

Form **990-PF**Department of the Treasury
Internal Revenue Service**EXTENDED TO NOVEMBER 15, 2018**
Return of Private Foundation

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

- ▶ Do not enter social security numbers on this form as it may be made public.
▶ Go to www.irs.gov/Form990PF for instructions and the latest information.

OMB No 1545-0052

2017

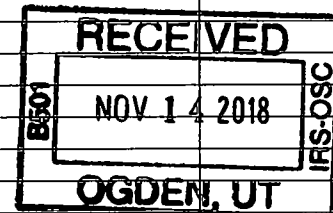
Open to Public Inspection

For calendar year 2017 or tax year beginning

, and ending

Name of foundation BERMAN CHARITABLE TRUST		A Employer identification number 94-2940733
Number and street (or P.O. box number if mail is not delivered to street address) 5410 EDSON LANE	Room/suite 220	B Telephone number 301-816-1555
City or town, state or province, country, and ZIP or foreign postal code ROCKVILLE, MD 20852		C If exemption application is pending, check here <input type="checkbox"/>
G Check all that apply <input type="checkbox"/> Initial return <input type="checkbox"/> Final return <input type="checkbox"/> Address change <input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Amended return <input type="checkbox"/> Name change		D 1. Foreign organizations, check here <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>
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 <input type="checkbox"/>
I Fair market value of all assets at end of year (from Part II, col (c), line 16) ▶ \$ 18,626,075.	J Accounting method <input checked="" type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____	F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>

Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a))		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1 Contributions, gifts, grants, etc., received	355,417.		N/A	
	2 Check <input 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	294,744.	289,724.		STATEMENT 1
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	49,988.			
	b Gross sales price for all assets on line 6a 185,081.				
	7 Capital gain net income (from Part IV, line 2)		49,988.		
	8 Net short-term capital gain				
	9 Income modifications				
	10a Gross sales less returns and allowances				
b Less Cost of goods sold					
c Gross profit or (loss)					
11 Other income	80,517.	80,517.		STATEMENT 2	
12 Total. Add lines 1 through 11	780,666.	420,229.			
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc	0.	0.		0.
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees STMT 3	9,084.	9,084.		0.
	b Accounting fees STMT 4	10,114.	10,114.		0.
	c Other professional fees				
	17 Interest				
	18 Taxes STMT 5	18,265.	817.		0.
	19 Depreciation and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses STMT 6	292,712.	292,712.		0.
	24 Total operating and administrative expenses. Add lines 13 through 23	330,175.	312,727.		0.
	25 Contributions, gifts, grants paid	1,008,654.			1,008,654.
26 Total expenses and disbursements. Add lines 24 and 25	1,338,829.	312,727.		1,008,654.	
27 Subtract line 26 from line 12	-558,163.				
a Excess of revenue over expenses and disbursements		107,502.			
b Net investment income (if negative, enter -0-)					
c Adjusted net income (if negative, enter -0-)			N/A		



Part II Balance Sheets Attached schedules and amounts in the description column should be for end-of-year amounts only

					Beginning of year	End of year	
					(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1	Cash - non-interest-bearing			45,703.	61,098.	61,098.
	2	Savings and temporary cash investments			1,533,448.	1,547,783.	1,547,783.
	3	Accounts receivable ▶					
		Less allowance for doubtful accounts ▶					
	4	Pledges receivable ▶					
		Less allowance for doubtful accounts ▶					
	5	Grants receivable					
	6	Receivables due from officers, directors, trustees, and other disqualified persons					
	7	Other notes and loans receivable ▶					
		Less allowance for doubtful accounts ▶					
	8	Inventories for sale or use					
	9	Prepaid expenses and deferred charges					
	10a	Investments - U S and state government obligations	STMT 8		957,084.	811,535.	877,195.
	b	Investments - corporate stock	STMT 9		2,626,529.	2,778,154.	3,558,491.
	c	Investments - corporate bonds					
Liabilities	11	Investments - land, buildings, and equipment basis ▶					
		Less accumulated depreciation ▶					
	12	Investments - mortgage loans					
	13	Investments - other	STMT 10		6,724,365.	6,191,955.	12,581,508.
	14	Land, buildings, and equipment basis ▶					
		Less accumulated depreciation ▶					
	15	Other assets (describe ▶ STATEMENT 11)			14,561.	0.	0.
	16	Total assets (to be completed by all filers - see the instructions Also, see page 1, item I)			11,901,690.	11,390,525.	18,626,075.
	17	Accounts payable and accrued expenses					
	18	Grants payable					
Net Assets or Fund Balances	19	Deferred revenue					
	20	Loans from officers, directors, trustees, and other disqualified persons					
	21	Mortgages and other notes payable					
	22	Other liabilities (describe ▶ STATEMENT 12)			373,813.	523,461.	
	23	Total liabilities (add lines 17 through 22)			373,813.	523,461.	
		Foundations that follow SFAS 117, check here and complete lines 24 through 26, and lines 30 and 31. ▶ <input type="checkbox"/>					
	24	Unrestricted					
	25	Temporarily restricted					
	26	Permanently restricted					
		Foundations that do not follow SFAS 117, check here and complete lines 27 through 31 ▶ <input checked="" type="checkbox"/>					
	27	Capital stock, trust principal, or current funds			0.	0.	
	28	Paid-in or capital surplus, or land, bldg, and equipment fund			0.	0.	
	29	Retained earnings, accumulated income, endowment, or other funds			11,527,877.	10,867,064.	
	30	Total net assets or fund balances			11,527,877.	10,867,064.	
	31	Total liabilities and net assets/fund balances			11,901,690.	11,390,525.	

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	11,527,877.
2	Enter amount from Part I, line 27a	2	-558,163.
3	Other increases not included in line 2 (itemize) ▶	3	0.
4	Add lines 1, 2, and 3	4	10,969,714.
5	Decreases not included in line 2 (itemize) ▶ SEE STATEMENT 7	5	102,650.
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	10,867,064.

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (for example, real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P - Purchase D - Donation	(c) Date acquired (mo, day, yr)	(d) Date sold (mo, day, yr)
1a GLENDALE CALIF	P	07/05/11	10/23/17
b LOS ANGELES CA SCH DIST	P	03/06/09	07/03/17
c GLENDALE REDEV AGY CA	P	07/05/11	12/01/17
d PRUDENT CAPITAL II LP	P		
e CAPITAL GAINS DIVIDENDS			

(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 20,000.		20,402.	-402.
b 100,000.		99,052.	948.
c 15,000.		15,639.	-639.
d 17,836.			17,836.
e 32,245.			32,245.

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

(i) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
a			-402.
b			948.
c			-639.
d			17,836.
e			32,245.

2 Capital gain net income or (net capital loss)	<div> <div>If gain, also enter in Part I, line 7</div> <div>If (loss), enter -0- in Part I, line 7</div> </div>	2	49,988.
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6)	<div> <div>If gain, also enter in Part I, line 8, column (c)</div> <div>If (loss), enter -0- in Part I, line 8</div> </div>	3	N/A

Part V Qualification Under Section 4940(e) for Reduced Tax on Net Investment Income

(For optional use by domestic private foundations subject to the section 4940(a) tax on net investment income)

If section 4940(d)(2) applies, leave this part blank

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period?

☐ Yes ☒ No

If "Yes," the foundation doesn't qualify under section 4940(e). Do not complete this part.

1 Enter the appropriate amount in each column for each year, see the instructions before making any entries

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col (b) divided by col (c))
2016	1,124,046.	17,972,500.	.062543
2015	1,330,832.	18,167,947.	.073252
2014	1,914,786.	12,960,098.	.147745
2013	1,251,734.	13,658,426.	.091646
2012	1,018,400.	15,013,155.	.067834

2 Total of line 1, column (d)	2	.443020
3 Average distribution ratio for the 5-year base period - divide the total on line 2 by 5.0, or by the number of years the foundation has been in existence if less than 5 years	3	.088604
4 Enter the net value of noncharitable-use assets for 2017 from Part X, line 5	4	18,263,239.
5 Multiply line 4 by line 3	5	1,618,196.
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	1,075.
7 Add lines 5 and 6	7	1,619,271.
8 Enter qualifying distributions from Part XII, line 4	8	1,008,654.

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)	1	2,150.
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		
c	All other domestic foundations enter 2% of line 27b. Exempt foreign organizations, enter 4% of Part I, line 12, col (b)	2	0.
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only, others, enter -0-)	3	2,150.
3	Add lines 1 and 2	4	0.
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only, others, enter -0-)	5	2,150.
5	Tax based on investment income Subtract line 4 from line 3. If zero or less, enter -0-		
6	Credits/Payments		
a	2017 estimated tax payments and 2016 overpayment credited to 2017	6a	12,000.
b	Exempt foreign organizations - tax withheld at source	6b	0.
c	Tax paid with application for extension of time to file (Form 8868)	6c	0.
d	Backup withholding erroneously withheld	6d	0.
7	Total credits and payments. Add lines 6a through 6d	7	12,000.
8	Enter any penalty for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached	8	24.
9	Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed	9	
10	Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10	9,826.
11	Enter the amount of line 10 to be Credited to 2018 estimated tax <input type="checkbox"/> Refunded <input type="checkbox"/>	11	0.

Part VII-A Statements Regarding Activities

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

1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?
 b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes? See the instructions for the definition. If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.
 c Did the foundation file Form 1120-POL for this year?
 d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year:
 (1) On the foundation ☐ \$ 0. (2) On foundation managers ☐ \$ 0.
 e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers ☐ \$ 0.
 2 Has the foundation engaged in any activities that have not previously been reported to the IRS?
 If "Yes," attach a detailed description of the activities.
 3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? If "Yes," attach a conformed copy of the changes.
 4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?
 b If "Yes," has it filed a tax return on Form 990-T for this year?
 5 Was there a liquidation, termination, dissolution, or substantial contraction during the year?
 If "Yes," attach the statement required by General Instruction T.
 6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either:
 • By language in the governing instrument, or
 • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?
 7 Did the foundation have at least \$5,000 in assets at any time during the year? If "Yes," complete Part II, col (c), and Part XV.
 8a Enter the states to which the foundation reports or with which it is registered. See instructions. ☐ MD
 b If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? If "No," attach explanation.
 9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2017 or the tax year beginning in 2017? See the instructions for Part XIV. If "Yes," complete Part XIV.
 10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses. STMT 13

Part VII-A Statements Regarding Activities (continued)

	Yes	No
11 At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule See instructions		X
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		X
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ► N/A	X	
14 The books are in care of ► DENNIS BERMAN Telephone no ► 301-816-1555 Located at ► 5410 EDSON LANE #220, ROCKVILLE, MD ZIP+4 ► 20852		
15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - check here and enter the amount of tax-exempt interest received or accrued during the year ► 15 N/A		
16 At any time during calendar year 2017, 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 the instructions for exceptions and filing requirements for FinCEN Form 114. If "Yes," enter the name of the foreign country ►		X

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

File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.

	Yes	No
1a During the year, did the foundation (either directly or indirectly) (1) Engage in the sale or exchange, or leasing of property with a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No (2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No (3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No (4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No (5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No (6) Agree to pay money or property to a government official? (Exception Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance? See instructions Organizations relying on a current notice regarding disaster assistance, check here N/A	1b	
c Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2017?	1c	X
2 Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5)) a At the end of tax year 2017, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2017? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes," list the years ► b Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement - see instructions) N/A c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here ►	2b	
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No b If "Yes," did it have excess business holdings in 2017 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 2017)	3b	X
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a	X
b Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2017?	4b	X

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

5a During the year, did the foundation pay or incur any amount to

(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?

☐ Yes ☒ No

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

☐ Yes ☒ No

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

☐ Yes ☒ No

(4) Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? See instructions

☐ Yes ☒ No

(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals?

☐ Yes ☒ No

b If any answer is "Yes" to 5a(1)-(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance? See instructions

N/A

5b

Organizations relying on a current notice regarding disaster assistance, check here

☒

c If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant?

N/A

☐ Yes ☐ No

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

6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?

☐ Yes ☒ No

6b

X

b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?

If "Yes" to 6b, file Form 8870

7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?

☐ Yes ☒ No

N/A

7b

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors**1 List all officers, directors, trustees, and foundation managers and their compensation.**

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
SEE STATEMENT 14		0.	0.	0.

2 Compensation of five highest-paid employees (other than those included on line 1). If none, enter "NONE."

(a) Name and address of each employee paid more than \$50,000	(b) Title, and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
NONE				

Total number of other employees paid over \$50,000

0

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

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes		
a	Average monthly fair market value of securities	1a	4,387,707.
b	Average of monthly cash balances	1b	1,572,144.
c	Fair market value of all other assets	1c	12,581,508.
d	Total (add lines 1a, b, and c)	1d	18,541,359.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	0.
2	Acquisition indebtedness applicable to line 1 assets	2	0.
3	Subtract line 2 from line 1d	3	18,541,359.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	278,120.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	18,263,239.
6	Minimum investment return. Enter 5% of line 5	6	913,162.

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	913,162.
2a	Tax on investment income for 2017 from Part VI, line 5	2a	2,150.
b	Income tax for 2017 (This does not include the tax from Part VI)	2b	
c	Add lines 2a and 2b	2c	2,150.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	911,012.
4	Recoveries of amounts treated as qualifying distributions	4	0.
5	Add lines 3 and 4	5	911,012.
6	Deduction from distributable amount (see instructions)	6	0.
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	911,012.

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	1,008,654.
b	Program-related investments - total from Part IX-B	1b	0.
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	1,008,654.
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b	5	0.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	1,008,654.

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.

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Part XIII Undistributed Income (see instructions)

	(a) Corpus	(b) Years prior to 2016	(c) 2016	(d) 2017
1 Distributable amount for 2017 from Part XI, line 7				911,012.
2 Undistributed income, if any, as of the end of 2017			0.	
a Enter amount for 2016 only				
b Total for prior years		0.		
3 Excess distributions carryover, if any, to 2017				
a From 2012	270,196.			
b From 2013	568,813.			
c From 2014	1,266,781.			
d From 2015	491,355.			
e From 2016	236,653.			
f Total of lines 3a through e	2,833,798.			
4 Qualifying distributions for 2017 from Part XII, line 4 ▶ \$ 1,008,654.			0.	
a Applied to 2016, but not more than line 2a				
b Applied to undistributed income of prior years (Election required - see instructions)		0.		
c Treated as distributions out of corpus (Election required - see instructions) **	97,642.			
d Applied to 2017 distributable amount				911,012.
e Remaining amount distributed out of corpus	0.			
5 Excess distributions carryover applied to 2017 (If an amount appears in column (d), the same amount must be shown in column (a))	0.			0.
6 Enter the net total of each column as indicated below:	2,931,440.			
a Corpus Add lines 3f, 4c, and 4e Subtract line 5				
b Prior years' undistributed income Subtract line 4b from line 2b		0.		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed		0.		
d Subtract line 6c from line 6b Taxable amount - see instructions		0.		
e Undistributed income for 2016 Subtract line 4a from line 2a Taxable amount - see instr			0.	
f Undistributed income for 2017 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2018				0.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions)	0.			
8 Excess distributions carryover from 2012 not applied on line 5 or line 7	270,196.			
9 Excess distributions carryover to 2018 Subtract lines 7 and 8 from line 6a	2,661,244.			
10 Analysis of line 9				
a Excess from 2013	568,813.			
b Excess from 2014	1,266,781.			
c Excess from 2015	491,355.			
d Excess from 2016	236,653.			
e Excess from 2017	97,642.			

** SEE STATEMENT 15

Form 990-PF (2017)

Part XIV Private Operating Foundations (see instructions and Part VII-A, question 9)

N/A

- 1 a.** If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2017, enter the date of the ruling

▶

- b** Check box to indicate whether the foundation is a private operating foundation described in section

☐ 4942(j)(3) or ☐ 4942(j)(5)

- 2 a** Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed

b 85% of line 2a

c Qualifying distributions from Part XII,
line 4 for each year listed

d Amounts included in line 2c not used directly for active conduct of exempt activities

e Qualifying distributions made directly for active conduct of exempt activities

Subtract line 2d from line 2c

- 3** Complete 3a, b, or c for the alternative test relied upon

a "Assets" alternative test - enter
(1) Value of all assets

(2) Value of assets qualifying under section 4942(j)(3)(B)(i)

b "Endowment" alternative test - enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed

c "Support" alternative test - enter

(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)

(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)

(3) Largest amount of support from an exempt organization

(4) Gross investment income

Part XV **Supplementary Information (Complete this part only if the foundation 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))

DENNIS BERMAN

b List any managers of the foundation who own 10% or more of the stock of a corporation (or an equally large portion of the ownership of a partnership or other entity) of which the foundation has a 10% or greater interest

NONE

2 Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs:

Check here ☒ if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds. If the foundation makes gifts, grants, etc., to individuals or organizations under other conditions, complete items 2a, b, c, and d.

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

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

c Any submission deadlines

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

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a Paid during the year				
AGUDAS TOV V'CHESED 46 MAIN ST #379 MONSEY, NY 10952	NONE	OTHER PUBLIC CHARITY	CHARITABLE	50.
AISH HATORAH INTERNATIONAL 315 W 36TH ST, SUITE 4067 NEW YORK, NY 10018	NONE	OTHER PUBLIC CHARITY	CHARITABLE	150,000.
AISH HATORAH ISRAEL 1 WESTERN WALL PLAZA, POB 14149 JERUSALEM, ISRAEL	NONE	OTHER PUBLIC CHARITY	CHARITABLE	1,500.
AISH HATORAH OF GREATER WASHINGTON 11418 OLD GEORGETOWN ROAD ROCKVILLE, MD 20852	NONE	OTHER PUBLIC CHARITY	CHARITABLE	1,000.
ALEF BET MONTESSORI 7300 WHITTIER BLVD BETHESDA, MD 20814	NONE	OTHER PUBLIC CHARITY	CHARITABLE	1,000.
Total	SEE CONTINUATION SHEET(S)			1,008,654.
b Approved for future payment				
NONE				
Total				0.

Form 990-PF (2017)

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

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

[illegible]

2a Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) (other than section 501(c)(3)) or in section 527?

☐ Yes ☒ No

b If "Yes," complete the following schedule

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

**Sign
Here**

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

Signature of officer or trustee

Date _____

Title

TRUSTEE

May the IRS discuss this return with the preparer shown below? See instr

☒ Yes ☐ No

**Paid
Preparer
Use Only**

Print/Type preparer's name

Preparer's signature

Date

Check ☐ self-employed

PTIN	
------	--

LARRY P BORMEL, CPA

Preparer's signature
Jan P. B. de A.

Date 11/8/18

P00723627

Firm's name ► BORMEL, GRICE & HUYETT, PA

Firm's EIN ▶ 52-1544136

Firm's address ► 14409 GREENVIEW DR STE 201
LAUREL, MD 20708-3293

Phone no 301-953-3259

Form **990-PF** (2017)

Part XV Supplementary Information**3 Grants and Contributions Paid During the Year (Continuation)**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
ALLEGHENY MOUNTAIN INSTITUTE PO BOX 542 STAUNTON, VA 24402	NONE	OTHER PUBLIC CHARITY	CHARITABLE	300,000.
ALZHEIMER'S ASSOCIATION 225 N MICHIGAN AVE, FL 17 CHICAGO, IL 60601	NONE	OTHER PUBLIC CHARITY	CHARITABLE	5,000.
AMERICAN FRIENDS OF ALYN HOSPITAL 122 E 42ND ST #1519 NEW YORK, NY 10047	NONE	OTHER PUBLIC CHARITY	CHARITABLE	1,587.
AMERICAN FRIENDS OF EFRAT CRIB 1274 49TH ST SUITE 569 NEW YORK, NY 11219	NONE	OTHER PUBLIC CHARITY	CHARITABLE	1,000.
AMERICAN FRIENDS OF HATZOLAH DAROM 1271 45TH ST BROOKLYN, NY 11219	NONE	OTHER PUBLIC CHARITY	CHARITABLE	1,500.
AMERICAN FRIENDS OF HERITAGE HOUSE 14 UXBRIDGE ST STATEN ISLAND, NY 10314	NONE	OTHER PUBLIC CHARITY	CHARITABLE	1,000.
AMERICAN FRIENDS OF MEIR PANIM 5316 NEW UTRECHT AVE BROOKLYN, NY 11219	NONE	OTHER PUBLIC CHARITY	CHARITABLE	100.
AMERICAN FRIENDS OF SHALVA 315 FIFTH AVENUE, 6TH FLOOR NEW YORK, NY 10016	NONE	OTHER PUBLIC CHARITY	CHARITABLE	5,000.
AMERICAN FRIENDS OF TZOHAR 1417 CONEY ISLAND AVE BROOKLYN, NY 11230	NONE	OTHER PUBLIC CHARITY	CHARITABLE	100.
AMERICAN FRIENDS OF YESHIVAT KEREN B'YAVNEH 1418 AVENUE N #1 BROOKLYN, NY 11230	NONE	OTHER PUBLIC CHARITY	CHARITABLE	5,000.
Total from continuation sheets				855,104.

Part XV Supplementary Information**3 Grants and Contributions Paid During the Year (Continuation)**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
ANTI-DEFAMATION LEAGUE 10495 SANTA MONICA BLVD LOS ANGELES, CA 90025	NONE	OTHER PUBLIC CHARITY	CHARITABLE	20,000.
ASCENT 383 KINGSTON AVE ROOM 28 BROOKLYN, NEW YORK, ISRAEL 11213	NONE	OTHER PUBLIC CHARITY	CHARITABLE	180.
BET ELEZRACHI 315 W 36TH ST, SUITE 4067 NEW YORK, NY 10018	NONE	OTHER PUBLIC CHARITY	CHARITABLE	10,000.
BIKUR CHOLIM OF GREATER WASHINGTON 12320 PARKLAWN DR ROCKVILLE, MD 20852	NONE	OTHER PUBLIC CHARITY	CHARITABLE	5,000.
BOYS TOWN JERUSALEM FOUNDATION OF AMERICA 1 PENN PLZ #6250 NEW YORK, NY 10117	NONE	OTHER PUBLIC CHARITY	CHARITABLE	1,000.
CENTRAL FUND FOR ISRAEL 6 PARK CIRCLE CEDARHURST, NY 11516	NONE	OTHER PUBLIC CHARITY	CHARITABLE	2,500.
CHABAD BAIS MENACHEM JEWISH CENTER 7403 HOPKINS AVENUE COLLEGE PARK, MD 20740	NONE	OTHER PUBLIC CHARITY	CHARITABLE	5,000.
CHABAD OF BCC 5713 BRADLEY BLVD BETHESDA, MD 20814	NONE	OTHER PUBLIC CHARITY	CHARITABLE	5,000.
CHABAD OF OCEAN CITY 714 SOUTH SURF ROAD OCEAN CITY, MD 21842	NONE	OTHER PUBLIC CHARITY	CHARITABLE	4,000.
CHABAD SHUL OF POTOMAC ADEL FUND 11826 SEVEN LOCKS ROAD POTOMAC, MD 20854	NONE	OTHER PUBLIC CHARITY	CHARITABLE	10,000.
Total from continuation sheets				

Part XV Supplementary Information**3 Grants and Contributions Paid During the Year (Continuation)**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
CHABAD SHUL OF POTOMAC 11826 SEVEN LOCKS ROAD POTOMAC, MD 20854	NONE	OTHER PUBLIC CHARITY	CHARITABLE	35,000.
CHAI LIFELINE 151 WEST 30TH ST 3RD FLOOR NEW YORK, NY 10001	NONE	OTHER PUBLIC CHARITY	CHARITABLE	180.
COLEL CHABAD 806 EASTERN PARKWAY BROOKLYN, NY 11213	NONE	OTHER PUBLIC CHARITY	CHARITABLE	10,000.
CONG. AGUDATH ISRAEL 1555 53RD ST BROOKLYN, NY 11219	NONE	OTHER PUBLIC CHARITY	CHARITABLE	1,000.
CONG. KEHILAS YAAKOV 11 HAZELWOOD LANE LAKEWOOD, NJ 08701	NONE	OTHER PUBLIC CHARITY	CHARITABLE	18.
CONG. KHAL YAAKOV 665 PRINCETON AVE #203 LAKEWOOD, NJ 08701	NONE	OTHER PUBLIC CHARITY	CHARITABLE	20.
CONG. ZICHRON MORDECHAI 5704 14TH AVE BROOKLYN, NY 11219	NONE	OTHER PUBLIC CHARITY	CHARITABLE	25.
CONGREGATION BETH CHAIM 700 PRINCETON AVE LAKEWOOD, NJ 08701	NONE	OTHER PUBLIC CHARITY	CHARITABLE	20.
CONGREGATION KEHILAS YAAKOV 144-05 69TH ROAD KEW GARDENS HILLS, NY 11367	NONE	OTHER PUBLIC CHARITY	CHARITABLE	240.
CONGREGATION KEREN TORAH 428 N. FULLER AVE LOS ANGELES, CA 90036	NONE	OTHER PUBLIC CHARITY	CHARITABLE	20.
Total from continuation sheets				

Part XV Supplementary Information**3 Grants and Contributions Paid During the Year (Continuation)**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
CONGREGATION KHAL CHASIDEI CHERNOBEL 126 RICHMOND PLACE LAWRENCE, NY 11559	NONE	OTHER PUBLIC CHARITY	CHARITABLE	1,000.
CONGREGATION S.O.T. 535 N. STANLEY AVE LOS ANGELES, CA 90036	NONE	OTHER PUBLIC CHARITY	CHARITABLE	20.
EMET PO BOX 66366 WASHINGTON, DC 20035	NONE	OTHER PUBLIC CHARITY	CHARITABLE	2,000.
FRIENDS OF BIKUR CHOLIM EZRAT ACHIM 5014 16TH AVE #283 BROOKLYN, NY 11204	NONE	OTHER PUBLIC CHARITY	CHARITABLE	180.
FRIENDS OF THE IDF PO BOX 4224 NEW YORK, NY 10163	NONE	OTHER PUBLIC CHARITY	CHARITABLE	1,000.
GARDENS JEWISH EXPERIENCE 180 BENT TREE DRIVE PALM BEACH GARDENS, FL 33418	NONE	OTHER PUBLIC CHARITY	CHARITABLE	5,000.
GILO CHARITY FUND 9 AMSTERDAM AVE MONSEY, NY 10952	NONE	OTHER PUBLIC CHARITY	CHARITABLE	500.
HONEST REPORTING 10024 SKOKIE BLVD. SUITE 201 SKOKIE, IL 60077	NONE	OTHER PUBLIC CHARITY	CHARITABLE	1,000.
INSTITUTE FOR DAYANIM 21751 W 11 MILE RD SOUTHFIELD, MI 40876	NONE	OTHER PUBLIC CHARITY	CHARITABLE	10,000.
JROC 11304 OLD GEORGETOWN ROAD ROCKVILLE, MD 20852	NONE	OTHER PUBLIC CHARITY	CHARITABLE	1,000.
Total from continuation sheets				

Part XV Supplementary Information**3 Grants and Contributions Paid During the Year (Continuation)**

<div>Recipient</div> <div>Name and address (home or business)</div>	<div>If recipient is an individual, show any relationship to any foundation manager or substantial contributor</div>	<div>Foundation status of recipient</div>	<div>Purpose of grant or contribution</div>	<div>Amount</div>
JUST ONE LIFE 587 5TH AVE SUITE 702 NEW YORK, NY 10164	NONE	OTHER PUBLIC CHARITY	CHARITABLE	250.
KEREN YAD ZLATA 6406 STRAFFORD ROAD CHEVY CHASE, MD 20815	NONE	OTHER PUBLIC CHARITY	CHARITABLE	1,000.
KOLLEL ZICHRON AMRAM (YHSGW) 1216 ARCOLA AVE SILVER SPRING, MD 20902	NONE	OTHER PUBLIC CHARITY	CHARITABLE	5,000.
MEIR PANIM 5316 NEW UTRECHT AVE BROOKLYN, NY 11219	NONE	OTHER PUBLIC CHARITY	CHARITABLE	200.
MELVIN J. BERMAN HEBREW ACADEMY 13300 ARCTIC AVE ROCKVILLE, MD 20853	NONE	OTHER PUBLIC CHARITY	CHARITABLE	180,100.
MEOR UMD 4607 KNOX RD COLLEGE PARK, MD 20740	NONE	OTHER PUBLIC CHARITY	CHARITABLE	5,000.
MESIVTA NEIMUS HATORAH 6104 PARK HEIGHTS AVE BALTIMORE, MD 21215	NONE	OTHER PUBLIC CHARITY	CHARITABLE	500.
MESORAH 10612 WOODSALE DRIVE SILVER SPRING, MD 20901	NONE	OTHER PUBLIC CHARITY	CHARITABLE	1,800.
MOISDOS SANZ-STROPKOV 7 WEBSTER AVE BROOKLYN, NY 11230	NONE	OTHER PUBLIC CHARITY	CHARITABLE	1,000.
MOSDOT MERKAZ LE TORAH ISRAEL 1569 46TH ST BROOKLYN, NY 11219	NONE	OTHER PUBLIC CHARITY	CHARITABLE	25.
Total from continuation sheets				

Part XV Supplementary Information**3 Grants and Contributions Paid During the Year (Continuation)**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
NCSY - ATLANTIC SEABOARD 4001 CLARKS LANE BALTIMORE, MD 21215	NONE	OTHER PUBLIC CHARITY	CHARITABLE	25,000.
NER ISRAEL RABBINICAL COLLEGE 500 MT WILSON LANE BALTIMORE, MD 21208	NONE	OTHER PUBLIC CHARITY	CHARITABLE	5,000.
NOSAI B'OAL FUND 621 MAPLE AVE LAKEWOOD, NJ 08701	NONE	OTHER PUBLIC CHARITY	CHARITABLE	25.
OD YOSEF CHAI 18 NEW COUNTY RD MONSEY, NY 10952	NONE	OTHER PUBLIC CHARITY	CHARITABLE	500.
OHR NAAVA 11445 ENCORE DR SILVER SPRING, MD 20901	NONE	OTHER PUBLIC CHARITY	CHARITABLE	500.
OHR TORAH STONE (YACHAD) 49 WEST 45TH ST #701 NEW YORK, NY 10036	NONE	OTHER PUBLIC CHARITY	CHARITABLE	250.
ORTHODOX UNION 820 FIRST ST NE, SUITE 730 WASHINGTON, DC 20002	NONE	OTHER PUBLIC CHARITY	CHARITABLE	100.
PEF ISRAEL ENDOWMENT FUNDS INC 630 3RD AVE ROOM 1501 NEW YORK, NY 10017	NONE	OTHER PUBLIC CHARITY	CHARITABLE	2,000.
PRESCHOOL OF THE ARTS 11621 SEVEN LOCKS ROAD POTOMAC, MD 20854	NONE	OTHER PUBLIC CHARITY	CHARITABLE	5,000.
PROJECT EXTREME 335 CENTRAL AVE LAWRENCE, NY 11559	NONE	OTHER PUBLIC CHARITY	CHARITABLE	1,000.
Total from continuation sheets				

Part XV Supplementary Information**3 Grants and Contributions Paid During the Year (Continuation)**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
RABBI SHIMON FINDELMAN 524 DAHILL ROAD BROOKLYN, NY 11218	NONE	OTHER PUBLIC CHARITY	CHARITABLE	20.
SHALVAT CHAYIM 1375 CONEY ISLAND AVE, PMB 113 BROOKLYN, NY 11230	NONE	OTHER PUBLIC CHARITY	CHARITABLE	380.
SHORESH 3723 OLD COURT RD #206 BALTIMORE, MD 21208	NONE	OTHER PUBLIC CHARITY	CHARITABLE	6,000.
SIMCHAS YOM TOV 1879 48TH ST BROOKLYN, NY 11204	NONE	OTHER PUBLIC CHARITY	CHARITABLE	50.
SULAM 13300 ARCTIC AVE ROCKVILLE, MD 20853	NONE	OTHER PUBLIC CHARITY	CHARITABLE	6,000.
SUNFLOWER BAKERY 8507 ZIGGY LN GAITHERSBURG, MD 20877	NONE	OTHER PUBLIC CHARITY	CHARITABLE	5,000.
THE FRIENDSHIP CIRCLE 10321 CROWN POINT CT POTOMAC, MD 20854	NONE	OTHER PUBLIC CHARITY	CHARITABLE	5,000.
THE GREATER WASHINGTON COMMUNITY KOLLEL 10900 LOCKWOOD DRIVE SILVER SPRING, MD 20901	NONE	OTHER PUBLIC CHARITY	CHARITABLE	10,000.
THE HIGHLAND CENTER PO BOX 556 MONTEREY, VA 24465	NONE	OTHER PUBLIC CHARITY	CHARITABLE	15,000.
TOMCHEI TZEDAKAH 604 6TH ST LAKEWOOD, NJ 08701	NONE	OTHER PUBLIC CHARITY	CHARITABLE	10.
Total from continuation sheets				

Part XV. Supplementary Information**3 Grants and Contributions Paid During the Year (Continuation)**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
TORAH INSTITUTE 35 ROSEWOOD LANE OWINGS MILLS, MD 21117	NONE	OTHER PUBLIC CHARITY	CHARITABLE	500.
TORAH SCHOOL FOR ISRAEL 1607 45TH ST LOWER LEVEL BROOKLYN, NY 11204	NONE	OTHER PUBLIC CHARITY	CHARITABLE	500.
TORAH SCHOOL OF GREATER WASHINGTON 2010 LINDEN LANE SILVER SPRING, MD 20910	NONE	OTHER PUBLIC CHARITY	CHARITABLE	15,000.
TOV V'CHESSED PO BOX 855 MONSEY, NY 10952	NONE	OTHER PUBLIC CHARITY	CHARITABLE	180.
UNIVERSITY OF MARYLAND HILLEL 7612 MOWATT LN COLLEGE PARK, MD 20740	NONE	OTHER PUBLIC CHARITY	CHARITABLE	10,000.
UT CHABAD 11729 GAINSBOROUGH RD POTOMAC, MD 20854	NONE	OTHER PUBLIC CHARITY	CHARITABLE	2,500.
YAD ELIEZER 1102 E 26TH ST BROOKLYN, NY 11210	NONE	OTHER PUBLIC CHARITY	CHARITABLE	10,000.
YAD L'KASHISH PO BOX 494 ENGLEWOOD, NJ 07631	NONE	OTHER PUBLIC CHARITY	CHARITABLE	500.
YEHUDA MOND FOUNDATION 812 HYDE COURT SILVER SPRING, MD 20902	NONE	OTHER PUBLIC CHARITY	CHARITABLE	2,500.
YESHIVA BETH ABRAHAM OF JERUSALEM 73 W 47TH ST NEW YORK, NY 10036	NONE	OTHER PUBLIC CHARITY	CHARITABLE	1,000.
Total from continuation sheets				

Part XV Supplementary Information**3 Grants and Contributions Paid During the Year (Continuation)**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
YESHIVA HIGH SCHOOL OF GREATER WASHINGTON 1216 ARCOLA AVE SILVER SPRING, MD 20902	NONE	OTHER PUBLIC CHARITY	CHARITABLE	10,000.
YESHIVA OF GREATER WASHINGTON 2010 LINDEN LANE SILVER SPRING, MD 20910	NONE	OTHER PUBLIC CHARITY	CHARITABLE	25,000.
YESHIVA TORAH VODAATH AND MESIVTA 425 EAST 9TH STREET BROOKLYN, NY 11218	NONE	OTHER PUBLIC CHARITY	CHARITABLE	25,000.
YESHIVAS CHAEFIETZ CHAIM 76-01 147TH ST FLUSHING, NY 11367	NONE	OTHER PUBLIC CHARITY	CHARITABLE	2,500.
YESHIVAS MIR YERUSHALAYIM 5227 NEW UTRECHT AVE BROOKLYN, NY 11219	NONE	OTHER PUBLIC CHARITY	CHARITABLE	10,000.
YIEIP 11618 SEVEN LOCKS RD POTOMAC, MD 20854	NONE	OTHER PUBLIC CHARITY	CHARITABLE	5,004.
YOUTH ART FOR HEALING PO BOX 30183 BETHESDA, MD 20824	NONE	OTHER PUBLIC CHARITY	CHARITABLE	500.
ZAKA 1303 53RD ST BROOKLYN, NY 11219	NONE	OTHER PUBLIC CHARITY	CHARITABLE	1,500.
ZICHRON MORDECHAI 125 BLOOMINGDALE RD STATEN ISLAND, NY 10309	NONE	OTHER PUBLIC CHARITY	CHARITABLE	20.
Total from continuation sheets				

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

Department of the Treasury
Internal Revenue Service

Schedule of Contributors

- ▶ Attach to Form 990, Form 990-EZ, or Form 990-PF.
▶ Go to www.irs.gov/Form990 for the latest information.

OMB No 1545-0047

2017

Name of the organization

Employer identification number

BERMAN CHARITABLE TRUST

94-2940733

Organization type (check one):

Filers of:

Section:

Form 990 or 990-EZ

- ☐ 501(c)() (enter number) organization
- ☐ 4947(a)(1) nonexempt charitable trust **not** treated as a private foundation
- ☐ 527 political organization

Form 990-PF

- ☒ 501(c)(3) exempt private foundation
- ☐ 4947(a)(1) nonexempt charitable trust treated as a private foundation
- ☐ 501(c)(3) taxable private foundation

Check if your organization is covered by the **General Rule** or a **Special Rule**.

Note: Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions.

General Rule

- ☒ For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, contributions totaling \$5,000 or more (in money or property) from any one contributor. Complete Parts I and II. See instructions for determining a contributor's total contributions.

Special Rules

- ☐ For an organization described in section 501(c)(3) filing Form 990 or 990-EZ that met the 33 1/3% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), that checked Schedule A (Form 990 or 990-EZ), Part II, line 13, 16a, or 16b, and that received from any one contributor, during the year, total contributions of the greater of (1) \$5,000, or (2) 2% of the amount on (i) Form 990, Part VIII, line 1h; or (ii) Form 990-EZ, line 1. Complete Parts I and II.
- ☐ For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than \$1,000 *exclusively* for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals. Complete Parts I, II, and III.
- ☐ For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions *exclusively* for religious, charitable, etc., purposes, but no such contributions totaled more than \$1,000. If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc., purpose. Don't complete any of the parts unless the **General Rule** applies to this organization because it received *nonexclusively* religious, charitable, etc., contributions totaling \$5,000 or more during the year. ▶ \$ _____

Caution: An organization that isn't covered by the General Rule and/or the Special Rules doesn't file Schedule B (Form 990, 990-EZ, or 990-PF), but it **must** answer "No" on Part IV, line 2, of its Form 990; or check the box on line H of its Form 990-EZ or on its Form 990-PF, Part I, line 2, to certify that it doesn't meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF).

LHA For Paperwork Reduction Act Notice, see the instructions for Form 990, 990-EZ, or 990-PF. Schedule B (Form 990, 990-EZ, or 990-PF) (2017)

Name of organization

Employer identification number

BERMAN CHARITABLE TRUST

94-2940733

Part I Contributors (see instructions). Use duplicate copies of Part I if additional space is needed.

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
1	BE RETAIL LLC 5410 EDSON LANE #220 ROCKVILLE, MD 20852	\$ 100,000.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
2	BRIAN BERMAN 5410 EDSON LANE #220 ROCKVILLE, MD 20852	\$ 255,417.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)

Name of organization

Employer identification number

BERMAN CHARITABLE TRUST

94-2940733

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

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

Name of organization

Employer identification number

BERMAN CHARITABLE TRUST

94-2940733

Part III

Exclusively religious, charitable, etc., contributions to organizations described in section 501(c)(7), (8), or (10) that total more than \$1,000 for the year from any one contributor. Complete columns (a) through (e) and the following line entry. For organizations completing Part III, enter the total of exclusively religious, charitable, etc., contributions of \$1,000 or less for the year (Enter this info once) ▶ \$ _____

Use duplicate copies of Part III if additional space is needed

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
(e) Transfer of gift			
Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee	
(e) Transfer of gift			
Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee	
(e) Transfer of gift			
Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee	
(e) Transfer of gift			
Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee	

FORM 990-PF DIVIDENDS AND INTEREST FROM SECURITIES STATEMENT 1

SOURCE	GROSS AMOUNT	CAPITAL GAINS DIVIDENDS	(A) REVENUE PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME
BRIS LTD PARTNERSHIP	2,341.	0.	2,341.	2,341.	
BRIS-CHARLOTTE II LLC	13,210.	0.	13,210.	13,210.	
BRIS-CHARLOTTE LLC	7,014.	0.	7,014.	7,014.	
EDWARD JONES	138,198.	30,770.	107,428.	102,428.	
ISRAEL BONDS	26,000.	0.	26,000.	26,000.	
MORGAN STANLEY SMITH BARNEY HOLDINGS LLC	48,492.	1,475.	47,017.	46,997.	
PRUDENT CAPITAL II, LP	19.	0.	19.	19.	
TZG-SACHS EMPIRE LLC	91,710.	0.	91,710.	91,710.	
WBP ACQUISITION LLC	5.	0.	5.	5.	
TO PART I, LINE 4	326,989.	32,245.	294,744.	289,724.	

FORM 990-PF OTHER INCOME STATEMENT 2

DESCRIPTION	(A) REVENUE PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME
BRIS LTD PARTNERSHIP	-243,593.	-243,593.	
PRUDENT CAPITAL II LP	-5,886.	-5,886.	
BRIS-CHARLOTTE LLC	260,444.	260,444.	
TZG-SACHS CALL CENTER LLC	4,362.	4,362.	
WBP ACQUISITION LLC	10,793.	10,793.	
OTHER MISCELLANEOUS INCOME	4,121.	4,121.	
BRIS LTD PARTNERSHIP	109,200.	109,200.	
BRIS-CHARLOTTE II LLC	-58,924.	-58,924.	
TOTAL TO FORM 990-PF, PART I, LINE 11	80,517.	80,517.	

FORM 990-PF

LEGAL FEES

STATEMENT 3

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
PROFESSIONAL FEES	9,084.	9,084.		0.
TO FM 990-PF, PG 1, LN 16A	9,084.	9,084.		0.

FORM 990-PF

ACCOUNTING FEES

STATEMENT 4

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
ACCOUNTING FEES	10,114.	10,114.		0.
TO FORM 990-PF, PG 1, LN 16B	10,114.	10,114.		0.

FORM 990-PF

TAXES

STATEMENT 5

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
FOREIGN TAX	817.	817.		0.
EXCISE TAX	17,448.	0.		0.
TO FORM 990-PF, PG 1, LN 18	18,265.	817.		0.

FORM 990-PF

OTHER EXPENSES

STATEMENT 6

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
MISCELLANEOUS EXPENSES	568.	568.		0.
BRIS LTD PARTNERSHIP OTHER DEDUCTIONS	288,537.	288,537.		0.
TZG-SACHS CALL CENTER LLC	2,924.	2,924.		0.
TZG-SACHS EMPIRE LLC	652.	652.		0.
BRIS-CHARLOTTE II LLC	26.	26.		0.

BERMAN CHARITABLE TRUST

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BRIS-CHARLOTTE LLC	5.	5.	0.
TO FORM 990-PF, PG 1, LN 23	292,712.	292,712.	0.

FORM 990-PF OTHER DECREASES IN NET ASSETS OR FUND BALANCES STATEMENT 7

DESCRIPTION	AMOUNT
NON-DEDUCTIBLE EXPENSES	1,531.
INVESTMENT BASIS ADJUSTMENTS	101,119.
TOTAL TO FORM 990-PF, PART III, LINE 5	102,650.

FORM 990-PF U.S. AND STATE/CITY GOVERNMENT OBLIGATIONS STATEMENT 8

DESCRIPTION	U.S. GOV'T	OTHER GOV'T	BOOK VALUE	FAIR MARKET VALUE
UNIV CALIF REGTS MED CTR #8554		X	63,661.	76,504.
GLENDAL CALIF REDEV AGY TAX TXBLE B/E #0327		X	81,578.	87,652.
EDWARD JONES BONDS		X	463,801.	511,319.
CALIFORNIA ST GENL OBLIG 5% #0327		X	101,247.	100,860.
CALIFORNIA ST GENL OBLIG 5% #8554		X	101,248.	100,860.
TOTAL U.S. GOVERNMENT OBLIGATIONS				
TOTAL STATE AND MUNICIPAL GOVERNMENT OBLIGATIONS			811,535.	877,195.
TOTAL TO FORM 990-PF, PART II, LINE 10A			811,535.	877,195.

FORM 990-PF CORPORATE STOCK STATEMENT 9

DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
CAMDEN PROPERTY TRUST #0327	52,753.	184,120.
NATIONAL RETAIL PROPERTIES #0327	41,223.	215,650.
NUVEEN CREDIT STRATEGY INCOME & GROWTH #0327	48,288.	27,397.
PIMCO HIGH INCOME FUND #0327	96,186.	49,728.
COUNTRYWIDE CAP #0327	150,000.	158,520.
CITIGROUP INC 11/15/06 #0327	21,039.	45,762.
BLACKROCK INC #0327	25,617.	43,665.
BRISTOL MYERS SQUIBB CO #0327	24,996.	26,350.
GENERAL ELECTRIC CO #0327	25,097.	17,450.

BERMAN CHARITABLE TRUST

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PROCTER & GAMBLE #0327	25,038.	32,617.
EDWARD JONES STOCKS	918,440.	1,380,330.
EDWARD JONES EXCHANGE TRADED & CLOSED END FUNDS	183,028.	202,560.
EDWARD JONES MUTUAL FUNDS	1,166,449.	1,174,342.
TOTAL TO FORM 990-PF, PART II, LINE 10B	2,778,154.	3,558,491.

FORM 990-PF	OTHER INVESTMENTS	STATEMENT 10
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DESCRIPTION	VALUATION METHOD	BOOK VALUE	FAIR MARKET VALUE
ISRAEL BONDS	FMV	800,000.	800,000.
BRIS-CHARLOTTE LLC	FMV	232,852.	4,626,809.
PRUDENT CAPITAL II, LP	FMV	16,339.	16,339.
TZG-SACHS EMPIRE LLC	FMV	758,953.	758,953.
TZG-SACHS CALL CENTER LLC	FMV	76,769.	76,769.
BRIS LIMITED PARTNERSHIP	FMV	2,787,174.	3,910,221.
BRIS-CHARLOTTE II LLC	FMV	1,519,868.	1,849,658.
WBP ACQUISITION LLC	FMV	0.	542,759.
TOTAL TO FORM 990-PF, PART II, LINE 13		6,191,955.	12,581,508.

FORM 990-PF	OTHER ASSETS	STATEMENT 11
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DESCRIPTION	BEGINNING OF YR BOOK VALUE	END OF YEAR BOOK VALUE	FAIR MARKET VALUE
DUE FROM DENNIS BERMAN FAMILY FOUNDATION	14,561.	0.	0.
TO FORM 990-PF, PART II, LINE 15	14,561.	0.	0.

FORM 990-PF	OTHER LIABILITIES	STATEMENT 12
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DESCRIPTION	BOY AMOUNT	EOY AMOUNT
WBP ACQUISITION LLC	373,813.	523,461.
TOTAL TO FORM 990-PF, PART II, LINE 22	373,813.	523,461.

FORM 990-PF

LIST OF SUBSTANTIAL CONTRIBUTORS
PART VII-A, LINE 10

STATEMENT 13

NAME OF CONTRIBUTOR

ADDRESS

BE RETAIL LLC

5410 EDSON LANE #220
ROCKVILLE, MD 20852

FORM 990-PF

PART VIII - LIST OF OFFICERS, DIRECTORS
TRUSTEES AND FOUNDATION MANAGERS

STATEMENT 14

NAME AND ADDRESS

TITLE AND
AVRG HRS/WKCOMPEN-
SATIONEMPLOYEE
BEN PLAN EXPENSE
CONTRIB ACCOUNTDENNIS BERMAN
5410 EDSON LANE, SUITE 220
ROCKVILLE, MD 20852TRUSTEE
2.00

0. 0. 0.

VICKI BERMAN
6319 TILDEN LANE
ROCKVILLE, MD 20852TRUSTEE
2.00

0. 0. 0.

ELYSE VINITSKY
4801 HAMPDEN LANE #501
BETHESDA, MD 20814TRUSTEE
2.00

0. 0. 0.

STEPHEN L. BERMAN
1735 GILLESPIE STREET
SANTA BARBARA, CA 93101TRUSTEE
2.00

0. 0. 0.

LARRY P. BORMEL
14409 GREENVIEW DRIVE #201
LAUREL, MD 20708TRUSTEE
2.00

0. 0. 0.

TOTALS INCLUDED ON 990-PF, PAGE 6, PART VIII

0. 0. 0.

FORM 990-PF

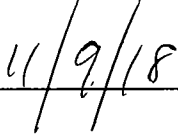
ELECTION UNDER REGULATIONS SECTION
53.4942(A)-3(D)(2) TO TREAT
EXCESS QUALIFYING DISTRIBUTIONS
AS DISTRIBUTIONS OUT OF CORPUS

STATEMENT 15

PURSUANT TO IRC SEC. 4942(H)(2) AND REG. 53.4942(A)-3(D)(2), BERMAN CHARITABLE TRUST, EIN 94-2940733, HEREBY ELECTS TO TREAT CURRENT YEAR QUALIFYING DISTRIBUTIONS IN EXCESS OF THE IMMEDIATELY PRECEDING TAX YEAR'S UNDISTRIBUTED INCOME AS BEING MADE OUT OF CORPUS.



DENNIS BERMAN, DIRECTOR



DATE