,TX 78238			CHARITABLE	2,000
THE SALVATION ARMY BALTIMORE AREA COMMAND 1010 LIGHT STREET BALTIMORE,MD 21230			CHARITABLE	20,000
TRANSPLANT FOR CHILDREN 7550 W INTERSTATE 10 SAN ANTONIO,TX 78229			CHARITABLE	2,000
Total . . . . ▶ **3a**				192,934

Form 990PF Part XV Line 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 *Paid during the year*				
YOUTH ORCHESTRAS OF SAN ANTONIO PO BOX 120396 SAN ANTONIO, TX 78212			CHARITABLE	1,000
Total . . . . ▶ **3a**				192,934

TY 2014 Accounting Fees Schedule

Name: CECILIA YOUNG WILLARD HELPING FUND
C/O BROADWAY NATIONAL BANK

EIN: 74-6350893

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
TWBKY-PREPARATION OF 990PF	2,875	2,875		0

TY 2014 Investments Corporate Bonds Schedule

Name: CECILIA YOUNG WILLARD HELPING FUND
C/O BROADWAY NATIONAL BANK

EIN: 74-6350893

Name of Bond	End of Year Book Value	End of Year Fair Market Value
75000 HSBC FINANCIAL CORP	76,147	77,223
100,000 AT & T INC	104,830	109,975
50,000 TOYOTA MOTOR CREDIT CORP	51,452	50,778
100,000 ASTRAZENECA PLC	98,000	100,543
100,000 COCA-COLA CO	98,502	102,741
50,000 MCDONALDS CORP	53,866	53,118

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TY 2014 Investments Corporate Stock Schedule

Name: CECILIA YOUNG WILLARD HELPING FUND
C/O BROADWAY NATIONAL BANK

EIN: 74-6350893

Name of Stock	End of Year Book Value	End of Year Fair Market Value
385 JOHNSON & JOHNSON	24,753	38,554
430 PROCTOR & GAMBLE	9,825	33,708
325 CVS HEALTH CORP	7,880	33,274
335 UNITED TECHNOLOGIES INC	11,033	39,252
220 COSTCO WHOLESALE CORP	9,295	31,370
545 PPL CORP	15,754	18,917
295 CHEVRON CORP	20,094	30,385
990 ORACLE CORP	14,891	43,055
710 AMPHENOL CORP	10,288	40,506
360 CATERPILLAR INC	27,929	30,715
395 WALT DISNEY CO	11,778	43,596
715 HCC INSURANCE HOLDINGS	21,434	40,884
570 ALTRIA GROUP	11,638	29,184
1340 EMC/CORP MASS	21,844	35,296
385 EXXONMOBIL CORP	30,429	32,802
390 NIKE INC	12,469	39,651
370 OCCIDENTAL PETROLEUM	23,100	28,930
315 PHILIP MORRIS INTL	14,969	26,167
385 APPLE INC	8,507	50,158
290 MONSANTO CO	21,666	33,924
335 THERMO FISHER SCIENTIFIC	19,267	43,426
520 VF CORP	10,202	36,624
745 AT & T INC	19,340	25,732
255 BERKSHIRE HATHAWAY	19,193	36,465
110 BLACKROCK INC	17,899	40,236
540 EMERSON ELEC CO	26,849	32,567
545 GENERAL MILLS CORP	18,028	30,602
65 GOOGLE INC-CL A	26,193	35,446
580 JP MORGAN CHASE	23,682	38,152
370 MCDONALDS CORP.	28,181	35,494

Name of Stock	End of Year Book Value	End of Year Fair Market Value
465 QUALCOMM, INC.	26,569	32,401
240 SPDR S&P BIOTECH	16,479	57,161
1095 CSX CORP	22,275	37,318
400 DEERE & CO	29,706	37,472
415 PNC FINANCIAL SVCS GROUP	24,467	39,711
165 PPG INDUSTRIES	10,581	37,767
370 CHUBB CORP.	35,934	36,075
1520 CISCO SYSTEMS INC	36,906	44,551
655 METLIFE INC	29,640	34,230
980 QUANTA SVCS	27,389	28,734
455 ROSS STORES INC	32,986	43,985
1390 AQUA AMERICA INC	33,765	36,585
650 CERNER CORP	37,649	43,739
470 CHECK POINT SOFTWARE TECH	39,951	39,818
430 EOG RESOURCES INC	38,268	38,137
320 LABORATORY CORP OF AMERICA	40,691	37,744

TY 2014 Investments Government Obligations Schedule

Name:	CECILIA YOUNG WILLARD HELPING FUND C/O BROADWAY NATIONAL BANK
EIN:	74-6350893
US Government Securities - End of Year Book Value:	0
US Government Securities - End of Year Fair Market Value:	0
State & Local Government Securities - End of Year Book Value:	103,086
State & Local Government Securities - End of Year Fair Market Value:	104,829

TY 2014 Investments - Other Schedule

Name: CECILIA YOUNG WILLARD HELPING FUND
C/O BROADWAY NATIONAL BANK

EIN: 74-6350893

Category / Item	Listed at Cost or FMV	Book Value	End of Year Fair Market Value
105 PUBLIC STORAGE INC	AT COST	10,708	20,322
109 SIMON PROPERTIES GROUP	AT COST	4,262	19,773
130 BOSTON PROP INC	AT COST	8,296	16,904
135 HCP INC TRUST	AT COST	1,867	5,227
1187.748 LOOMIS SAYLES SMALL CAP	AT COST	32,859	42,367
395 TANGER FACTORY OUTLET CTR	AT COST	5,595	13,284
725 SPDR GOLD TRUST	AT COST	46,929	92,723
472.396 VANGUARD EXPLORER FUND	AT COST	34,054	43,385
17,204.551 ABSOLUTE STRATEGIC FUND-I	AT COST	186,752	188,046
440 NOVARTIS AG-ADR	AT COST	26,934	45,201
480 ACCENTURE PLC	AT COST	29,560	46,099
495 NESTLE SA-SPONS ADR	AT COST	30,040	38,253
7509.812 ABERDEEN EMERGING MKTS	AT COST	108,237	105,062
525 CREDIT SUISSE CUSHING 30	AT COST	15,041	16,076
335 JPMORGAN ALERIAN MLP	AT COST	15,088	14,495
8715.234 EATON VANCE DIVERSIFIED	AT COST	91,455	83,056
50,000 UNIV OF TEXAS-BAB	AT COST	51,590	50,238
50,000 TEXAS ST WOMANS UNIV	AT COST	53,598	55,023
9427.316 FED. FLOATING RATE STRATEGIC FUND	AT COST	95,027	93,896
2247.988 VANGUARD S/T INFLATION	AT COST	55,840	54,896
50,000 DISCOVER BANK CD	AT COST	50,000	50,033
50,000 CAPITAL ONE BANK CD	AT COST	50,000	50,253
50,000 GOLDMAN SACHS BANK CD	AT COST	50,000	50,356
16,662.23 VANGUARD HIGH YIELD CORPORATE FUND	AT COST	100,140	100,307
28,879.139 VANGUARD INFLATION-PROTECTED SEC FD ADMIRAL	AT COST	72,204	75,117
7,730.079 ALLIANCEBERNSTEIN GOLBAL BOND FUND	AT COST	65,782	65,165
5,944.495 PIMCO FOREIGN BOND FUND	AT COST	66,022	63,725
680 SANOFI-AVENTIS-ADR	AT COST	31,711	33,599
3,875.171 VANGUARD SELECTED VALUE FUND	AT COST	113,000	114,783
743 SPDR S&P MIDCAP 400 ETF TRUST	AT COST	91,654	206,324

Category/ Item	Listed at Cost or FMV	Book Value	End of Year Fair Market Value
8,072.393 MFS INTERNATIONAL VALUE	AT COST	281,000	304,491
360 SCHLUMBERGER LIMITED	AT COST	26,996	32,677
2,810.046 OPPENHEIMER DEVELOPING MARKETD	AT COST	102,820	99,560
6,498.404 OPPENHEIMER INTL. GROWTH FUND	AT COST	224,000	250,254
100 AMERICAN TOWER CORP	AT COST	9,523	9,279
155 DIGITAL REALTY TRUST INC	AT COST	9,808	10,236
200 EQUITY RESIDENTIAL	AT COST	13,083	14,864
80 VENTAS INC	AT COST	5,278	5,322
115 VORNADO REALTY TRUST	AT COST	10,955	11,487
5,560.307 361 CAPITAL MANAGED FUTURES STRATEGY	AT COST	65,000	67,002
5,829.596 NEUBERGER BERMAN ABSOLUTE RETURN MULTI	AT COST	65,000	65,117
2,894.078 PRINCIPAL DIVERSIFIED REAL ASSET INST	AT COST	34,700	35,192
7,170.766 EAGLE MLP STRATEGY FUND-I	AT COST	91,000	91,499

TY 2014 Other Decreases Schedule

Name: CECILIA YOUNG WILLARD HELPING FUND
C/O BROADWAY NATIONAL BANK

EIN: 74-6350893

Description	Amount
ADJUSTMENT TO BASIS	4,900

TY 2014 Taxes Schedule

Name: CECILIA YOUNG WILLARD HELPING FUND
C/O BROADWAY NATIONAL BANK
EIN: 74-6350893

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
FOREIGN TAX WITHHELD ON INVESTMENT	411	411		0
FEDERAL INCOME TAX	11,557	11,557		0