

For calendar year 2016, or tax year beginning 07-01-2016, and ending 06-30-2017

Name of foundation MONTCLAIR FUND FOR WOMEN INC		A Employer identification number 22-1487577	
Number and street (or P O box number if mail is not delivered to street address) 41 WATCHUNG PLAZA RM/STE 72		Room/suite	
City or town, state or province, country, and ZIP or foreign postal code MONTCLAIR, NJ 07042		B Telephone number (see instructions) (973) 420-8746	
G Check all that apply <div><input type="checkbox"/> Initial return</div> <div><input type="checkbox"/> Initial return of a former public charity</div> <div><input type="checkbox"/> Final return</div> <div><input type="checkbox"/> Amended return</div> <div><input type="checkbox"/> Address change</div> <div><input type="checkbox"/> Name change</div>		D 1. Foreign organizations, check here 2. Foreign organizations meeting the 85% test, check here and attach computation	
H Check type of organization <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> 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) \$ 2,718,647		F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here	
J Accounting method <input type="checkbox"/> Cash <input checked="" type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) (Part I, column (d) must be on cash basis)			

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 <input checked="" type="checkbox"/> if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments				
	4 Dividends and interest from securities	42,855	42,855		
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	120,291			
	b Gross sales price for all assets on line 6a	842,891			
	7 Capital gain net income (from Part IV, line 2)		120,291		
	8 Net short-term capital gain				
	9 Income modifications				
	10a Gross sales less returns and allowances				
Operating and Administrative Expenses	b Less Cost of goods sold				
	c Gross profit or (loss) (attach schedule)				
	11 Other income (attach schedule)				
	12 Total. Add lines 1 through 11	163,146	163,146		
	13 Compensation of officers, directors, trustees, etc	3,333			3,333
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits	239			239
	16a Legal fees (attach schedule)				
	b Accounting fees (attach schedule)	4,160	2,080		2,080
	c Other professional fees (attach schedule)	35,173	23,480		11,693
	17 Interest				
	18 Taxes (attach schedule) (see instructions)	2,938	190		
	19 Depreciation (attach schedule) and depletion				
	20 Occupancy	2,920			2,920
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses (attach schedule)	7,003			7,003
	24 Total operating and administrative expenses. Add lines 13 through 23	55,766	25,750		27,268
	25 Contributions, gifts, grants paid	105,700			105,700
	26 Total expenses and disbursements. Add lines 24 and 25	161,466	25,750		132,968
	27 Subtract line 26 from line 12				
	a Excess of revenue over expenses and disbursements	1,680			
	b Net investment income (if negative, enter -0-)		137,396		
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	31,510	37,503	37,503
	3	Accounts receivable ▶ _____ Less allowance for doubtful accounts ▶ _____			
	4	Pledges receivable ▶ _____ 260,897 Less allowance for doubtful accounts ▶ _____	239,297	260,897	260,897
	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)	3,548	32,109	32,109
	b	Investments—corporate stock (attach schedule)	1,667,955	1,814,384	1,814,384
	c	Investments—corporate bonds (attach schedule)	591,870	566,922	566,922
	11	Investments—land, buildings, and equipment basis ▶ _____ Less accumulated depreciation (attach schedule) ▶ _____			
	12	Investments—mortgage loans			
	13	Investments—other (attach schedule)			
	14	Land, buildings, and equipment basis ▶ _____ Less accumulated depreciation (attach schedule) ▶ _____			
15	Other assets (describe ▶ _____)	6,002	6,832	6,832	
16	Total assets (to be completed by all filers—see the instructions Also, see page 1, item I)	2,540,182	2,718,647	2,718,647	
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 ▶ _____)	5,270	9,065	
	23	Total liabilities (add lines 17 through 22)	5,270	9,065	
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here <input checked="" type="checkbox"/> and complete lines 24 through 26 and lines 30 and 31.				
	24	Unrestricted	1,744,661	1,913,617	
	25	Temporarily restricted			
	26	Permanently restricted	790,251	795,965	
	Foundations that do not follow SFAS 117, check here <input type="checkbox"/> and complete lines 27 through 31.				
	27	Capital stock, trust principal, or current funds			
	28	Paid-in or capital surplus, or land, bldg , and equipment fund			
	29	Retained earnings, accumulated income, endowment, or other funds			
	30	Total net assets or fund balances (see instructions)	2,534,912	2,709,582	
	31	Total liabilities and net assets/fund balances (see instructions) .	2,540,182	2,718,647	

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	2,534,912
2	Enter amount from Part I, line 27a	2	1,680
3	Other increases not included in line 2 (itemize) ▶ _____	3	175,875
4	Add lines 1, 2, and 3	4	2,712,467
5	Decreases not included in line 2 (itemize) ▶ _____	5	2,885
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30 .	6	2,709,582

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 PUBLICLY TRADED SECURITIES	P		
b PUBLICLY TRADED SECURITIES	P		
c			
d			
e			

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
a 145,976		139,259	6,717
b 696,915		583,341	113,574
c			
d			
e			

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
a			6,717
b			113,574
c			
d			
e			

2 Capital gain net income or (net capital loss)	2	120,291
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	6,717

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))
2015	125,930	2,315,104	0 054395
2014	149,384	2,499,215	0 059772
2013	156,759	2,424,966	0 064644
2012	116,256	2,223,722	0 052280
2011	117,300	2,158,839	0 054335
2 Total of line 1, column (d)			0 285426
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			0 057085
4 Enter the net value of noncharitable-use assets for 2016 from Part X, line 5			2,347,134
5 Multiply line 4 by line 3			133,986
6 Enter 1% of net investment income (1% of Part I, line 27b)			1,374
7 Add lines 5 and 6			135,360
8 Enter qualifying distributions from Part XII, line 4			132,968

If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate See the Part VI instructions

Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948—see instructions)

1a	Exempt operating foundations described in section 4940(d)(2), check here <input type="checkbox"/> 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 <input type="checkbox"/> and enter 1% of Part I, line 27b	1	2,748
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	
3	Add lines 1 and 2.	3	2,748
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	4	
5	Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-	5	2,748
6	Credits/Payments		
a	2016 estimated tax payments and 2015 overpayment credited to 2016	6a	1,720
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	1,720
8	Enter any penalty for underpayment of estimated tax. Check here <input type="checkbox"/> 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	1,028
10	Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10	
11	Enter the amount of line 10 to be Credited to 2017 estimated tax <input type="checkbox"/> Refunded <input type="checkbox"/>	11	

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)? <i>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</i>	1b	No
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 <input type="checkbox"/> \$ _____ (2) On foundation managers <input type="checkbox"/> \$ _____		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers <input type="checkbox"/> \$ _____		
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? <i>If "Yes," attach a detailed description of the activities</i>	2	No
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? <i>If "Yes," attach a conformed copy of the changes</i>	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? <i>If "Yes," attach the statement required by General Instruction T</i>	5	No
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? <i>If "Yes," complete Part II, col (c), and Part XV</i>	7	Yes
8a Enter the states to which the foundation reports or with which it is registered (see instructions) <input type="checkbox"/> NJ		
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? <i>If "No," attach explanation</i> .	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 2016 or the taxable year beginning in 2016 (see instructions for Part XIV)? <i>If "Yes," complete Part XIV</i>	9	No
10 Did any persons become substantial contributors during the tax year? <i>If "Yes," attach a schedule listing their names and addresses</i>	10	No

Part VII-A Statements Regarding Activities (continued)

11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions).	11		No
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)	12		No
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address WWW.MONTCLAIRFUNDFORWOMEN.ORG	13	Yes	
14	The books are in care of THE ORGANIZATION Telephone no (973) 420-8746			

Located at **41 WATCHUNG AVENUE SUITE 72 MONTCLAIR NJ**ZIP+4 **07042**

15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 —Check here <input type="checkbox"/> and enter the amount of tax-exempt interest received or accrued during the year 15			
16	At any time during calendar year 2016, 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? 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 ▶	16	Yes	No

Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required**File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.**

1a	During the year did the foundation (either directly or indirectly)		Yes	No
(1)	Engage in the sale or exchange, or leasing of property with a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
(2)	Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
(3)	Furnish goods, services, or facilities to (or accept them from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
(4)	Pay compensation to, or pay or reimburse the expenses of, a disqualified person? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			
(5)	Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
(6)	Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days). <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
b	If any answer is "Yes" to 1a(1)–(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)? <input type="checkbox"/> Organizations relying on a current notice regarding disaster assistance check here. <input type="checkbox"/>	1b		No
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 2016? <input type="checkbox"/>	1c		
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 2016, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2016? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes," list the years ▶ 20____, 20____, 20____, 20____			
b	Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement—see instructions). <input type="checkbox"/>	2b		
c	If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here ▶ 20____, 20____, 20____, 20____			
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
b	If "Yes," did it have excess business holdings in 2016 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 2016). <input type="checkbox"/>	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 2016?	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))? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No (2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No (3) Provide a grant to an individual for travel, study, or other similar purposes? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No (4) Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? (see instructions). <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Organizations relying on a current notice regarding disaster assistance check here. ▶ <input type="checkbox"/> 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? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes," attach the statement required by Regulations section 53.4945–5(d)	5b		
6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes" to 6b, file Form 8870	6b		No
7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No b If yes, did the foundation receive any proceeds or have any net income attributable to the transaction? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	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	Title, and average hours per week (b) devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	Expense account, (e) other allowances
TANYA POTEAT 41 WATCHUNG AVENUE MONTCLAIR, NJ 07042	PRESIDENT 1 00	0	0	0
CATHERINE BOLDER 41 WATCHUNG AVENUE MONTCLAIR, NJ 07042	SECRETARY 2 00	0	0	0
SUSAN SCHWEI 41 WATCHUNG AVENUE MONTCLAIR, NJ 07042	TREASURER 1 00	0	0	0
LYDIA DAVIS BARRETT 41 WATCHUNG AVENUE MONTCLAIR, NJ 07042	DIR/TRUST 20 00	3,333	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	Title, and average hours per week (b) devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	Expense account, (e) other allowances
NONE				
Total number of other employees paid over \$50,000. ▶				

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.		

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

Part X Minimum Investment Return (All domestic foundations must complete this part. Foreign foundations, see instructions.)

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes		
a	Average monthly fair market value of securities.	1a	2,333,008
b	Average of monthly cash balances.	1b	49,869
c	Fair market value of all other assets (see instructions).	1c	0
d	Total (add lines 1a, b, and c).	1d	2,382,877
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation).	1e	
2	Acquisition indebtedness applicable to line 1 assets.	2	
3	Subtract line 2 from line 1d.	3	2,382,877
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	35,743
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4.	5	2,347,134
6	Minimum investment return. Enter 5% of line 5.	6	117,357

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	117,357
2a	Tax on investment income for 2016 from Part VI, line 5.	2a	2,748
b	Income tax for 2016 (This does not include the tax from Part VI).	2b	
c	Add lines 2a and 2b.	2c	2,748
3	Distributable amount before adjustments. Subtract line 2c from line 1.	3	114,609
4	Recoveries of amounts treated as qualifying distributions.	4	10,000
5	Add lines 3 and 4.	5	124,609
6	Deduction from distributable amount (see instructions).	6	
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1.	7	124,609

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	132,968
b	Program-related investments—total from Part IX-B.	1b	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes.	2	
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required).	3a	
b	Cash distribution test (attach the required schedule).	3b	
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4.	4	132,968
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	
6	Adjusted qualifying distributions. Subtract line 5 from line 4.	6	132,968

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 2015	(c) 2015	(d) 2016
1 Distributable amount for 2016 from Part XI, line 7				124,609
2 Undistributed income, if any, as of the end of 2016				
a Enter amount for 2015 only.				
b Total for prior years 20____, 20____, 20____				
3 Excess distributions carryover, if any, to 2016				
a From 2011.	9,616			
b From 2012.	7,082			
c From 2013.	37,801			
d From 2014.	27,573			
e From 2015.	11,894			
f Total of lines 3a through e.	93,966			
4 Qualifying distributions for 2016 from Part XII, line 4 ▶ \$ 132,968				
a Applied to 2015, but not more than line 2a				
b Applied to undistributed income of prior years (Election required—see instructions).				
c Treated as distributions out of corpus (Election required—see instructions).				
d Applied to 2016 distributable amount.				124,609
e Remaining amount distributed out of corpus	8,359			
5 Excess distributions carryover applied to 2016 (If an amount appears in column (d), the same amount must be shown in column (a))				
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	102,325			
b Prior years' undistributed income Subtract line 4b from line 2b				
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed.				
d Subtract line 6c from line 6b Taxable amount—see instructions				
e Undistributed income for 2015 Subtract line 4a from line 2a Taxable amount—see instructions				
f Undistributed income for 2016 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2017				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).				
8 Excess distributions carryover from 2011 not applied on line 5 or line 7 (see instructions).	9,616			
9 Excess distributions carryover to 2017. Subtract lines 7 and 8 from line 6a	92,709			
10 Analysis of line 9				
a Excess from 2012.	7,082			
b Excess from 2013.	37,801			
c Excess from 2014.	27,573			
d Excess from 2015.	11,894			
e Excess from 2016.	8,359			

Part XIV

1a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2016, enter the date of the ruling.	<input type="checkbox"/> 4942(j)(3) or <input type="checkbox"/> 4942(j)(5)				
b Check box to indicate whether the organization is a private operating foundation described in section					
2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed	Tax year	Prior 3 years			(e) Total
	(a) 2016	(b) 2015	(c) 2014	(d) 2013	
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
- LYDIA BARRETT
41 WATCHUNG PLAZA SUITE 72
MONTCLAIR, NJ 07042
(973) 420-8746
-
- b** The form in which applications should be submitted and information and materials they should include
- DIGITAL FORMAT REQUIRED, PROPOSALS MUST INCLUDE COVER PAGE, BACKGROUND, PROGRAM NARRATIVE AND APPENDICES SEE THE ORGANIZATION'S WEBSITE WWW.MONTCLAIRFUNDFORWOMEN.ORG FOR MORE INFORMATION
-
- c** Any submission deadlines
- FEBRUARY 2018 FOR 2018 FISCAL YEAR BEGINNING JULY 1, 2017
-
- d** Any restrictions or limitations on awards, such as by geographical areas, charitable fields, kinds of institutions, or other factors
- AWARDS GRANTED TO 501 (C)(3)PUBLIC CHARITIES ORGANIZATIONS ONLY. INDIVIDUAL SCHOLARSHIPS, LOANS, ENDOWMENT GIFTS, DEBT LIQUIDATION, NATIONAL DUES ARE NOT AWARDED. SEE THE ORGANIZATION'S WEBSITE WWW.MONTCLAIRFUNDFORWOMEN.ORG FOR MORE INFORMATION

Part XV **Supplementary Information** (continued)**3 Grants and Contributions Paid During the Year or Approved for Future Payment**

Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i> See Additional Data Table				
Total			3a	105,700
b <i>Approved for future payment</i>				
Total			3b	

Enter gross amounts unless otherwise indicated

Enter gross amounts unless otherwise indicated	Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income (See instructions)
	(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	
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	42,855	
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			18	120,291	
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). . .				163,146	
13 Total. Add line 12, columns (b), (d), and (e).			13		163,146

(See worksheet in line 13 instructions to verify calculations)

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

[illegible]

Part XVII

- | | Yes | No |
|-------|-----|----|
| 1a(1) | | No |
| 1a(2) | | No |
| 1b(1) | | No |
| 1b(2) | | No |
| 1b(3) | | No |
| 1b(4) | | No |
| 1b(5) | | No |
| 1b(6) | | No |
| 1c | | No |

[illegible]

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

- b** If "Yes," complete the following schedule

(a) Name of organization	(b) Type of organization	(c) Description of relationship

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


Print/Type preparer's name JOYCE E MOULTHROP	Preparer's Signature	Date 2017-08-09	Check if self-employed <input type="checkbox"/>	PTIN P00009145
Firm's name ▶ LAMBRIDES ARNOLD MOULTHROP LLP				Firm's EIN ▶ 26-3719436
Firm's address ▶ 26 PARK ST STE 301 MONTCLAIR, NJ 070423443				Phone no (973) 744-8660

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
COUNCIL ON FOUNDATIONS 2121 CRYSTAL DRIVE ARLINGTON, VA 22202	NONE		GENERAL CHARITABLE	1,200
INDEPENDENCE A FAMILY OF SERVICES 179 VAN BUREN ST NEWARK, NJ 07105	NONE		GENERAL CHARITABLE	10,000
INTERFAITH HOSPITALITY NE 46 PARK STREET MONTCLAIR, NJ 07042	NONE		GENERAL CHARITABLE	10,000
JAZZ HOUSE KIDS INC 14 SOUTH PARK STREET MONTCLAIR, NJ 07042	NONE		GENERAL CHARITABLE	10,000
NJ CITIZEN ACTION EDUCATION FUND 744 BROAD STREET NEWARK, NJ 07102	NONE		GENERAL CHARITABLE	10,000
Total ► 3a				105,700

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
PARTNERS FOR WOMEN & JUSTICE 96 PARK STREET MONTCLAIR, NJ 07042	NONE		GENERAL CHARITABLE	5,000
SUCCEED2GETHER 41 WATCHUNG PLAZA MONTCLAIR, NJ 07042	NONE		GENERAL CHARITABLE	12,500
THE DELTA TORCH FUND INC 71 VALLEY VIEW ROAD HILLSIDE, NJ 07205	NONE		GENERAL CHARITABLE	5,000
UNION CONGREGATIONAL CHURCH 176 COOPER AVENUE MONTCLAIR, NJ 07042	NONE		GENERAL CHARITABLE	8,000
ST MARKS UNITED METHODIST CHURCH 51 ELM ST MONTCLAIR, NJ 07042	NONE		GENERAL CHARITABLE	14,000
Total ▶ 3a				105,700

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
VOLUNTEER LAYTERS FOR JUSTICE PO BOX 32040 NEWARK, NJ 07102	NONE		GENERAL CHARITABLE	10,000
YMCA OF UNION COUNTY 1131 EAST JERSEY STREET JERSEY CITY, NJ 07201	NONE		GENERAL CHARITABLE	10,000
Total 				105,700
3a				

TY 2016 Accounting Fees Schedule**Name:** MONTCLAIR FUND FOR WOMEN INC**EIN:** 22-1487577

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
INDIRECT ACCOUNTING FEES	4,160	2,080		2,080

TY 2016 Investments Corporate Bonds Schedule**Name:** MONTCLAIR FUND FOR WOMEN INC**EIN:** 22-1487577

Name of Bond	End of Year Book Value	End of Year Fair Market Value
AMERICAN EXPRESS CREDIT 2.8%		
AMERICAN EXPRESS 2.125% 3/18/2019	20,096	20,096
AMERIPRISE FINL 4%	21,369	21,369
APPLIED MATERIALS 4.3% 6/15/2021	21,589	21,589
BOEING CAPITAL 2.125%		
BP CAP MKTS FLOATING RATE 11/7/2016		
BP CAPITAL MKTS 2.248%		
CISCO SYS 1.4%	20,003	20,003
COMCAST CORP NEW 5.15% 3-1-2020	21,671	21,671
DOVER 4.3%	21,250	21,250
DU PONT E I DE NEMOURS 4.25%	21,377	21,377
DUKE ENERGY CAROLINAS 1.75%		
DUKE ENERGY FLORIDA 1.85% 1/15/2020	19,987	19,987
FIFTH THIRD BK 11/18/16		
GENERAL DYNAMICS 2.25%		
GEORGIA PWR CO 8/15/16		
GOLDMAN SACHS 6.25% 9/1/17	25,185	25,185
INTEL CORP 1.95%		
INTL BUS MACHS 1.95%		
JP MORGAN CHASE 1.6145% 01/25/2018	15,078	15,078

Name of Bond	End of Year Book Value	End of Year Fair Market Value
JP MORGAN CHASE 3.15%		
JPMORGAN CHASE & CO NOTE 4.35%	21,407	21,407
KEYBANK NATL ASSN 11/25/16		
LLOYDS BK 3/16/18	25,042	25,042
MANUFACTURER & TRADERS MTN 1.01340%		
MASTERCARD INC 2.00% 4/1/2019 CUSIP	20,160	20,160
MCDONALDS CORP 5.35%	20,495	20,495
MEDTRONIC 4.125%	21,286	21,286
METLIFE 4.75%	21,751	21,751
NYSE EURONEXT 2.0%	20,026	20,026
OCCIDENTAL PETE 4.1%	21,305	21,305
ORACLE CORP 2.25% 10/08/2019	20,246	20,246
PNC FUNDING CORP 4.375% 8/11/2020 C	21,288	21,288
POTASH 3.25%	25,154	25,154
RIO TINTO 4.125%	21,509	21,509
ROYAL BK CDA 2.3%		
SCHWAB CHARLES CORP 4.45% 7/22/2020	21,339	21,339
SHELL INTERNATIONAL FIN 4.375 3/25/2	21,284	21,284
TRANSCANADA PIPELINES 1/12/18	15,042	15,042
UNITED PARCEL SERVICE 5.5% 1/15/2018	20,424	20,424

Name of Bond	End of Year Book Value	End of Year Fair Market Value
WAL MART STORES INC 5.375%		
WELLS FARGO 4.6%	21,559	21,559
WYETH 5.45%		

TY 2016 Investments Corporate Stock Schedule

Name: MONTCLAIR FUND FOR WOMEN INC
EIN: 22-1487577

Name of Stock	End of Year Book Value	End of Year Fair Market Value
MONEY MARKET	148,934	148,934
NEUBERGER & BERMAN	272,074	272,074
CDS	35,479	35,479
ALLERGAN	43,756	43,756
ALPHABET INC	59,067	59,067
APPLE	50,407	50,407
ASML HOLDING	33,881	33,881
ATHENE HOLDING LTD-CLASS A	37,208	37,208
BANK OF AMERICA	9,098	9,098
BRISTOL MYERS SQUIBB	32,039	32,039
CABOT OIL & GAS	41,382	41,382
CDW CORP	28,764	28,764
CHUBB LTD	39,980	39,980
CHURCH & DWIGHT	34,241	34,241
CME GROUP	31,310	31,310
COMCAST	34,639	34,639
COSTCO WHOLESALE		
CVS HEALTH	44,253	44,253
DANAHER	28,271	28,271
DENTSPLY SIRONA	49,732	49,732
DEVON ENERGY	27,175	27,175
DISNEY WALT CO	21,250	21,250
DOVER	32,088	32,088
EDWARDS LIFESCIENCES	32,516	32,516
EOG RES	34,850	34,850
ESTEE LAUDER COMPANIES		
EXPRESS SCRIPTS		
FEDEX CORP	32,600	32,600
FIDELITY NATIONAL INFORMATION	49,105	49,105
FISERV	30,585	30,585

Name of Stock	End of Year Book Value	End of Year Fair Market Value
INTUIT	26,562	26,562
IPG PHOTONICS	33,373	33,373
JOHNSON & JOHNSON	36,380	36,380
JP MORGAN CHASE	58,953	58,953
LENNAR	29,326	29,326
LOWES CO INC	38,765	38,765
MARRIOTT INTERNATIONAL	32,601	32,601
MOODYS	48,672	48,672
MOTOROLA SOLUTIONS INC	45,539	45,539
NESTLE SA		
NEXTERA ENERGY		
NIKE INC	35,400	35,400
PFIZER		
RANGE RESOURCES		
ROPER INDUSTRIES	32,414	32,414
TRANSUNION COM	33,565	33,565
WHITEWAVE FOODS		
ZIMMER HLDGS	48,150	48,150

TY 2016 Investments Government Obligations Schedule**Name:** MONTCLAIR FUND FOR WOMEN INC**EIN:** 22-1487577**US Government Securities - End
of Year Book Value:**

32,109

**US Government Securities - End
of Year Fair Market Value:**

32,109

**State & Local Government
Securities - End of Year Book
Value:****State & Local Government
Securities - End of Year Fair
Market Value:**

TY 2016 Other Assets Schedule

Name: MONTCLAIR FUND FOR WOMEN INC

EIN: 22-1487577

Other Assets Schedule

Description	Beginning of Year - Book Value	End of Year - Book Value	End of Year - Fair Market Value
ACCRUED INT AND DIVIDENDS RECEIVABLE	6,002	6,832	6,832

TY 2016 Other Decreases Schedule

Name: MONTCLAIR FUND FOR WOMEN INC
EIN: 22-1487577

Description	Amount
DEFERRED FEDERAL EXCISE TAX	2,885

TY 2016 Other Expenses Schedule**Name:** MONTCLAIR FUND FOR WOMEN INC**EIN:** 22-1487577**Other Expenses Schedule**

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
EXPENSES				
SUPPLIES	655			655
DUES AND SUBSCRIPTIONS	3,180			3,180
INSURANCE	1,959			1,959
POSTAGE AND PRINTING	216			216
BANK CHARGES	348			348
MARKETING AND PROMOTIONS	645			645

TY 2016 Other Increases Schedule**Name:** MONTCLAIR FUND FOR WOMEN INC**EIN:** 22-1487577

Description	Amount
UNREALIZED GAINS	144,275
RECINDED GRANTS	10,000
CHANGE IN PRESENT VALUE OF SPLIT INTEREST AGREEMEN	21,600

TY 2016 Other Liabilities Schedule**Name:** MONTCLAIR FUND FOR WOMEN INC**EIN:** 22-1487577

Description	Beginning of Year - Book Value	End of Year - Book Value
DEFERRED EXCISE TAX LIABILITY	5,151	8,036
FEDERAL EXCISE TAX PAYABLE	119	1,029

TY 2016 Other Professional Fees Schedule**Name:** MONTCLAIR FUND FOR WOMEN INC**EIN:** 22-1487577

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
INVESTMENT FEES	23,480	23,480		
OTHER PROFESSIONAL FEES	11,693			11,693

TY 2016 Taxes Schedule**Name:** MONTCLAIR FUND FOR WOMEN INC**EIN:** 22-1487577

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
FOREIGN TAX	190	190		
FEDERAL EXCISE TAX	2,748			