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Form 990

Department of the Treasury  
Internal Revenue ServiceReturn of Organization Exempt From Income Tax  
Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)

OMB No. 1545-0047

2015

Open to Public  
Inspection

- Do not enter social security numbers on this form as it may be made public
- Information about Form 990 and its instructions is at [www.irs.gov/form990](http://www.irs.gov/form990)

A For the 2015 calendar year, or tax year beginning JUL 1, 2015 and ending JUN 30, 2016

B Check if applicable	C Name of organization  COMMON CAPITAL, INC.		D Employer identification number  22-3051402
<input type="checkbox"/> Address change			
<input type="checkbox"/> Name change			
<input type="checkbox"/> Initial return			
<input type="checkbox"/> Final return/terminated	Number and street (or P O box if mail is not delivered to street address) 4 OPEN SQUARE WAY		Room/suite 407
<input type="checkbox"/> Amended return	City or town, state or province, country and ZIP or foreign postal code HOLYOKE, MA 01040		
<input type="checkbox"/> Application pending	F Name and address of principal officer 4 OPEN SQUARE WAY, SUITE 407, HOLYOKE, MA 01040		
I Tax-exempt status <input checked="" type="checkbox"/> 501(c)(3) <input type="checkbox"/> 501(c)( ) (insert no.) <input type="checkbox"/> 4947(a)(1) or <input type="checkbox"/> 527			
J Website ► <a href="http://WWW.COMMON-CAPITAL.ORG">WWW.COMMON-CAPITAL.ORG</a>			
K Form of organization <input checked="" type="checkbox"/> Corporation <input type="checkbox"/> Trust <input type="checkbox"/> Association <input type="checkbox"/> Other		L Year of formation 1990 M State of legal domicile MA	

## Part II Summary

Activities & Governance	1 Briefly describe the organization's mission or most significant activities	SEE SCHEDULE O	
	2 Check this box ► <input type="checkbox"/> if the organization discontinued its operations or disposed of more than 25% of its net assets		
	3 Number of voting members of the governing body (Part VI line 1a)	3 12	
	4 Number of independent voting members of the governing body (Part VI, line 1b)	4 12	
	5 Total number of individuals employed in calendar year 2015 (Part V, line 2a)	5 9	
	6 Total number of volunteers (estimate if necessary)	6 0	
	7 a Total unrelated business revenue from Part VIII column (C), line 12	7a 0.	
	b Net unrelated business taxable income from Form 990 T, line 34	7b 0.	
Revenue	8 Contributions and grants (Part VIII, line 1h)	Prior Year 1,542,631. Current Year 779,269.	
	9 Program service revenue (Part VIII, line 2g)	275,619. 258,722.	
	10 Investment income (Part VIII, column (A), lines 3, 4, and 7d)	359. 3,594.	
	11 Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c and 11e)	56. 758.	
	12 Total revenue Add lines 8 through 11 (must equal Part VIII, column (A) line 12)	1,818,665. 1,042,343.	
Expenses	13 Grants and similar amounts paid (Part IX, column (A), lines 1-3)	0. 0.	
	14 Benefits paid to or for members (Part IX, column (A), line 4)	0. 0.	
	15 Salaries, other compensation, employee benefits (Part IX, column (A) lines 5-10)	582,913. 594,424.	
	16a Professional fundraising fees (Part IX column (A), line 11e)	0. 0.	
	b Total fundraising expenses (Part IX column (D), line 25) ► 0.		
	17 Other expenses (Part IX, column (A), lines 11a-11d, 11f-24e)	498,317. 372,074.	
	18 Total expenses Add lines 13-17 (must equal Part IX column (A) line 25) RECEIVED	1,081,230. 966,498.	
	19 Revenue less expenses Subtract line 18 from line 12	737,435. 75,845.	
Net Assets or Fund Balances	20 Total assets (Part X, line 16)	Beginning of Current Year 6,657,309. End of Year 6,580,191.	
	21 Total liabilities (Part X, line 26)	2,175,268. 2,017,598.	
	22 Net assets or fund balances Subtract line 21 from line 20	4,482,041. 4,562,593.	

## Part II Signature Block

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.

Sign Here	► <input checked="" type="checkbox"/> <i>Christopher S. L.</i> Signature of officer	Date <i>11/16/16</i>			
	► <input checked="" type="checkbox"/> <i>Christopher S. L.</i> CEO Type or print name and title				
Paid Preparer	Print/Type preparer's name STEVE C. ERICKSON	Preparer's signature <i>Steve Erickson CPA</i>	Date 11/16/16	Check <input type="checkbox"/> if self-employed	PTIN P00544148
Use Only	Firm's name WHITTLESEY & HADLEY, P.C.		Firm's EIN 06-0903326		
	Firm's address 14 BOBALA RD HOLYOKE, MA 01040		Phone no 413-536-3970		

May the IRS discuss this return with the preparer shown above? (see instructions)

532001 12 16 15 LHA For Paperwork Reduction Act Notice, see the separate instructions

Form 990 (2015)

G30

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**Part III Statement of Program Service Accomplishments**Check if Schedule O contains a response or note to any line in this Part III  X1 Briefly describe the organization's missionSEE SCHEDULE O2 Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990 EZ?  Yes  No

If Yes describe these new services on Schedule O

3 Did the organization cease conducting or make significant changes in how it conducts, any program services?  Yes  No  
If "Yes," describe these changes on Schedule O4 Describe the organization's program service accomplishments for each of its three largest program services, as measured by expenses  
Section 501(c)(3) and 501(c)(4) organizations are required to report the amount of grants and allocations to others, the total expenses and revenue if any for each program service reported4a (Code \_\_\_\_\_) (Expenses \$ 827,618. including grants of \$ \_\_\_\_\_) (Revenue \$ 259,480.)PROVIDES BUSINESS LOANS AND TECHNICAL ASSISTANCE TO HELP BUSINESS OWNERS AND ORGANIZATIONS ESTABLISH AND GROW IN ORDER TO IMPROVE INCOME LEVELS, EXPAND JOB OPPORTUNITIES AND STRENGTHEN THE LOCAL COMMUNITIES. ALSO PROVIDES DIRECT ACCESS TO ALTERNATIVE FINANCING SOURCES.

4b (Code \_\_\_\_\_) (Expenses \$ \_\_\_\_\_ including grants of \$ \_\_\_\_\_) (Revenue \$ \_\_\_\_\_)

4c (Code \_\_\_\_\_) (Expenses \$ \_\_\_\_\_ including grants of \$ \_\_\_\_\_) (Revenue \$ \_\_\_\_\_)

4d Other program services (Describe in Schedule O)

(Expenses \$ \_\_\_\_\_)

including grants of \$ \_\_\_\_\_

) (Revenue \$ \_\_\_\_\_)

4e Total program service expenses ►827,618.

## Part IV Checklist of Required Schedules

		Yes	No
1	Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? If "Yes," complete Schedule A	1 X	
2	Is the organization required to complete Schedule B, Schedule of Contributors?	2 X	
3	Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? If "Yes," complete Schedule C, Part I	3 X	
4	Section 501(c)(3) organizations Did the organization engage in lobbying activities, or have a section 501(h) election in effect during the tax year? If "Yes," complete Schedule C, Part II	4 X	
5	Is the organization a section 501(c)(4), 501(c)(5) or 501(c)(6) organization that receives membership dues, assessments, or similar amounts as defined in Revenue Procedure 98-19? If "Yes," complete Schedule C, Part III	5 X	
6	Did the organization maintain any donor advised funds or any similar funds or accounts for which donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? If "Yes," complete Schedule D, Part I	6 X	
7	Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas or historic structures? If "Yes," complete Schedule D, Part II	7 X	
8	Did the organization maintain collections of works of art, historical treasures, or other similar assets? If "Yes," complete Schedule D, Part III	8 X	
9	Did the organization report an amount in Part X, line 21 for escrow or custodial account liability, serve as a custodian for amounts not listed in Part X or provide credit counseling, debt management, credit repair or debt negotiation services? If "Yes," complete Schedule D, Part IV	9 X	
10	Did the organization directly or through a related organization hold assets in temporarily restricted endowments, permanent endowments or quasi endowments? If "Yes," complete Schedule D, Part V	10 X	
11	If the organization's answer to any of the following questions is "Yes," then complete Schedule D, Parts VI, VII, VIII, IX, or X as applicable		
a	Did the organization report an amount for land, buildings, and equipment in Part X, line 10? If "Yes," complete Schedule D, Part VI	11a X	
b	Did the organization report an amount for investments other securities in Part X, line 12 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part VII	11b X	
c	Did the organization report an amount for investments program related in Part X, line 13 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part VIII	11c X	
d	Did the organization report an amount for other assets in Part X, line 15 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part IX	11d X	
e	Did the organization report an amount for other liabilities in Part X, line 25? If "Yes," complete Schedule D, Part X	11e X	
f	Did the organization's separate or consolidated financial statements for the tax year include a footnote that addresses the organization's liability for uncertain tax positions under FIN 48 (ASC 740)? If "Yes," complete Schedule D, Part X	11f X	
12a	Did the organization obtain separate, independent audited financial statements for the tax year? If "Yes," complete Schedule D, Parts XI and XII	12a X	
b	Was the organization included in consolidated, independent audited financial statements for the tax year? If "Yes," and if the organization answered "No" to line 12a, then completing Schedule D, Parts XI and XII is optional	12b X	
13	Is the organization a school described in section 170(b)(1)(A)(ii)? If "Yes," complete Schedule E	13 X	
14a	Did the organization maintain an office, employees or agents outside of the United States?	14a X	
b	Did the organization have aggregate revenues or expenses of more than \$10,000 from grantmaking, fundraising, business investment, and program service activities outside the United States or aggregate foreign investments valued at \$100,000 or more? If "Yes," complete Schedule F, Parts I and IV	14b X	
15	Did the organization report on Part IX, column (A), line 3, more than \$5,000 of grants or other assistance to or for any foreign organization? If "Yes," complete Schedule F, Parts II and IV	15 X	
16	Did the organization report on Part IX, column (A), line 3, more than \$5,000 of aggregate grants or other assistance to or for foreign individuals? If "Yes," complete Schedule F, Parts III and IV	16 X	
17	Did the organization report a total of more than \$15,000 of expenses for professional fundraising services on Part IX, column (A), lines 6 and 11e? If "Yes," complete Schedule G, Part I	17 X	
18	Did the organization report more than \$15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? If "Yes," complete Schedule G, Part II	18 X	
19	Did the organization report more than \$15,000 of gross income from gaming activities on Part VIII, line 9a? If "Yes," complete Schedule G, Part III	19 X	

## Part IV Checklist of Required Schedules (continued)

	Yes	No
20a Did the organization operate one or more hospital facilities? If "Yes," complete Schedule H	20a	X
b If "Yes" to line 20a, did the organization attach a copy of its audited financial statements to this return?	20b	
21 Did the organization report more than \$5,000 of grants or other assistance to any domestic organization or domestic government on Part IX, column (A) line 1? If "Yes," complete Schedule I, Parts I and II	21	X
22 Did the organization report more than \$5,000 of grants or other assistance to or for domestic individuals on Part IX, column (A), line 2? If "Yes," complete Schedule I, Parts I and III	22	X
23 Did the organization answer "Yes" to Part VII, Section A line 3, 4 or 5 about compensation of the organization's current and former officers, directors, trustees, key employees, and highest compensated employees? If "Yes," complete Schedule J	23	X
24a Did the organization have a tax exempt bond issue with an outstanding principal amount of more than \$100,000 as of the last day of the year, that was issued after December 31, 2002? If "Yes," answer lines 24b through 24d and complete Schedule K. If "No," go to line 25a	24a	X
b Did the organization invest any proceeds of tax exempt bonds beyond a temporary period exception?	24b	
c Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax exempt bonds?	24c	
d Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?	24d	
25a Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations Did the organization engage in an excess benefit transaction with a disqualified person during the year? If "Yes," complete Schedule L, Part I	25a	X
b Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year and that the transaction has not been reported on any of the organization's prior Forms 990 or 990 EZ? If "Yes," complete Schedule L, Part I	25b	X
26 Did the organization report any amount on Part X, line 5, 6, or 22 for receivables from or payables to any current or former officers, directors, trustees, key employees, highest compensated employees, or disqualified persons? If "Yes," complete Schedule L, Part II	26	X
27 Did the organization provide a grant or other assistance to an officer, director, trustee, key employee, substantial contributor or employee thereof, a grant selection committee member, or to a 35% controlled entity or family member of any of these persons? If "Yes," complete Schedule L, Part III	27	X
28 Was the organization a party to a business transaction with one of the following parties (see Schedule L, Part IV instructions for applicable filing thresholds, conditions, and exceptions)	28a	X
a A current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV	28b	X
b A family member of a current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV	28c	X
c An entity of which a current or former officer, director, trustee, or key employee (or a family member thereof) was an officer, director, trustee, or direct or indirect owner? If "Yes," complete Schedule L, Part IV	29	X
29 Did the organization receive more than \$25,000 in non cash contributions? If "Yes," complete Schedule M	30	X
30 Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? If "Yes," complete Schedule M	31	X
31 Did the organization liquidate, terminate, or dissolve and cease operations? If "Yes," complete Schedule N, Part I	32	X
32 Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? If "Yes," complete Schedule N, Part II	33	X
33 Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? If "Yes," complete Schedule R, Part I	34	X
34 Was the organization related to any tax exempt or taxable entity? If "Yes," complete Schedule R, Part II, III, or IV and Part V, line 1	35a	X
35a Did the organization have a controlled entity within the meaning of section 512(b)(13)?	35b	
b If "Yes" to line 35a, did the organization receive any payment from or engage in any transaction with a controlled entity within the meaning of section 512(b)(13)? If "Yes," complete Schedule R, Part V, line 2	36	X
36 Section 501(c)(3) organizations Did the organization make any transfers to an exempt non charitable related organization? If "Yes," complete Schedule R, Part V, line 2	37	X
37 Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? If "Yes," complete Schedule R, Part VI	38	
38 Did the organization complete Schedule O and provide explanations in Schedule O for Part VI, lines 11b and 19?		
<b>Note</b> All Form 990 filers are required to complete Schedule O	38	X

**Part V Statements Regarding Other IRS Filings and Tax Compliance**Check if Schedule O contains a response or note to any line in this Part V 

		Yes	No
1a	Enter the number reported in Box 3 of Form 1096. Enter 0 if not applicable	1a	71
1b	Enter the number of Forms W-2G included in line 1a. Enter 0 if not applicable	1b	0
c	Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners?	1c	X
2a	Enter the number of employees reported on Form W-3, Transmittal of Wage and Tax Statements, filed for the calendar year ending with or within the year covered by this return	2a	9
b	If at least one is reported on line 2a, did the organization file all required federal employment tax returns? <i>Note: If the sum of lines 1a and 2a is greater than 250, you may be required to e-file (see instructions)</i>	2b	X
3a	Did the organization have unrelated business gross income of \$1,000 or more during the year?	3a	X
b	If "Yes," has it filed a Form 990-T for this year? If "No," to line 3b, provide an explanation in Schedule O	3b	
4a	At any time during the calendar year did the organization have an interest in, or a signature or other authority over a financial account in a foreign country (such as a bank account, securities account, or other financial account)?	4a	X
b	If "Yes," enter the name of the foreign country ►  See instructions for filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR)		
5a	Was the organization a party to a prohibited tax shelter transaction at any time during the tax year?	5a	X
b	Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction?	5b	X
c	If "Yes" to line 5a or 5b, did the organization file Form 8886-T?	5c	
6a	Does the organization have annual gross receipts that are normally greater than \$100,000, and did the organization solicit any contributions that were not tax deductible as charitable contributions?	6a	X
b	If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?	6b	
7	<b>Organizations that may receive deductible contributions under section 170(c)</b>	7a	X
a	Did the organization receive a payment in excess of \$75 made partly as a contribution and partly for goods and services provided to the payor?	7b	
b	If "Yes," did the organization notify the donor of the value of the goods or services provided?	7c	X
c	Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282?		
d	If "Yes," indicate the number of Forms 8282 filed during the year	7d	
e	Did the organization receive any funds directly or indirectly to pay premiums on a personal benefit contract?	7e	X
f	Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?	7f	X
g	If the organization received a contribution of qualified intellectual property, did the organization file Form 8899 as required?	7g	
h	If the organization received a contribution of cars, boats, airplanes, or other vehicles, did the organization file a Form 1098-C?	7h	
8	<b>Sponsoring organizations maintaining donor advised funds</b> Did a donor advised fund maintained by the sponsoring organization have excess business holdings at any time during the year?	8	
9	<b>Sponsoring organizations maintaining donor advised funds</b>	9a	
a	Did the sponsoring organization make any taxable distributions under section 4966?	9b	
b	Did the sponsoring organization make a distribution to a donor, donor advisor, or related person?		
10	<b>Section 501(c)(7) organizations</b> Enter		
a	Initiation fees and capital contributions included on Part VIII, line 12	10a	
b	Gross receipts included on Form 990, Part VIII, line 12, for public use of club facilities	10b	
11	<b>Section 501(c)(12) organizations</b> Enter		
a	Gross income from members or shareholders	11a	
b	Gross income from other sources (Do not net amounts due or paid to other sources against amounts due or received from them)	11b	
12a	<b>Section 4947(a)(1) non-exempt charitable trusts</b> Is the organization filing Form 990 in lieu of Form 1041?	12a	
b	If "Yes," enter the amount of tax exempt interest received or accrued during the year	12b	
13	<b>Section 501(c)(29) qualified nonprofit health insurance issuers</b>		
a	Is the organization licensed to issue qualified health plans in more than one state?	13a	
b	<i>Note: See the instructions for additional information the organization must report on Schedule O</i>		
c	Enter the amount of reserves the organization is required to maintain by the states in which the organization is licensed to issue qualified health plans	13b	
c	Enter the amount of reserves on hand	13c	
14a	Did the organization receive any payments for indoor tanning services during the tax year?	14a	X
b	If "Yes," has it filed a Form 720 to report these payments? If "No," provide an explanation in Schedule O	14b	

**Part VI Governance, Management, and Disclosure** For each 'Yes' response to lines 2 through 7b below and for a 'No' response to line 8a, 8b or 10b below, describe the circumstances, processes, or changes in Schedule O. See instructions

Check if Schedule O contains a response or note to any line in this Part VI

### Section A Governing Body and Management

		Yes	No
1a	Enter the number of voting members of the governing body at the end of the tax year If there are material differences in voting rights among members of the governing body, or if the governing body delegated broad authority to an executive committee or similar committee, explain in Schedule O	1a 12	
1b	Enter the number of voting members included in line 1a above, who are independent	1b 12	
2	Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee, or key employee?	2 X	
3	Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors, or trustees, or key employees to a management company or other person?	3 X	
4	Did the organization make any significant changes to its governing documents since the prior Form 990 was filed?	4 X	
5	Did the organization become aware during the year of a significant diversion of the organization's assets?	5 X	
6	Did the organization have members or stockholders?	6 X	
7a	Did the organization have members, stockholders, or other persons who had the power to elect or appoint one or more members of the governing body?	7a X	
b	Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or persons other than the governing body?	7b X	
8	Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following		
a	The governing body?	8a X	
b	Each committee with authority to act on behalf of the governing body?	8b X	
9	Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? If 'Yes,' provide the names and addresses in Schedule O	9 X	

### Section B Policies (This Section B requests information about policies not required by the Internal Revenue Code.)

	Yes	No
10a	Did the organization have local chapters, branches, or affiliates?	10a X
b	If 'Yes,' did the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with the organization's exempt purposes?	10b X
11a	Has the organization provided a complete copy of this Form 990 to all members of its governing body before filing the form?	11a X
b	Describe in Schedule O the process, if any, used by the organization to review this Form 990	
12a	Did the organization have a written conflict of interest policy? If 'No,' go to line 13	12a X
b	Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts?	12b X
c	Did the organization regularly and consistently monitor and enforce compliance with the policy? If 'Yes,' describe in Schedule O how this was done	12c X
13	Did the organization have a written whistleblower policy?	13 X
14	Did the organization have a written document retention and destruction policy?	14 X
15	Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision?	
a	The organization's CEO, Executive Director, or top management official	15a X
b	Other officers or key employees of the organization	15b X
	If 'Yes' to line 15a or 15b, describe the process in Schedule O (see instructions)	
16a	Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year?	16a X
b	If 'Yes,' did the organization follow a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law and take steps to safeguard the organization's exempt status with respect to such arrangements?	16b X

### Section C Disclosure

17	List the states with which a copy of this Form 990 is required to be filed ► <u>MA</u>
18	Section 6104 requires an organization to make its Forms 1023 (or 1024 if applicable), 990 and 990-T (Section 501(c)(3)s only) available for public inspection. Indicate how you made these available. Check all that apply <input type="checkbox"/> Own website <input type="checkbox"/> Another's website <input checked="" type="checkbox"/> Upon request <input type="checkbox"/> Other (explain in Schedule O)
19	Describe in Schedule O whether (and if so, how) the organization made its governing documents, conflict of interest policy, and financial statements available to the public during the tax year
20	State the name, address, and telephone number of the person who possesses the organization's books and records ► <u>CHRISTOPHER SIKES - 413-420-0183</u> <u>4 OPEN SQUARE WAY, SUITE 407, HOLYOKE, MA 01040</u>



**Part VII** Section A Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees (continued)

**1b Sub-total**

133,783. 0. 7,047.

**c Total from continuation sheets to Part VII, Section A**

0. 0. 0.

**d Total (add lines 1b and 1c)**

133,783. 0. 7,047.

2 Total number of individuals (including but not limited to those listed above) who received more than \$100 000 of reportable compensation from the organization ►

1

3 Did the organization list any former officer, director, or trustee, key employee, or highest compensated employee on line 1a? If "Yes," complete Schedule J for such individual.

4 For any individual listed on line 1a, is the sum of reportable compensation and other compensation from the organization and related organizations greater than \$150 000? If "Yes," complete Schedule J for such individual.

5 Did any person listed on line 1a receive or accrue compensation from any unrelated organization or individual for services rendered to the organization? If "Yes," complete Schedule J for such person.

**Section B Independent Contractors**

1 Complete this table for your five highest compensated independent contractors that received more than \$100 000 of compensation from the organization. Report compensation for the calendar year ending with or within the organization's tax year.

(A) Name and business address	(B) Description of services	(C) Compensation
NONE		

## Part VIII

## Statement of Revenue

Check if Schedule O contains a response or note to any line in this Part VIII 

		(A) Total revenue	(B) Related or exempt function revenue	(C) Unrelated business revenue	(D) Revenue excluded from tax under sections 512 514
Contributions, Gifts, Grants and Other Similar Amounts					
1 a Federated campaigns	1a				
b Membership dues	1b				
c Fundraising events	1c				
d Related organizations	1d				
e Government grants (contributions)	1e	697,403.			
f All other contributions, gifts, grants and similar amounts not included above	1f	81,866.			
g Noncash contributions included in lines 1a 1f \$					
h Total Add lines 1a 1f		779,269.			
Program Service Revenue	Business Code				
2 a INTEREST INCOME	900099	228,478.	228,478.		
b CLOSING FEE	900099	28,044.	28,044.		
c APPLICATION FEE	900099	2,200.	2,200.		
d					
e					
f All other program service revenue					
g Total Add lines 2a 2f		258,722.			
Other Revenue					
3 Investment income (including dividends interest and other similar amounts)		3,594.			3,594.
4 Income from investment of tax exempt bond proceeds					
5 Royalties					
6 a Gross rents	(i) Real				
b Less rental expenses					
c Rental income or (loss)					
d Net rental income or (loss)					
7 a Gross amount from sales of assets other than inventory	(i) Securities				
b Less cost or other basis and sales expenses					
c Gain or (loss)					
d Net gain or (loss)					
8 a Gross income from fundraising events (not including \$ _____ of contributions reported on line 1c) See Part IV, line 18	a				
b Less direct expenses	b				
c Net income or (loss) from fundraising events					
9 a Gross income from gaming activities See Part IV, line 19	a				
b Less direct expenses	b				
c Net income or (loss) from gaming activities					
10 a Gross sales of inventory less returns and allowances	a				
b Less cost of goods sold	b				
c Net income or (loss) from sales of inventory					
Miscellaneous Revenue	Business Code				
11 a FEES	900099	758.	758.		
b					
c					
d All other revenue					
e Total Add lines 11a 11d		758.			
12 Total revenue See instructions		1,042,343.	259,480.	0.	3,594.

**Part IX Statement of Functional Expenses**

Section 501(c)(3) and 501(c)(4) organizations must complete all columns. All other organizations must complete column (A)

Check if Schedule O contains a response or note to any line in this Part IX 

Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
1 Grants and other assistance to domestic organizations and domestic governments. See Part IV, line 21				
2 Grants and other assistance to domestic individuals. See Part IV, line 22				
3 Grants and other assistance to foreign organizations, foreign governments and foreign individuals. See Part IV, lines 15 and 16				
4 Benefits paid to or for members				
5 Compensation of current officers, directors, trustees, and key employees	137,561.	82,257.	55,304.	
6 Compensation not included above, to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)				
7 Other salaries and wages	377,273.	350,946.	26,327.	
8 Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions)	10,435.	9,623.	812.	
9 Other employee benefits	28,429.	25,480.	2,949.	
10 Payroll taxes	40,726.	33,894.	6,832.	
11 Fees for services (non employees)				
a Management				
b Legal	21,242.	19,900.	1,342.	
c Accounting	17,158.	14,076.	3,082.	
d Lobbying				
e Professional fundraising services. See Part IV, line 17				
f Investment management fees				
g Other (If line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Sch O)	50,624.	41,936.	8,688.	
12 Advertising and promotion	18,704.	18,605.	99.	
13 Office expenses	32,300.	22,495.	9,805.	
14 Information technology				
15 Royalties				
16 Occupancy	45,251.	37,711.	7,540.	
17 Travel	14,120.	12,115.	2,005.	
18 Payments of travel or entertainment expenses for any federal, state or local public officials				
19 Conferences, conventions, and meetings	15,979.	4,537.	11,442.	
20 Interest	37,901.	37,557.	344.	
21 Payments to affiliates				
22 Depreciation, depletion, and amortization	1,464.	1,227.	237.	
23 Insurance	4,914.	4,014.	900.	
24 Other expenses. Itemize expenses not covered above. (List miscellaneous expenses in line 24e. If line 24e amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule O)				
a LOAN LOSS RESERVE ADJUST	88,813.	88,813.		
b SERVICE FEES	19,087.	18,257.	830.	
c DUES & SUBSCRIPTIONS	4,050.	3,798.	252.	
d REPAIRS & MAINTENANCE	467.	377.	90.	
e All other expenses				
25 Total functional expenses. Add lines 1 through 24e	966,498.	827,618.	138,880.	0.
26 Joint costs. Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation				

Check here ►  if following SOP 98-2 (ASC 958-720)

## Part X Balance Sheet

Check if Schedule O contains a response or note to any line in this Part X 

		(A) Beginning of year		(B) End of year
Assets	1 Cash non interest bearing		1	
	2 Savings and temporary cash investments	2,040,571.	2	1,360,916.
	3 Pledges and grants receivable net	249,328.	3	200,268.
	4 Accounts receivable net		4	
	5 Loans and other receivables from current and former officers, directors, trustees, key employees, and highest compensated employees Complete Part II of Schedule L		5	
	6 Loans and other receivables from other disqualified persons (as defined under section 4958(f)(1)), persons described in section 4958(c)(3)(B), and contributing employers and sponsoring organizations of section 501(c)(9) voluntary employees beneficiary organizations (see instr) Complete Part II of Sch L		6	
	7 Notes and loans receivable net	3,302,866.	7	4,026,455.
	8 Inventories for sale or use		8	
	9 Prepaid expenses and deferred charges	4,069.	9	6,703.
	10a Land buildings and equipment cost or other basis Complete Part VI of Schedule D	10a 58,216.		
	b Less accumulated depreciation	10b 55,561.	2,410.	10c 2,655.
	11 Investments publicly traded securities		11	
	12 Investments other securities See Part IV line 11		12	
	13 Investments program related See Part IV line 11	48,651.	13	53,358.
	14 Intangible assets		14	
	15 Other assets See Part IV, line 11	1,009,414.	15	929,836.
	16 Total assets Add lines 1 through 15 (must equal line 34)	6,657,309.	16	6,580,191.
Liabilities	17 Accounts payable and accrued expenses	81,057.	17	77,859.
	18 Grants payable		18	
	19 Deferred revenue	60,000.	19	
	20 Tax exempt bond liabilities		20	
	21 Escrow or custodial account liability Complete Part IV of Schedule D		21	
	22 Loans and other payables to current and former officers directors trustees key employees highest compensated employees, and disqualified persons Complete Part II of Schedule L		22	
	23 Secured mortgages and notes payable to unrelated third parties	1,834,211.	23	1,939,739.
	24 Unsecured notes and loans payable to unrelated third parties		24	
	25 Other liabilities (including federal income tax payables to related third parties and other liabilities not included on lines 17-24) Complete Part X of Schedule D	200,000.	25	0.
	26 Total liabilities Add lines 17 through 25	2,175,268.	26	2,017,598.
Net Assets or Fund Balances	Organizations that follow SFAS 117 (ASC 958), check here ► <input checked="" type="checkbox"/> and complete lines 27 through 29, and lines 33 and 34			
	27 Unrestricted net assets	4,482,041.	27	4,412,593.
	28 Temporarily restricted net assets		28	150,000.
	29 Permanently restricted net assets		29	
	Organizations that do not follow SFAS 117 (ASC 958), check here ► <input type="checkbox"/> and complete lines 30 through 34			
	30 Capital stock or trust principal or current funds		30	
	31 Paid in or capital surplus or land, building or equipment fund		31	
	32 Retained earnings endowment, accumulated income or other funds		32	
	33 Total net assets or fund balances	4,482,041.	33	4,562,593.
	34 Total liabilities and net assets/fund balances	6,657,309.	34	6,580,191.

**Part XI Reconciliation of Net Assets**Check if Schedule O contains a response or note to any line in this Part XI 

1	Total revenue (must equal Part VIII column (A), line 12)	1	1,042,343.
2	Total expenses (must equal Part IX column (A), line 25)	2	966,498.
3	Revenue less expenses Subtract line 2 from line 1	3	75,845.
4	Net assets or fund balances at beginning of year (must equal Part X, line 33, column (A))	4	4,482,041.
5	Net unrealized gains (losses) on investments	5	4,707.
6	Donated services and use of facilities	6	
7	Investment expenses	7	
8	Prior period adjustments	8	
9	Other changes in net assets or fund balances (explain in Schedule O)	9	0.
10	Net assets or fund balances at end of year Combine lines 3 through 9 (must equal Part X, line 33, column (B))	10	4,562,593.

**Part XII Financial Statements and Reporting**Check if Schedule O contains a response or note to any line in this Part XII 

		Yes	No
1	Accounting method used to prepare the Form 990 <input type="checkbox"/> Cash <input checked="" type="checkbox"/> Accrual <input type="checkbox"/> Other _____		
	If the organization changed its method of accounting from a prior year or checked 'Other, explain in Schedule O		
2a	Were the organization's financial statements compiled or reviewed by an independent accountant?	2a	<input checked="" type="checkbox"/>
	If 'Yes' check a box below to indicate whether the financial statements for the year were compiled or reviewed on a separate basis consolidated basis or both		
	<input type="checkbox"/> Separate basis <input type="checkbox"/> Consolidated basis <input type="checkbox"/> Both consolidated and separate basis		
b	Were the organization's financial statements audited by an independent accountant?	2b	<input checked="" type="checkbox"/>
	If 'Yes' check a box below to indicate whether the financial statements for the year were audited on a separate basis consolidated basis or both		
	<input checked="" type="checkbox"/> Separate basis <input type="checkbox"/> Consolidated basis <input type="checkbox"/> Both consolidated and separate basis		
c	If 'Yes' to line 2a or 2b does the organization have a committee that assumes responsibility for oversight of the audit review or compilation of its financial statements and selection of an independent accountant?	2c	<input checked="" type="checkbox"/>
	If the organization changed either its oversight process or selection process during the tax year, explain in Schedule O		
3a	As a result of a federal award was the organization required to undergo an audit or audits as set forth in the Single Audit Act and OMB Circular A-133?	3a	<input checked="" type="checkbox"/>
b	If "Yes" did the organization undergo the required audit or audits? If the organization did not undergo the required audit or audits, explain why in Schedule O and describe any steps taken to undergo such audits	3b	<input checked="" type="checkbox"/>

Form 990 (2015)

## Public Charity Status and Public Support

Complete if the organization is a section 501(c)(3) organization or a section

**4947(a)(1) nonexempt charitable trust**

► Attach to Form 990 or Form 990-EZ

► Information about Schedule A (Form 990 or 990-EZ) and its instructions is at [www.irs.gov/form990](http://www.irs.gov/form990).

2015

Open to Public  
Inspection

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**Name of the organization**

**Employer identification number**

22-3051402

COMMON CAPITAL, INC.

**Part I** **Reason for Public Charity Status** (All organizations must complete this part) See instructions

The organization is not a private foundation because it is (For lines 1 through 11, check only one box)

1  A church convention of churches, or association of churches described in **section 170(b)(1)(A)(i)**

2  A school described in **section 170(b)(1)(A)(ii)** (Attach Schedule E (Form 990 or 990 EZ))

3  A hospital or a cooperative hospital service organization described in **section 170(b)(1)(A)(iii)**

4  A medical research organization operated in conjunction with a hospital described in **section 170(b)(1)(A)(iii)** Enter the hospital's name, city, and state \_\_\_\_\_

5  An organization operated for the benefit of a college or university owned or operated by a governmental unit described in **section 170(b)(1)(A)(iv)** (Complete Part II)

6  A federal, state or local government or governmental unit described in **section 170(b)(1)(A)(v)**

7  An organization that normally receives a substantial part of its support from a governmental unit or from the general public described in **section 170(b)(1)(A)(vi)** (Complete Part II)

8  A community trust described in **section 170(b)(1)(A)(vi)** (Complete Part II)

9  An organization that normally receives (1) more than 33 1/3% of its support from contributions membership fees and gross receipts from activities related to its exempt functions subject to certain exceptions, and (2) no more than 33 1/3% of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30 1975 See **section 509(a)(2)** (Complete Part III)

10  An organization organized and operated exclusively to test for public safety See **section 509(a)(4)**

11  An organization organized and operated exclusively for the benefit of, to perform the functions of or to carry out the purposes of one or more publicly supported organizations described in **section 509(a)(1)** or **section 509(a)(2)** See **section 509(a)(3)** Check the box in lines 11a through 11d that describes the type of supporting organization and complete lines 11e 11f, and 11g

a  **Type I** A supporting organization operated, supervised or controlled by its supported organization(s) typically by giving the supported organization(s) the power to regularly appoint or elect a majority of the directors or trustees of the supporting organization **You must complete Part IV, Sections A and B**

b  **Type II** A supporting organization supervised or controlled in connection with its supported organization(s), by having control or management of the supporting organization vested in the same persons that control or manage the supported organization(s) **You must complete Part IV, Sections A and C**

c  **Type III functionally integrated** A supporting organization operated in connection with, and functionally integrated with, its supported organization(s) (see instructions) **You must complete Part IV, Sections A, D, and E**

d  **Type III non-functionally integrated** A supporting organization operated in connection with its supported organization(s) that is not functionally integrated The organization generally must satisfy a distribution requirement and an attentiveness requirement (see instructions) **You must complete Part IV, Sections A and D, and Part V**

e  Check this box if the organization received a written determination from the IRS that it is a Type I Type II Type III functionally integrated, or Type III non functionally integrated supporting organization

f Enter the number of supported organizations \_\_\_\_\_

f Enter the number of supported organizations

g Provide the following information about the supported organization(s)

## Tutor

For Paperwork Reduction Act Notice, see the Instructions for

**Schedule A (Form 990 or 990-EZ) 2015**

Form 990 or 990-EZ 532021 09 23 15

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

(Complete only if you checked the box on line 5, 7, or 8 of Part I or if the organization failed to qualify under Part III. If the organization fails to qualify under the tests listed below, please complete Part III.)

**Section A Public Support**

Calendar year (or fiscal year beginning in) ►

	(a) 2011	(b) 2012	(c) 2013	(d) 2014	(e) 2015	(f) Total
1 Gifts, grants, contributions, and membership fees received (Do not include any 'unusual grants')	2,448,390	1,365,793	490,488.	1,542,631	779,269.	6,626,571
2 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
3 The value of services or facilities furnished by a governmental unit to the organization without charge						
4 Total Add lines 1 through 3	2,448,390	1,365,793	490,488.	1,542,631	779,269.	6,626,571
5 The portion of total contributions by each person (other than a governmental unit or publicly supported organization) included on line 1 that exceeds 2% of the amount shown on line 11, column (f)						
6 <b>Public support</b> Subtract line 5 from line 4						6,626,571

**Section B Total Support**

Calendar year (or fiscal year beginning in) ►

	(a) 2011	(b) 2012	(c) 2013	(d) 2014	(e) 2015	(f) Total
7 Amounts from line 4	2,448,390	1,365,793	490,488.	1,542,631	779,269.	6,626,571
8 Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources	918.	883.	3,731.	359.	3,594.	9,485.
9 Net income from unrelated business activities, whether or not the business is regularly carried on						
10 Other income Do not include gain or loss from the sale of capital assets (Explain in Part VI)						
11 <b>Total support</b> Add lines 7 through 10						6,636,056
12 Gross receipts from related activities, etc (see instructions)				12		560,559.

13 **First five years** If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and stop here ► **Section C Computation of Public Support Percentage**

14 Public support percentage for 2015 (line 6, column (f) divided by line 11, column (f))	14	99.86	%
15 Public support percentage from 2014 Schedule A Part II, line 14	15	99.91	%
16a <b>33 1/3% support test - 2015</b> If the organization did not check the box on line 13 and line 14 is 33 1/3% or more, check this box and stop here. The organization qualifies as a publicly supported organization		<input checked="" type="checkbox"/>	<input type="checkbox"/>
b <b>33 1/3% support test - 2014</b> If the organization did not check a box on line 13 or 16a, and line 15 is 33 1/3% or more, check this box and stop here. The organization qualifies as a publicly supported organization		<input type="checkbox"/>	<input checked="" type="checkbox"/>
17a <b>10% -facts-and-circumstances test - 2015</b> If the organization did not check a box on line 13, 16a or 16b and line 14 is 10% or more and if the organization meets the "facts and circumstances" test, check this box and stop here. Explain in Part VI how the organization meets the "facts and circumstances" test. The organization qualifies as a publicly supported organization		<input type="checkbox"/>	<input checked="" type="checkbox"/>
b <b>10% -facts-and-circumstances test - 2014</b> If the organization did not check a box on line 13, 16a, 16b or 17a and line 15 is 10% or more, and if the organization meets the "facts and circumstances" test, check this box and stop here. Explain in Part VI how the organization meets the "facts and circumstances" test. The organization qualifies as a publicly supported organization		<input checked="" type="checkbox"/>	<input type="checkbox"/>
18 <b>Private foundation</b> If the organization did not check a box on line 13, 16a, 16b, 17a or 17b, check this box and see instructions		<input type="checkbox"/>	<input checked="" type="checkbox"/>

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

(Complete only if you checked the box on line 9 of Part I or if the organization failed to qualify under Part II. If the organization fails to qualify under the tests listed below, please complete Part II.)

**Section A Public Support**

Calendar year (or fiscal year beginning in) ►	(a) 2011	(b) 2012	(c) 2013	(d) 2014	(e) 2015	(f) Total
1 Gifts, grants contributions, and membership fees received (Do not include any "unusual grants")						
2 Gross receipts from admissions, merchandise sold or services performed, or facilities furnished in any activity that is related to the organization's tax exempt purpose						
3 Gross receipts from activities that are not an unrelated trade or business under section 513						
4 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
5 The value of services or facilities furnished by a governmental unit to the organization without charge						
<b>6 Total</b> Add lines 1 through 5						
<b>7a</b> Amounts included on lines 1, 2, and 3 received from disqualified persons						
<b>b</b> Amounts included on lines 2 and 3 received from other than disqualified persons that exceed the greater of \$5,000 or 1% of the amount on line 13 for the year						
<b>c</b> Add lines 7a and 7b						
<b>8 Public support</b> (Subtract line 7c from line 6)						

**Section B Total Support**

Calendar year (or fiscal year beginning in) ►	(a) 2011	(b) 2012	(c) 2013	(d) 2014	(e) 2015	(f) Total
<b>9</b> Amounts from line 6						
<b>10a</b> Gross income from interest dividends payments received on securities loans rents royalties and income from similar sources						
<b>b</b> Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975						
<b>c</b> Add lines 10a and 10b						
<b>11</b> Net income from unrelated business activities not included in line 10b whether or not the business is regularly carried on						
<b>12</b> Other income Do not include gain or loss from the sale of capital assets (Explain in Part VI)						
<b>13 Total support</b> (Add lines 9, 10c, 11, and 12)						
<b>14 First five years</b> If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and stop here ► <input type="checkbox"/>						

**Section C Computation of Public Support Percentage**

<b>15</b> Public support percentage for 2015 (line 8, column f) divided by line 13 column (f))	<b>15</b>	%
<b>16</b> Public support percentage from 2014 Schedule A, Part III, line 15	<b>16</b>	%

**Section D Computation of Investment Income Percentage**

<b>17</b> Investment income percentage for 2015 (line 10c, column f) divided by line 13 column (f))	<b>17</b>	%
<b>18</b> Investment income percentage from 2014 Schedule A, Part III, line 17	<b>18</b>	%
<b>19a 33 1/3% support tests - 2015</b> If the organization did not check the box on line 14 and line 15 is more than 33 1/3% and line 17 is not more than 33 1/3% check this box and stop here The organization qualifies as a publicly supported organization ► <input type="checkbox"/>		
<b>b 33 1/3% support tests - 2014</b> If the organization did not check a box on line 14 or line 19a, and line 16 is more than 33 1/3% and line 18 is not more than 33 1/3%, check this box and stop here The organization qualifies as a publicly supported organization ► <input type="checkbox"/>		
<b>20 Private foundation</b> If the organization did not check a box on line 14, 19a, or 19b, check this box and see instructions ► <input type="checkbox"/>		

**Part IV Supporting Organizations**

(Complete only if you checked a box in line 11 on Part I. If you checked 11a of Part I, complete Sections A and B. If you checked 11b of Part I, complete Sections A and C. If you checked 11c of Part I, complete Sections A, D, and E. If you checked 11d of Part I, complete Sections A and D, and complete Part V.)

**Section A All Supporting Organizations**

- 1 Are all of the organization's supported organizations listed by name in the organization's governing documents? If "No" describe in Part VI how the supported organizations are designated. If designated by class or purpose, describe the designation. If historic and continuing relationship, explain
- 2 Did the organization have any supported organization that does not have an IRS determination of status under section 509(a)(1) or (2)? If "Yes," explain in Part VI how the organization determined that the supported organization was described in section 509(a)(1) or (2)
- 3a Did the organization have a supported organization described in section 501(c)(4), (5), or (6)? If "Yes," answer (b) and (c) below
  - b Did the organization confirm that each supported organization qualified under section 501(c)(4), (5), or (6) and satisfied the public support tests under section 509(a)(2)? If "Yes," describe in Part VI when and how the organization made the determination
  - c Did the organization ensure that all support to such organizations was used exclusively for section 170(c)(2)(B) purposes? If "Yes," explain in Part VI what controls the organization put in place to ensure such use
- 4a Was any supported organization not organized in the United States ("foreign supported organization")? If "Yes," and if you checked 11a or 11b in Part I, answer (b) and (c) below
  - b Did the organization have ultimate control and discretion in deciding whether to make grants to the foreign supported organization? If "Yes," describe in Part VI how the organization had such control and discretion despite being controlled or supervised by or in connection with its supported organizations
  - c Did the organization support any foreign supported organization that does not have an IRS determination under sections 501(c)(3) and 509(a)(1) or (2)? If "Yes," explain in Part VI what controls the organization used to ensure that all support to the foreign supported organization was used exclusively for section 170(c)(2)(B) purposes
- 5a Did the organization add, substitute, or remove any supported organizations during the tax year? If "Yes," answer (b) and (c) below (if applicable). Also, provide detail in Part VI, including (i) the names and EIN numbers of the supported organizations added, substituted, or removed; (ii) the reasons for each such action; (iii) the authority under the organization's organizing document authorizing such action; and (iv) how the action was accomplished (such as by amendment to the organizing document)
  - b Type I or Type II only Was any added or substituted supported organization part of a class already designated in the organization's organizing document?
  - c Substitutions only Was the substitution the result of an event beyond the organization's control?
- 6 Did the organization provide support (whether in the form of grants or the provision of services or facilities) to anyone other than (i) its supported organizations, (ii) individuals that are part of the charitable class benefited by one or more of its supported organizations, or (iii) other supporting organizations that also support or benefit one or more of the filing organization's supported organizations? If "Yes," provide detail in Part VI
- 7 Did the organization provide a grant, loan, compensation, or other similar payment to a substantial contributor (defined in section 4958(c)(3)(C)), a family member of a substantial contributor, or a 35% controlled entity with regard to a substantial contributor? If "Yes," complete Part I of Schedule L (Form 990 or 990-EZ)
- 8 Did the organization make a loan to a disqualified person (as defined in section 4958) not described in line 7? If "Yes," complete Part I of Schedule L (Form 990 or 990-EZ)
- 9a Was the organization controlled directly or indirectly at any time during the tax year by one or more disqualified persons as defined in section 4946 (other than foundation managers and organizations described in section 509(a)(1) or (2))? If "Yes," provide detail in Part VI
  - b Did one or more disqualified persons (as defined in line 9a) hold a controlling interest in any entity in which the supporting organization had an interest? If "Yes," provide detail in Part VI
  - c Did a disqualified person (as defined in line 9a) have an ownership interest in, or derive any personal benefit from assets in which the supporting organization also had an interest? If "Yes," provide detail in Part VI
- 10a Was the organization subject to the excess business holdings rules of section 4943 because of section 4943(f) (regarding certain Type II supporting organizations, and all Type III non functionally integrated supporting organizations)? If "Yes," answer 10b below
  - b Did the organization have any excess business holdings in the tax year? (Use Schedule C, Form 4720, to determine whether the organization had excess business holdings)

	Yes	No
1		
2		
3a		
3b		
3c		
4a		
4b		
4c		
5a		
5b		
5c		
6		
7		
8		
9a		
9b		
9c		
10a		
10b		

**Part IV Supporting Organizations (continued)**

11 Has the organization accepted a gift or contribution from any of the following persons?

- A person who directly or indirectly controls either alone or together with persons described in (b) and (c) below the governing body of a supported organization?
- A family member of a person described in (a) above?
- A 35% controlled entity of a person described in (a) or (b) above? If 'Yes' to a, b, or c, provide detail in Part VI

	Yes	No
11a		
11b		
11c		

**Section B Type I Supporting Organizations**

1 Did the directors, trustees, or membership of one or more supported organizations have the power to regularly appoint or elect at least a majority of the organization's directors or trustees at all times during the tax year? If "No," describe in Part VI how the supported organization(s) effectively operated, supervised, or controlled the organization's activities. If the organization had more than one supported organization, describe how the powers to appoint and/or remove directors or trustees were allocated among the supported organizations and what conditions or restrictions, if any, applied to such powers during the tax year

2 Did the organization operate for the benefit of any supported organization other than the supported organization(s) that operated, supervised, or controlled the supporting organization? If "Yes," explain in Part VI how providing such benefit carried out the purposes of the supported organization(s) that operated, supervised, or controlled the supporting organization

	Yes	No
1		
2		

**Section C Type II Supporting Organizations**

1 Were a majority of the organization's directors or trustees during the tax year also a majority of the directors or trustees of each of the organization's supported organization(s)? If "No," describe in Part VI how control or management of the supporting organization was vested in the same persons that controlled or managed the supported organization(s)

	Yes	No
1		

**Section D All Type III Supporting Organizations**

1 Did the organization provide to each of its supported organizations by the last day of the fifth month of the organization's tax year (i) a written notice describing the type and amount of support provided during the prior tax year (ii) a copy of the Form 990 that was most recently filed as of the date of notification, and (iii) copies of the organization's governing documents in effect on the date of notification, to the extent not previously provided?

2 Were any of the organization's officers, directors, or trustees either (i) appointed or elected by the supported organization(s) or (ii) serving on the governing body of a supported organization? If "No," explain in Part VI how the organization maintained a close and continuous working relationship with the supported organization(s)

3 By reason of the relationship described in (2), did the organization's supported organizations have a significant voice in the organization's investment policies and in directing the use of the organization's income or assets at all times during the tax year? If "Yes," describe in Part VI the role the organization's supported organizations played in this regard

	Yes	No
1		
2		
3		

**Section E Type III Functionally-Integrated Supporting Organizations**

1 Check the box next to the method that the organization used to satisfy the Integral Part Test during the year (see instructions)

- The organization satisfied the Activities Test. Complete line 2 below
- The organization is the parent of each of its supported organizations. Complete line 3 below
- The organization supported a governmental entity. Describe in Part VI how you supported a government entity (see instructions)

2 Activities Test Answer (a) and (b) below

- Did substantially all of the organization's activities during the tax year directly further the exempt purposes of the supported organization(s) to which the organization was responsive? If "Yes," then in Part VI identify those supported organizations and explain how these activities directly furthered their exempt purposes, how the organization was responsive to those supported organizations, and how the organization determined that these activities constituted substantially all of its activities
- Did the activities described in (a) constitute activities that but for the organization's involvement, one or more of the organization's supported organization(s) would have been engaged in? If "Yes," explain in Part VI the reasons for the organization's position that its supported organization(s) would have engaged in these activities but for the organization's involvement

3 Parent of Supported Organizations Answer (a) and (b) below

- Did the organization have the power to regularly appoint or elect a majority of the officers, directors, or trustees of each of the supported organizations? Provide details in Part VI
- Did the organization exercise a substantial degree of direction over the policies, programs, and activities of each of its supported organizations? If "Yes," describe in Part VI the role played by the organization in this regard

	Yes	No
2a		
2b		
3a		
3b		

**Part V Type III Non-Functionally Integrated 509(a)(3) Supporting Organizations**

1  Check here if the organization satisfied the Integral Part Test as a qualifying trust on Nov 20 1970 See instructions All other Type III non functionally integrated supporting organizations must complete Sections A through E

Section A - Adjusted Net Income		(A) Prior Year	(B) Current Year (optional)
1 Net short term capital gain	1		
2 Recoveries of prior year distributions	2		
3 Other gross income (see instructions)	3		
4 Add lines 1 through 3	4		
5 Depreciation and depletion	5		
6 Portion of operating expenses paid or incurred for production or collection of gross income or for management conservation, or maintenance of property held for production of income (see instructions)	6		
7 Other expenses (see instructions)	7		
<b>8 Adjusted Net Income</b> (subtract lines 5 6 and 7 from line 4)	<b>8</b>		
Section B - Minimum Asset Amount		(A) Prior Year	(B) Current Year (optional)
1 Aggregate fair market value of all non exempt use assets (see instructions for short tax year or assets held for part of year)	-		
a Average monthly value of securities	1a		
b Average monthly cash balances	1b		
c Fair market value of other non exempt use assets	1c		
<b>d Total</b> (add lines 1a 1b and 1c)	<b>1d</b>		
e Discount claimed for blockage or other factors (explain in detail in Part VI)	-		
2 Acquisition indebtedness applicable to non exempt use assets	2		
3 Subtract line 2 from line 1d	3		
4 Cash deemed held for exempt use Enter 1 1/2% of line 3 (for greater amount see instructions)	4		
5 Net value of non exempt use assets (subtract line 4 from line 3)	5		
6 Multiply line 5 by .035	6		
7 Recoveries of prior year distributions	7		
<b>8 Minimum Asset Amount</b> (add line 7 to line 6)	<b>8</b>		
Section C - Distributable Amount			Current Year
1 Adjusted net income for prior year (from Section A, line 8, Column A)	1		
2 Enter 85% of line 1	2		
3 Minimum asset amount for prior year (from Section B, line 8, Column A)	3		
4 Enter greater of line 2 or line 3	4		
5 Income tax imposed in prior year	5		
6 <b>Distributable Amount</b> Subtract line 5 from line 4, unless subject to emergency temporary reduction (see instructions)	6		
7 <input type="checkbox"/> Check here if the current year is the organization's first as a non functionally integrated Type III supporting organization (see instructions)			

**Part V Type III Non-Functionally Integrated 509(a)(3) Supporting Organizations (continued)**

Section D - Distributions		Current Year
1	Amounts paid to supported organizations to accomplish exempt purposes	
2	Amounts paid to perform activity that directly furthers exempt purposes of supported organizations in excess of income from activity	
3	Administrative expenses paid to accomplish exempt purposes of supported organizations	
4	Amounts paid to acquire exempt use assets	
5	Qualified set aside amounts (prior IRS approval required)	
6	Other distributions (describe in Part VI) See instructions	
7	<b>Total annual distributions</b> Add lines 1 through 6	
8	Distributions to attentive supported organizations to which the organization is responsive (provide details in Part VI) See instructions	
9	Distributable amount for 2015 from Section C line 6	
10	Line 8 amount divided by Line 9 amount	

Section E - Distribution Allocations (see instructions)	(i) Excess Distributions	(ii) Underdistributions Pre-2015	(iii) Distributable Amount for 2015
1 Distributable amount for 2015 from Section C line 6			
2 Underdistributions if any, for years prior to 2015 (reasonable cause required see instructions)			
3 Excess distributions carryover if any to 2015			
a			
b			
c			
d From 2013			
e From 2014			
f Total of lines 3a through e			
g Applied to underdistributions of prior years			
h Applied to 2015 distributable amount			
i Carryover from 2010 not applied (see instructions)			
j Remainder Subtract lines 3g, 3h and 3i from 3f			
4 Distributions for 2015 from Section D line 7 \$			
a Applied to underdistributions of prior years			
b Applied to 2015 distributable amount			
c Remainder Subtract lines 4a and 4b from 4			
5 Remaining underdistributions for years prior to 2015, if any Subtract lines 3g and 4a from line 2 (if amount greater than zero, see instructions)			
6 Remaining underdistributions for 2015 Subtract lines 3h and 4b from line 1 (if amount greater than zero see instructions)			
7 Excess distributions carryover to 2016 Add lines 3j and 4c			
8 Breakdown of line 7			
a			
b			
c Excess from 2013			
d Excess from 2014			
e Excess from 2015			

## Part VI

**Supplemental Information** Provide the explanations required by Part II, line 10, Part II, line 17a or 17b, Part III, line 12

Part IV Section A lines 1 2 3b 3c, 4b, 4c, 5a 6, 9a 9b, 9c, 11a, 11b, and 11c, Part IV Section B, lines 1 and 2 Part IV, Section C line 1, Part IV, Section D lines 2 and 3 Part IV Section E lines 1c 2a 2b 3a and 3b, Part V, line 1, Part V, Section B, line 1e, Part V, Section D, lines 5, 6, and 8 and Part V Section E lines 2, 5, and 6 Also complete this part for any additional information (See instructions )



**Part II-A** Complete if the organization is exempt under section 501(c)(3) and filed Form 5768 (election under section 501(h))

A Check ►  if the filing organization belongs to an affiliated group (and list in Part IV each affiliated group member's name, address EIN expenses and share of excess lobbying expenditures)

B Check ►  if the filing organization checked box A and 'limited control' provisions apply

Limits on Lobbying Expenditures (The term "expenditures" means amounts paid or incurred)		(a) Filing organization's totals	(b) Affiliated group totals												
1a	Total lobbying expenditures to influence public opinion (grass roots lobbying)														
b	Total lobbying expenditures to influence a legislative body (direct lobbying)														
c	Total lobbying expenditures (add lines 1a and 1b)														
d	Other exempt purpose expenditures														
e	Total exempt purpose expenditures (add lines 1c and 1d)														
f	Lobbying nontaxable amount Enter the amount from the following table in both columns														
<table border="1"> <thead> <tr> <th>If the amount on line 1e, column (a) or (b) is</th> <th>The lobbying nontaxable amount is</th> </tr> </thead> <tbody> <tr> <td>Not over \$500 000</td> <td>20% of the amount on line 1e</td> </tr> <tr> <td>Over \$500 000 but not over \$1,000 000</td> <td>\$100,000 plus 15% of the excess over \$500 000</td> </tr> <tr> <td>Over \$1 000 000 but not over \$1 500 000</td> <td>\$175 000 plus 10% of the excess over \$1 000 000</td> </tr> <tr> <td>Over \$1 500 000 but not over \$17 000 000</td> <td>\$225 000 plus 5% of the excess over \$1 500 000</td> </tr> <tr> <td>Over \$17 000 000</td> <td>\$1 000 000</td> </tr> </tbody> </table>		If the amount on line 1e, column (a) or (b) is	The lobbying nontaxable amount is	Not over \$500 000	20% of the amount on line 1e	Over \$500 000 but not over \$1,000 000	\$100,000 plus 15% of the excess over \$500 000	Over \$1 000 000 but not over \$1 500 000	\$175 000 plus 10% of the excess over \$1 000 000	Over \$1 500 000 but not over \$17 000 000	\$225 000 plus 5% of the excess over \$1 500 000	Over \$17 000 000	\$1 000 000		
If the amount on line 1e, column (a) or (b) is	The lobbying nontaxable amount is														
Not over \$500 000	20% of the amount on line 1e														
Over \$500 000 but not over \$1,000 000	\$100,000 plus 15% of the excess over \$500 000														
Over \$1 000 000 but not over \$1 500 000	\$175 000 plus 10% of the excess over \$1 000 000														
Over \$1 500 000 but not over \$17 000 000	\$225 000 plus 5% of the excess over \$1 500 000														
Over \$17 000 000	\$1 000 000														
g	Grassroots nontaxable amount (enter 25% of line 1f)														
h	Subtract line 1g from line 1a If zero or less enter 0														
i	Subtract line 1f from line 1c If zero or less enter 0														
j	If there is an amount other than zero on either line 1h or line 1i did the organization file Form 4720 reporting section 4911 tax for this year?	<input type="checkbox"/> Yes	<input type="checkbox"/> No												

**4-Year Averaging Period Under section 501(h)**

(Some organizations that made a section 501(h) election do not have to complete all of the five columns below

See the separate instructions for lines 2a through 2f )

Lobbying Expenditures During 4-Year Averaging Period					
Calendar year (or fiscal year beginning in)	(a) 2012	(b) 2013	(c) 2014	(d) 2015	(e) Total
2a	Lobbying nontaxable amount				
b	Lobbying ceiling amount (150% of line 2a, column(e))				
c	Total lobbying expenditures				
d	Grassroots nontaxable amount				
e	Grassroots ceiling amount (150% of line 2d, column (e))	-	-		
f	Grassroots lobbying expenditures				

**Part II-B** Complete if the organization is exempt under section 501(c)(3) and has NOT filed Form 5768 (election under section 501(h))

For each "Yes," response on lines 1a through 1i below, provide in Part IV a detailed description of the lobbying activity

	(a)		(b)
	Yes	No	Amount
1 During the year did the filing organization attempt to influence foreign, national, state or local legislation including any attempt to influence public opinion on a legislative matter or referendum, through the use of			
a Volunteers?		X	
b Paid staff or management (include compensation in expenses reported on lines 1c through 1i)?		X	
c Media advertisements?		X	
d Mailings to members, legislators or the public?		X	
e Publications, or published or broadcast statements?		X	
f Grants to other organizations for lobbying purposes?		X	
g Direct contact with legislators, their staffs, government officials, or a legislative body?		X	
h Rallies, demonstrations, seminars, conventions, speeches, lectures or any similar means?		X	
i Other activities?	X		4,000.
j Total Add lines 1c through 1i			4,000.
2a Did the activities in line 1 cause the organization to be not described in section 501(c)(3)?		X	
b If Yes, enter the amount of any tax incurred under section 4912			
c If Yes, enter the amount of any tax incurred by organization managers under section 4912			
d If the filing organization incurred a section 4912 tax, did it file Form 4720 for this year?			

**Part III-A** Complete if the organization is exempt under section 501(c)(4), section 501(c)(5), or section 501(c)(6)

	Yes	No
1 Were substantially all (90% or more) dues received nondeductible by members?	1	
2 Did the organization make only in-house lobbying expenditures of \$2,000 or less?	2	
3 Did the organization agree to carry over lobbying and political expenditures from the prior year?	3	

**Part III-B** Complete if the organization is exempt under section 501(c)(4), section 501(c)(5), or section 501(c)(6) and if either (a) BOTH Part III-A, lines 1 and 2, are answered "No," OR (b) Part III-A, line 3, is answered "Yes"

1 Dues, assessments and similar amounts from members	1	
2 Section 162(e) nondeductible lobbying and political expenditures (do not include amounts of political expenses for which the section 527(f) tax was paid)		
a Current year	2a	
b Carryover from last year	2b	
c Total	2c	
3 Aggregate amount reported in section 6033(e)(1)(A) notices of nondeductible section 162(e) dues	3	
4 If notices were sent and the amount on line 2c exceeds the amount on line 3, what portion of the excess does the organization agree to carryover to the reasonable estimate of nondeductible lobbying and political expenditure next year?		
5 Taxable amount of lobbying and political expenditures (see instructions)	4	
	5	

**Part IV** Supplemental Information

Provide the descriptions required for Part I A, line 1 Part I B, line 4, Part I C, line 5, Part II A (affiliated group list) Part II A, lines 1 and 2 (see instructions) and Part II B, line 1. Also, complete this part for any additional information

**PART II-B, LINE 1, LOBBYING ACTIVITIES:**

**PAYMENT TO A LOBBYING ORGANIZATION FOR THEIR LOBBYING EFFORTS ON BEHALF**

**OF ORGANIZATIONS ENROLLED IN THE SBA LENDING PROGRAMS.**

**SCHEDULE D**

(Form 990)

Department of the Treasury  
Internal Revenue Service**Supplemental Financial Statements**

► Complete if the organization answered "Yes" on Form 990, Part IV, line 6, 7, 8, 9, 10, 11a, 11b, 11c, 11d, 11e, 11f, 12a, or 12b

► Attach to Form 990

► Information about Schedule D (Form 990) and its instructions is at [www.irs.gov/form990](http://www.irs.gov/form990)

OMB No. 1545-0047

**2015**Open to Public  
Inspection

Name of the organization

**COMMON CAPITAL, INC.**

Employer identification number

22-3051402

**Part I Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts.** Complete if the

organization answered "Yes" on Form 990, Part IV, line 6

	(a) Donor advised funds	(b) Funds and other accounts
1 Total number at end of year		
2 Aggregate value of contributions to (during year)		
3 Aggregate value of grants from (during year)		
4 Aggregate value at end of year		

5 Did the organization inform all donors and donor advisors in writing that the assets held in donor advised funds are the organization's property, subject to the organization's exclusive legal control?  Yes  No6 Did the organization inform all grantees donors and donor advisors in writing that grant funds can be used only for charitable purposes and not for the benefit of the donor or donor advisor or for any other purpose conferring impermissible private benefit?  Yes  No**Part II Conservation Easements.** Complete if the organization answered "Yes" on Form 990 Part IV, line 7

1 Purpose(s) of conservation easements held by the organization (check all that apply)

Preservation of land for public use (e.g., recreation or education)  Preservation of a historically important land area  
 Protection of natural habitat  Preservation of a certified historic structure  
 Preservation of open space

2 Complete lines 2a through 2d if the organization held a qualified conservation contribution in the form of a conservation easement on the last day of the tax year

	Held at the End of the Tax Year
2a	
2b	
2c	
2d	

a Total number of conservation easements

b Total acreage restricted by conservation easements

c Number of conservation easements on a certified historic structure included in (a)

d Number of conservation easements included in (c) acquired after 8/17/06 and not on a historic structure listed in the National Register

3 Number of conservation easements modified transferred released extinguished, or terminated by the organization during the tax year ►

4 Number of states where property subject to conservation easement is located ►

5 Does the organization have a written policy regarding the periodic monitoring, inspection handling of violations and enforcement of the conservation easements it holds?  Yes  No

6 Staff and volunteer hours devoted to monitoring, inspecting handling of violations and enforcing conservation easements during the year ►

►

7 Amount of expenses incurred in monitoring inspecting, handling of violations and enforcing conservation easements during the year

► \$

8 Does each conservation easement reported on line 2(d) above satisfy the requirements of section 170(h)(4)(B)(i) and section 170(h)(4)(B)(ii)?  Yes  No

9 In Part XIII describe how the organization reports conservation easements in its revenue and expense statement, and balance sheet and include, if applicable the text of the footnote to the organization's financial statements that describes the organization's accounting for conservation easements

**Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets**

Complete if the organization answered "Yes" on Form 990 Part IV line 8

1a If the organization elected, as permitted under SFAS 116 (ASC 958), not to report in its revenue statement and balance sheet works of art, historical treasures or other similar assets held for public exhibition, education or research in furtherance of public service provide in Part XIII, the text of the footnote to its financial statements that describes these items

b If the organization elected as permitted under SFAS 116 (ASC 958) to report in its revenue statement and balance sheet works of art historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items

(i) Revenue included on Form 990 Part VIII line 1 ► \$

(ii) Assets included in Form 990, Part X ► \$

2 If the organization received or held works of art historical treasures or other similar assets for financial gain, provide the following amounts required to be reported under SFAS 116 (ASC 958) relating to these items

a Revenue included on Form 990, Part VIII line 1 ► \$

b Assets included in Form 990 Part X ► \$

**Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets (continued)**

3 Using the organization's acquisition, accession, and other records, check any of the following that are a significant use of its collection items (check all that apply)

a  Public exhibitiond  Loan or exchange programsb  Scholarly researche  Other \_\_\_\_\_c  Preservation for future generations

4 Provide a description of the organization's collections and explain how they further the organization's exempt purpose in Part XIII

5 During the year did the organization solicit or receive donations of art, historical treasures, or other similar assets

to be sold to raise funds rather than to be maintained as part of the organization's collection?

 Yes No**Part IV Escrow and Custodial Arrangements.** Complete if the organization answered 'Yes' on Form 990, Part IV, line 9, or reported an amount on Form 990 Part X line 21

1a Is the organization an agent, trustee, custodian or other intermediary for contributions or other assets not included on Form 990, Part X?

 Yes No

b If 'Yes,' explain the arrangement in Part XIII and complete the following table

c Beginning balance

	Amount
1c	
1d	
1e	
1f	

2a Did the organization include an amount on Form 990 Part X line 21, for escrow or custodial account liability?

 Yes No

b If 'Yes,' explain the arrangement in Part XIII. Check here if the explanation has been provided on Part XIII

**Part V Endowment Funds** Complete if the organization answered 'Yes' on Form 990 Part IV, line 10

	(a) Current year	(b) Prior year	(c) Two years back	(d) Three years back	(e) Four years back
1a Beginning of year balance					
b Contributions					
c Net investment earnings gains and losses					
d Grants or scholarships					
e Other expenditures for facilities and programs					
f Administrative expenses					
g End of year balance					

2 Provide the estimated percentage of the current year end balance (line 1g, column (a)) held as

a Board designated or quasi endowment ► %

b Permanent endowment ► %

c Temporarily restricted endowment ► %

The percentages on lines 2a, 2b and 2c should equal 100%

3a Are there endowment funds not in the possession of the organization that are held and administered for the organization

by	Yes	No
(i) unrelated organizations	3a(i)	
(ii) related organizations	3a(ii)	

b If 'Yes' on line 3a(ii), are the related organizations listed as required on Schedule R?

4 Describe in Part XIII the intended uses of the organization's endowment funds

**Part VI Land, Buildings, and Equipment**

Complete if the organization answered 'Yes' on Form 990, Part IV, line 11a. See Form 990 Part X, line 10

Description of property	(a) Cost or other basis (investment)	(b) Cost or other basis (other)	(c) Accumulated depreciation	(d) Book value
1a Land				
b Buildings				
c Leasehold improvements				
d Equipment		58,216.	55,561.	2,655.
e Other				

Total Add lines 1a through 1e (Column (d) must equal Form 990 Part X, column (B), line 10c) ►

2,655.

Schedule D (Form 990) 2015

**Part VII Investments - Other Securities**

Complete if the organization answered "Yes" on Form 990 Part IV line 11b. See Form 990 Part X line 12

(a) Description of security or category (including name of security)	(b) Book value	(c) Method of valuation Cost or end of year market value
(1) Financial derivatives		
(2) Closely held equity interests		
(3) Other		
(A)		
(B)		
(C)		
(D)		
(E)		
(F)		
(G)		
(H)		
<b>Total (Col. (b) must equal Form 990 Part X, col. (B) line 12 ) ►</b>		

**Part VIII Investments - Program Related**

Complete if the organization answered "Yes" on Form 990 Part IV line 11c. See Form 990 Part X line 13

(a) Description of investment	(b) Book value	(c) Method of valuation Cost or end of year market value
(1)		
(2)		
(3)		
(4)		
(5)		
(6)		
(7)		
(8)		
(9)		
<b>Total (Col. (b) must equal Form 990 Part X, col. (B) line 13 ) ►</b>		

**Part IX Other Assets**

Complete if the organization answered "Yes" on Form 990, Part IV line 11d. See Form 990 Part X line 15

(a) Description	(b) Book value
(1) CASH REVOLVING LOAN FUNDS	910,588.
(2) INTEREST RECEIVABLE	16,919.
(3) SECURITY DEPOSITS	2,329.
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	
<b>Total (Column (b) must equal Form 990, Part X, col. (B) line 15 ) ►</b>	<b>929,836.</b>

**Part X Other Liabilities**

Complete if the organization answered "Yes" on Form 990 Part IV line 11e or 11f. See Form 990 Part X, line 25

1	(a) Description of liability	(b) Book value	
(1)	Federal income taxes		
(2)			
(3)			
(4)			
(5)			
(6)			
(7)			
(8)			
(9)			
<b>Total (Column (b) must equal Form 990 Part X, col. (B) line 25 ) ►</b>			

2 Liability for uncertain tax positions In Part XIII, provide the text of the footnote to the organization's financial statements that reports the organization's liability for uncertain tax positions under FIN 48 (ASC 740). Check here if the text of the footnote has been provided in Part XIII.

#### Part XI Reconciliation of Revenue per Audited Financial Statements With Revenue per Return

Complete if the organization answered "Yes" on Form 990, Part IV, line 12a

1	Total revenue gains, and other support per audited financial statements	1	1,048,831.
2	Amounts included on line 1 but not on Form 990, Part VIII, line 12		
a	Net unrealized gains (losses) on investments	2a	4,707.
b	Donated services and use of facilities	2b	1,781.
c	Recoveries of prior year grants	2c	
d	Other (Describe in Part XIII )	2d	
e	Add lines 2a through 2d	2e	6,488.
3	Subtract line 2e from line 1	3	1,042,343.
4	Amounts included on Form 990 Part VIII line 12 but not on line 1		
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a	
b	Other (Describe in Part XIII )	4b	
c	Add lines 4a and 4b	4c	0.
5	Total revenue Add lines 3 and 4c (This must equal Form 990, Part I, line 12)	5	1,042,343.

**Part XII Reconciliation of Expenses per Audited Financial Statements With Expenses per Return**

Complete if the organization answered "Yes" on Form 990, Part IV, line 12a.

1	Total expenses and losses per audited financial statements	1	968,279.
2	Amounts included on line 1 but not on Form 990 Part IX, line 25		
a	Donated services and use of facilities	2a	1,781.
b	Prior year adjustments	2b	
c	Other losses	2c	
d	Other (Describe in Part XIII )	2d	
e	Add lines 2a through 2d	2e	1,781.
3	Subtract line 2e from line 1	3	966,498.
4	Amounts included on Form 990 Part IX, line 25, but not on line 1		
a	Investment expenses not included on Form 990 Part VIII line 7b	4a	
b	Other (Describe in Part XIII )	4b	
c	Add lines 4a and 4b	4c	0.
5	Total expenses Add lines 3 and 4c (This must equal Form 990 Part I, line 18.)	5	966,498.

## Part XIII Supplemental Information

Provide the descriptions required for Part II lines 3-5 and 9, Part III, lines 1a and 4, Part IV, lines 1b and 2b, Part V, line 4, Part X, line 2, Part XI, lines 2d and 4b, and Part XII, lines 2d and 4b. Also complete this part to provide any additional information.

## Supplemental Information to Form 990 or 990-EZ

Complete to provide information for responses to specific questions on  
Form 990 or 990-EZ or to provide any additional information

► Attach to Form 990 or 990-EZ

► Information about Schedule O (Form 990 or 990-EZ) and its instructions is at [www.irs.gov/form990](http://www.irs.gov/form990)

Name of the organization

COMMON CAPITAL, INC.

Employer identification number  
22-3051402

### FORM 990, PART I, LINE 1, DESCRIPTION OF ORGANIZATION MISSION

COMMON CAPITAL, INC. IS A NONPROFIT COMMUNITY DEVELOPMENT FINANCIAL

INSTITUTION CERTIFIED BY THE U.S. TREASURY DEPARTMENT WORKING TO IMPROVE

THE REGIONAL ECONOMY.

### FORM 990, PART III, LINE 1, DESCRIPTION OF ORGANIZATION MISSION

COMMON CAPITAL, INC. IS A NONPROFIT COMMUNITY DEVELOPMENT FINANCIAL

INSTITUTION (CDFI) CERTIFIED BY THE U.S. TREASURY DEPARTMENT WORKING TO

GROW AND STRENGTHEN THE REGIONAL ECONOMY BY STRENGTHENING LOCAL

BUSINESSES AND COMMUNITY ORGANIZATIONS IN WESTERN AND CENTRAL

MASSACHUSETTS. COMMON CAPITAL, INC. PROVIDES BUSINESS LOANS AND

TECHNICAL ASSISTANCE TO HELP BUSINESS OWNERS AND ORGANIZATIONS

ESTABLISH AND GROW IN ORDER TO IMPROVE INCOME LEVELS, EXPAND JOB

OPPORTUNITIES, AND STRENGTHEN THE LOCAL COMMUNITIES. COMMON CAPITAL,

INC. ALSO PROVIDES DIRECT ACCESS TO ALTERNATIVE FINANCING SOURCES AND

PREDOMINATELY SERVES ECONOMICALLY-DISTRESSED, LOW-WEALTH COMMUNITIES.

### FORM 990, PART VI, SECTION B, LINE 11:

THE TREASURER OF THE BOARD OF DIRECTORS REVIEWS THE FORM 990 PRIOR TO

FILING. A STANDING INVITATION IS GIVEN TO ALL OTHER BOARD MEMBERS TO REVIEW

THE 990 IF THEY WOULD LIKE. THE TREASURER MAKES A PRESENTATION TO THE BOARD

THAT HE HAS REVIEWED THE 990 AND THE BOARD VOTE TO ACCEPT THE 990 BASED ON

HIS REVIEW.

### FORM 990, PART VI, SECTION B, LINE 12C:

ALL BOARD MEMBERS, STAFF MEMBERS, AND VOLUNTEERS ARE GIVEN A COPY OF THE

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990 or 990-EZ  
532211  
09 02 15

Schedule O (Form 990 or 990-EZ) (2015)

Name of the organization

COMMON CAPITAL, INC.

Employer identification number

22-3051402

CONFLICT OF INTEREST POLICY AT THE COMMENCEMENT OF THAT PERSON'S  
RELATIONSHIP WITH COMMON CAPITAL, INC. FULL DISCLOSURE IN WRITING IS  
REQUIRED TO BE MADE BY ALL INTERESTED PARTIES TO THE BOARD IN ALL CONFLICTS  
OF INTEREST. ANYONE WHO IS A POSITION TO MAKE DECISIONS ABOUT SPENDING  
COMMON CAPITAL, INC.'S RESOURCES AND WHO ALSO STANDS TO BENEFIT FROM THAT  
DECISION HAS A DUTY TO DISCLOSE THAT INFORMATION AS SOON AS IT ARISES.  
FOLLOWING FULL DISCLOSURE THE BOARD OF DIRECTORS DETERMINES WHETHER A  
CONFLICT OF INTEREST EXISTS. IF SO, THE BOARD VOTES TO AUTHORIZE OR REJECT  
THE TRANSACTION TO PROTECT COMMON CAPITAL, INC.'S BEST INTERESTS.

FORM 990, PART VI, SECTION B, LINE 15A:

A REVIEW OF THE CHIEF EXECUTIVE OFFICER'S SALARY IS PERFORMED BY THE  
EXECUTIVE COMMITTEE OF THE BOARD. THE COMMITTEE USES THE INDEPENDENT SALARY  
COMPARABILITY STUDY PREPARED BY OPPORTUNITY FINANCE NETWORK. AN ANNUAL  
PERFORMANCE REVIEW IS CONDUCTED AND THE RESULTS AND THE DECISION ON THE  
SALARY AMOUNT ARE PRESENTED TO THE FULL BOARD OF DIRECTORS FOR APPROVAL.

FORM 990, PART VI, SECTION C, LINE 19.

COMMON CAPITAL, INC. MAKES ITS GOVERNING DOCUMENTS, CONFLICT OF INTEREST  
POLICY, TAX RETURNS AND FINANCIAL STATEMENTS AVAILABLE TO THE PUBLIC UPON  
WRITTEN REQUEST AT ITS OFFICE: 4 OPEN SQUARE WAY, SUITE 407, HOLYOKE, MA