

Form **990**

### Return of Organization Exempt From Income Tax

OMB No. 1545-0047

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)

# 2017

Do not enter social security numbers on this form as it may be made public.  
Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for instructions and the latest information.

**Open to Public Inspection**

Department of the Treasury  
Internal Revenue Service

**A** For the 2017 calendar year, or tax year beginning Sept 1, 2017, and ending August 31, 2018

**B** Check if applicable:  
 Address change  
 Name change  
 Initial return  
 Final return/terminated  
 Amended return  
 Application pending

**C** Name of organization: Yeshiva Toras Chaim Inc.  
 Doing business as: \_\_\_\_\_  
 Number and street (or P.O. box if mail is not delivered to street address) Room/suite: \_\_\_\_\_  
999 Ridge Ave  
 City or town, state or province, country, and ZIP or foreign postal code: \_\_\_\_\_  
Lakewood, NJ 08701

**D** Employer identification number: 22-3514050

**E** Telephone number: 732-414-2834

**G** Gross receipts \$: 3,946,114

**F** Name and address of principal officer: Michael Gruss  
920 Forest Ave Lakewood NJ 08701

**H(a)** Is this a group return for subordinates?  Yes  No  
**H(b)** Are all subordinates included?  Yes  No  
 If "No," attach a list. (see instructions)

**I** Tax-exempt status:  501(c)(3)  501(c) ( ) (insert no.)  4947(a)(1) or  527

**J** Website: n/a

**K** Form of organization:  Corporation  Trust  Association  Other

**L** Year of formation: 1998 **M** State of legal domicile: NJ

| Part I Summary |  | Prior Year       | Current Year     |
|----------------|--|------------------|------------------|
| <b>1</b>       | Briefly describe the organization's mission or most significant activities: <u>The Organization operates a religious/parochial high school and college in Lakewood NJ.</u> |                  |                  |
| <b>2</b>       | Check this box <input type="checkbox"/> if the organization discontinued its operations or dispensed assets other than 25% of its net assets.                              |                  |                  |
| <b>3</b>       | Number of voting members of the governing body (Part VI, line 1a)  | <u>3</u>         | <u>5</u>         |
| <b>4</b>       | Number of independent voting members of the governing body (Part VI, line 1b)  | <u>4</u>         | <u>4</u>         |
| <b>5</b>       | Total number of individuals employed in calendar year 2017 (Part V, line 2a)   | <u>5</u>         | <u>45</u>        |
| <b>6</b>       | Total number of volunteers (estimate if necessary)   | <u>6</u>         | <u>0</u>         |
| <b>7a</b>      | Total unrelated business revenue from Part VIII, column (C), line 3  | <u>7a</u>        | <u>0</u>         |
| <b>7b</b>      | Net unrelated business taxable income from Form 990-T, line 34   | <u>7b</u>        | <u>0</u>         |
| <b>8</b>       | Contributions and grants (Part VIII, line 1h)  | <u>552,043</u>   | <u>642,979</u>   |
| <b>9</b>       | Program service revenue (Part VIII, line 2g)   | <u>2,827,439</u> | <u>3,212,503</u> |
| <b>10</b>      | Investment income (Part VIII, column (A), lines 3, 4, and 7d)  | <u>0</u>         | <u>0</u>         |
| <b>11</b>      | Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)   | <u>151,953</u>   | <u>90,632</u>    |
| <b>12</b>      | Total revenue—add lines 8 through 11 (must equal Part VIII, column (A), line 12)   | <u>3,531,435</u> | <u>3,946,114</u> |
| <b>13</b>      | Grants and similar amounts paid (Part IX, column (A), lines 1-3)   | <u>0</u>         | <u>0</u>         |
| <b>14</b>      | Benefits paid to or for members (Part IX, column (A), line 4)  | <u>0</u>         | <u>0</u>         |
| <b>15</b>      | Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10)  | <u>1,654,884</u> | <u>1,756,584</u> |
| <b>16a</b>     | Professional fundraising fees (Part IX, column (A), line 11e)  | <u>0</u>         | <u>0</u>         |
| <b>b</b>       | Total fundraising expenses (Part IX, column (D), line 25) <u>56,804</u>  |                  |                  |
| <b>17</b>      | Other expenses (Part IX, column (A), lines 11a-11d, 11f-24e)   | <u>1,497,749</u> | <u>1,515,633</u> |
| <b>18</b>      | Total expenses. Add lines 13-17 (must equal Part IX, column (A), line 25)  | <u>3,152,633</u> | <u>3,272,217</u> |
| <b>19</b>      | Revenue less expenses. Subtract line 18 from line 12   | <u>378,802</u>   | <u>673,897</u>   |
| <b>20</b>      | Total assets (Part X, line 16)   | <u>8,257,706</u> | <u>8,406,059</u> |
| <b>21</b>      | Total liabilities (Part X, line 26)  | <u>3,098,742</u> | <u>2,777,463</u> |
| <b>22</b>      | Net assets or fund balances. Subtract line 21 from line 20   | <u>5,158,964</u> | <u>5,628,596</u> |

### Part II Signature Block

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

**Sign Here**

Signature of officer: Michael Gruss Date: \_\_\_\_\_  
 Type or print name and title: \_\_\_\_\_

**Paid Preparer Use Only**

Print/Type preparer's name: Leah Weingarten Preparer's signature: Leah Weingarten Date: 3/15/19 Check  if self-employed PTIN: P01776566  
 Firm's name: WPS Services Inc Firm's EIN: 46-1184588  
 Firm's address: 62 Tova Drive Lakewood, NJ 08701 Phone no.: \_\_\_\_\_

May the IRS discuss this return with the preparer shown above? (see instructions)  Yes  No

03  
11

SCANNED SEP 10 2019

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RV 929

**Part III** Statement of Program Service Accomplishments

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

1 Briefly describe the organization's mission:  
The Organization operates a religious/parochial high school and college in Lakewood, NJ

2 Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ?  Yes  No  
If "Yes," describe these new services on Schedule O.

3 Did the organization cease conducting, or make significant changes in how it conducts, any program services?  Yes  No  
If "Yes," describe these changes on Schedule O.

4 Describe the organization's program service accomplishments for each of its three largest program services, as measured by expenses. Section 501(c)(3) and 501(c)(4) organizations are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported.

4a (Code: ) (Expenses \$ 2,660,478 including grants of \$ ) (Revenue \$ 3,212,503 )  
Operation of a religious/parochial high school and college

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

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

4d Other program services (Describe in Schedule O.)  
(Expenses \$ including grants of \$ ) (Revenue \$ )

4e Total program service expenses ▶ 2,660,478

ABDEO

Part IV Checklist of Required Schedules

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

**Part IV Checklist of Required Schedules (continued)**

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

Part V Statements Regarding Other IRS Filings and Tax Compliance

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

Table with columns for line number, description, and Yes/No checkboxes. Includes sections for backup withholding, employee reporting, foreign accounts, prohibited tax shelter transactions, deductible contributions, and charitable trusts.

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

**Section A. Governing Body and Management**

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

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

|     | Yes                                 | No                                  |
|-----|-------------------------------------|-------------------------------------|
| 10a |                                     | <input checked="" type="checkbox"/> |
| b   |                                     |                                     |
| 10b |                                     |                                     |
| 11a | <input checked="" type="checkbox"/> |                                     |
| b   |                                     |                                     |
| 12a | <input checked="" type="checkbox"/> |                                     |
| 12b | <input checked="" type="checkbox"/> |                                     |
| c   | <input checked="" type="checkbox"/> |                                     |
| 12c | <input checked="" type="checkbox"/> |                                     |
| 13  |                                     | <input checked="" type="checkbox"/> |
| 14  | <input checked="" type="checkbox"/> |                                     |
| 15a | <input checked="" type="checkbox"/> |                                     |
| 15b | <input checked="" type="checkbox"/> |                                     |
| 16a |                                     | <input checked="" type="checkbox"/> |
| b   |                                     |                                     |
| 16b |                                     |                                     |

**Section C. Disclosure**

17 List the states with which a copy of this Form 990 is required to be filed ▶

18 Section 6104 requires an organization to make its Forms 1023 (or 1024 if applicable), 990, and 990-T (Section 501(c)(3)s only) available for public inspection. Indicate how you made these available. Check all that apply.  
 Own website  Another's website  Upon request  Other (explain in Schedule O)

19 Describe in Schedule O whether (and if so, how) the organization made its governing documents, conflict of interest policy, and financial statements available to the public during the tax year.

20 State the name, address, and telephone number of the person who possesses the organization's books and records: ▶  
 Yeshiva Toras Chaim Inc. 999 Ridge Ave Lakewood, NJ, 08701 732-414-2834

**Part VII Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors**

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

**Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees**

1a Complete this table for all persons required to be listed. Report compensation for the calendar year ending with or within the organization's tax year.

- List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation. Enter -0- in columns (D), (E), and (F) if no compensation was paid.
- List all of the organization's **current** key employees, if any. See instructions for definition of "key employee."
- List the organization's five **current** highest compensated employees (other than an officer, director, trustee, or key employee) who received reportable compensation (Box 5 of Form W-2 and/or Box 7 of Form 1099-MISC) of more than \$100,000 from the organization and any related organizations.
- List all of the organization's **former** officers, key employees, and highest compensated employees who received more than \$100,000 of reportable compensation from the organization and any related organizations.
- List all of the organization's **former** directors or trustees that received, in the capacity as a former director or trustee of the organization, more than \$10,000 of reportable compensation from the organization and any related organizations.

List persons in the following order: individual trustees or directors; institutional trustees; officers; key employees; highest compensated employees; and former such persons.

Check this box if neither the organization nor any related organization compensated any current officer, director, or trustee.

| (A)<br>Name and Title                              | (B)<br>Average hours per week (list any hours for related organizations below dotted line) | (C)<br>Position<br>(do not check more than one box, unless person is both an officer and a director/trustee) |                       |         |              |                              |        | (D)<br>Reportable compensation from the organization (W-2/1099-MISC) | (E)<br>Reportable compensation from related organizations (W-2/1099-MISC) | (F)<br>Estimated amount of other compensation from the organization and related organizations |
|--|--|--|-----------------------|---------|--------------|------------------------------|--------|--|---|---|
|  |  | Individual trustee or director   | Institutional trustee | Officer | Key employee | Highest compensated employee | Former |  |   |   |
| (1) Michael Gruss, President                       | 5  | ✓  |                       |         |              |                              |        |  |   |   |
| (2) Moses Shvarzblat, Vice President of Operations | 1.5  | ✓  |                       |         |              |                              |        |  |   |   |
| (3) Mark Goldenberg, Officer                       | 5  | ✓  |                       |         |              |                              |        |  |   |   |
| (4) Marcel Gestetner, Officer                      | 5  | ✓  |                       |         |              |                              |        |  |   |   |
| (5) Marvin Slomovitz, Dean                         | 50   | ✓  | ✓                     |         |              |                              | 67,040 |  | 3,015   |   |
| (6)  |  |  |                       |         |              |                              |        |  |   |   |
| (7)  |  |  |                       |         |              |                              |        |  |   |   |
| (8)  |  |  |                       |         |              |                              |        |  |   |   |
| (9)  |  |  |                       |         |              |                              |        |  |   |   |
| (10)   |  |  |                       |         |              |                              |        |  |   |   |
| (11)   |  |  |                       |         |              |                              |        |  |   |   |
| (12)   |  |  |                       |         |              |                              |        |  |   |   |
| (13)   |  |  |                       |         |              |                              |        |  |   |   |
| (14)   |  |  |                       |         |              |                              |        |  |   |   |

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

| (A)<br>Name and title  | (B)<br>Average hours per week (list any hours for related organizations below dotted line) | (C)<br>Position (do not check more than one box, unless person is both an officer and a director/trustee) |                       |         |              |                              |        | (D)<br>Reportable compensation from the organization (W-2/1099-MISC) | (E)<br>Reportable compensation from related organizations (W-2/1099-MISC) | (F)<br>Estimated amount of other compensation from the organization and related organizations |
|--|--|---|-----------------------|---------|--------------|------------------------------|--------|--|---|---|
|  |  | Individual trustee or director  | Institutional trustee | Officer | Key employee | Highest compensated employee | Former |  |   |   |
| (15)   |  |   |                       |         |              |                              |        |  |   |   |
| (16)   |  |   |                       |         |              |                              |        |  |   |   |
| (17)   |  |   |                       |         |              |                              |        |  |   |   |
| (18)   |  |   |                       |         |              |                              |        |  |   |   |
| (19)   |  |   |                       |         |              |                              |        |  |   |   |
| (20)   |  |   |                       |         |              |                              |        |  |   |   |
| (21)   |  |   |                       |         |              |                              |        |  |   |   |
| (22)   |  |   |                       |         |              |                              |        |  |   |   |
| (23)   |  |   |                       |         |              |                              |        |  |   |   |
| (24)   |  |   |                       |         |              |                              |        |  |   |   |
| (25)   |  |   |                       |         |              |                              |        |  |   |   |
| <b>1b Sub-total</b>  |  |   |                       |         |              |                              | 67,040 |  | 3,015   |   |
| <b>c Total from continuation sheets to Part VII, Section A</b> |  |   |                       |         |              |                              |        |  |   |   |
| <b>d Total (add lines 1b and 1c)</b>                           |  |   |                       |         |              |                              | 67,040 |  | 3,015   |   |

**2** Total number of individuals (including but not limited to those listed above) who received more than \$100,000 of reportable compensation from the organization **0**

|  | Yes                      | No                                  |
|--|--------------------------|-------------------------------------|
| <b>3</b> Did the organization list any former officer, director, or trustee, key employee, or highest compensated employee on line 1a? If "Yes," complete Schedule J for such individual   | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| <b>4</b> For any individual listed on line 1a, is the sum of reportable compensation and other compensation and other compensation from the organization and related organizations greater than \$150,000? If "Yes," complete Schedule J for such individual | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| <b>5</b> Did any person listed on line 1a receive or accrue compensation from any unrelated organization or individual for services rendered to the organization? If "Yes," complete Schedule J for such person  | <input type="checkbox"/> | <input checked="" type="checkbox"/> |

**Section B. Independent Contractors**

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

| (A)<br>Name and business address               | (B)<br>Description of services | (C)<br>Compensation |
|--|--------------------------------|---------------------|
| Higher Education Compliance and Management Inc | Financial Aid Management       | 107,024             |
|  |                                |                     |
|  |                                |                     |
|  |                                |                     |

**2** Total number of independent contractors (including but not limited to those listed above) who received more than \$100,000 of compensation from the organization **1**

**Part VIII Statement of Revenue**

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

|   |   |   | (A)<br>Total revenue                         | (B)<br>Related or<br>exempt<br>function<br>revenue | (C)<br>Unrelated<br>business<br>revenue | (D)<br>Revenue<br>excluded from tax<br>under sections<br>512-514 |  |
|---|---|---|--|--|---|--|--|
| Contributions, Gifts, Grants<br>and Other Similar Amounts | 1a  | Federated campaigns   | 1a   |  |   |  |  |
|   | b   | Membership dues   | 1b   |  |   |  |  |
|   | c   | Fundraising events  | 1c   |  |   |  |  |
|   | d   | Related organizations   | 1d   |  |   |  |  |
|   | e   | Government grants (contributions)   | 1e   | 191,542  |   |  |  |
|   | f   | All other contributions, gifts, grants,<br>and similar amounts not included above | 1f   | 451,437  |   |  |  |
|   | g   | Noncash contributions included in lines 1a-1f. \$                                 |  | 8,425  |   |  |  |
|   | h   | <b>Total.</b> Add lines 1a-1f   |  | 642,970  |   |  |  |
| Program Service Revenue                                   | 2a  | Tuition   | Business Code<br>.611710                     | 3,212,503  |   |  |  |
|   | b   |   |  |  |   |  |  |
|   | c   |   |  |  |   |  |  |
|   | d   |   |  |  |   |  |  |
|   | e   |   |  |  |   |  |  |
|   | f   | All other program service revenue   |  |  |   |  |  |
|   | g   | <b>Total.</b> Add lines 2a-2f   |  | 3,212,503  |   |  |  |
| Other Revenue   | 3   | Investment income (including dividends, interest,<br>and other similar amounts)   |  |  |   |  |  |
|   | 4   | Income from investment of tax-exempt bond proceeds                                |  |  |   |  |  |
|   | 5   | Royalties   |  |  |   |  |  |
|   | 6a  | Gross rents   | (i) Real                                     | 5,333  |   |  |  |
|   |   |   | (ii) Personal                                | 0  |   |  |  |
|   |   |   |  | 5,333  |   |  |  |
|   | b   | Less: rental expenses   |  | 0  |   |  |  |
|   | c   | Rental income or (loss)   |  | 5,333  |   |  |  |
|   | d   | Net rental income or (loss)   |  | 5,333  |   |  |  |
|   | 7a  | Gross amount from sales of<br>assets other than inventory                         | (i) Securities                               |  |   |  |  |
|   |   |   | (ii) Other                                   |  |   |  |  |
|   |   |   |  |  |   |  |  |
|   |   |   |  |  |   |  |  |
|   | b   | Less: cost or other basis<br>and sales expenses                                   |  |  |   |  |  |
| c   | Gain or (loss)  |   |  |  |   |  |  |
| d   | Net gain or (loss)  |   |  |  |   |  |  |
| 8a  | Gross income from fundraising<br>events (not including \$<br>of contributions reported on line 1c).<br>See Part IV, line 18 | a   |  |  |   |  |  |
|   |   | b   | Less: direct expenses                        |  |   |  |  |
|   |   | c   | Net income or (loss) from fundraising events |  |   |  |  |
| 9a  | Gross income from gaming activities.<br>See Part IV, line 19.   | a   |  |  |   |  |  |
|   |   | b   | Less: direct expenses                        |  |   |  |  |
|   |   | c   | Net income or (loss) from gaming activities  |  |   |  |  |
| 10a   | Gross sales of inventory, less<br>returns and allowances  | a   |  |  |   |  |  |
|   |   | b   | Less: cost of goods sold                     |  |   |  |  |
|   |   | c   | Net income or (loss) from sales of inventory |  |   |  |  |
| Miscellaneous Revenue                                     |   | Business Code   |  |  |   |  |  |
| 11a   | Meals   |   | 63,113                                       |  |   |  |  |
| b   | Transportation  |   | 21,300                                       |  |   |  |  |
| c   |   |   |  |  |   |  |  |
| d   | All other revenue   |   | 886  |  |   |  |  |
| e   | <b>Total.</b> Add lines 11a-11d   |   | 85,299                                       |  |   |  |  |
| 12  | <b>Total revenue.</b> See instructions.   |   | 3,946,114                                    |  |   |  |  |

**Part IX Statement of Functional Expenses**

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

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

Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.

|   | (A)<br>Total expenses | (B)<br>Program service expenses | (C)<br>Management and general expenses | (D)<br>Fundraising expenses |
|---|-----------------------|---------------------------------|--|-----------------------------|
| 1 Grants and other assistance to domestic organizations and domestic governments. See Part IV, line 21  |                       |                                 |  |                             |
| 2 Grants and other assistance to domestic individuals. See Part IV, line 22   |                       |                                 |  |                             |
| 3 Grants and other assistance to foreign organizations, foreign governments, and foreign individuals. See Part IV, lines 15 and 16  |                       |                                 |  |                             |
| 4 Benefits paid to or for members   |                       |                                 |  |                             |
| 5 Compensation of current officers, directors, trustees, and key employees  | 70,055                | 70,055                          |  |                             |
| 6 Compensation not included above, to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)   |                       |                                 |  |                             |
| 7 Other salaries and wages  | 1,161,901             | 955,202                         | 192,299                                | 14,400                      |
| 8 Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions)  |                       |                                 |  |                             |
| 9 Other employee benefits   | 434,584               | 333,797                         | 92,119                                 | 8,668                       |
| 10 Payroll taxes  | 90,044                | 74,909                          | 14,034                                 | 1,101                       |
| 11 Fees for services (non-employees):   |                       |                                 |  |                             |
| a Management  |                       |                                 |  |                             |
| b Legal   |                       |                                 |  |                             |
| c Accounting  | 24,450                | 3,450                           | 21,000                                 |                             |
| d Lobbying  |                       |                                 |  |                             |
| e Professional fundraising services. See Part IV, line 17   |                       |                                 |  |                             |
| f Investment management fees  |                       |                                 |  |                             |
| g Other. (If line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Schedule O.)  | 163,844               | 14,340                          | 149,504                                |                             |
| 12 Advertising and promotion  | 1,721                 | 0                               | 293                                    | 1,428                       |
| 13 Office expenses  | 21,630                | 4,883                           | 10,946                                 | 5,801                       |
| 14 Information technology   |                       |                                 |  |                             |
| 15 Royalties  |                       |                                 |  |                             |
| 16 Occupancy  | 126,081               | 122,887                         | 2,594                                  | 600                         |
| 17 Travel   | 54,719                | 27,329                          | 11,903                                 | 15,487                      |
| 18 Payments of travel or entertainment expenses for any federal, state, or local public officials   |                       |                                 |  |                             |
| 19 Conferences, conventions, and meetings   |                       |                                 |  |                             |
| 20 Interest   | 105,296               |                                 | 105,296                                |                             |
| 21 Payments to affiliates   |                       |                                 |  |                             |
| 22 Depreciation, depletion, and amortization  | 213,193               | 202,534                         | 10,659                                 |                             |
| 23 Insurance  | 43,495                | 41,320                          | 2,175                                  |                             |
| 24 Other expenses. Itemize expenses not covered above (List miscellaneous expenses in line 24e. If line 24e amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule O.)                                      |                       |                                 |  |                             |
| a Food Expense  | 360,406               | 282,967                         | 70,816                                 | 6,623                       |
| b School Supplies   | 92,053                | 71,713                          | 19,770                                 | 570                         |
| c Maintenance   | 187,715               | 177,258                         | 10,417                                 | 40                          |
| d   |                       |                                 |  |                             |
| e All other expenses  | 121,030               | 73,569                          | 45,375                                 | 2,086                       |
| 25 Total functional expenses. Add lines 1 through 24e   | 3,272,217             | 2,456,213                       | 759,200                                | 56,804                      |
| 26 Joint costs. Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation. Check here <input type="checkbox"/> if following SOP 98-2 (ASC 958-720) |                       |                                 |  |                             |

**Part X Balance Sheet**

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

|   |  | (A)<br>Beginning of year |           | (B)<br>End of year   |
|---|--|--------------------------|-----------|----------------------|
| <b>Assets</b>   | <b>1</b> Cash—non-interest-bearing   | 1,745,053                | <b>1</b>  | 1,712,726            |
|   | <b>2</b> Savings and temporary cash investments  | 0                        | <b>2</b>  | 0                    |
|   | <b>3</b> Pledges and grants receivable, net  | 14,249                   | <b>3</b>  | 16,601               |
|   | <b>4</b> Accounts receivable, net  | 539,491                  | <b>4</b>  | 463,536              |
|   | <b>5</b> Loans and other receivables from current and former officers, directors, trustees, key employees, and highest compensated employees. Complete Part II of Schedule L   |                          | <b>5</b>  |                      |
|   | <b>6</b> Loans and other receivables from other disqualified persons (as defined under section 4950(f)(1)), persons described in section 4058(c)(3)(B), and contributing employers and sponsoring organizations of section 501(c)(9) voluntary employees' beneficiary organizations (see instructions). Complete Part II of Schedule L |                          | <b>6</b>  |                      |
|   | <b>7</b> Notes and loans receivable, net   | 1,000                    | <b>7</b>  | 125                  |
|   | <b>8</b> Inventories for sale or use   |                          | <b>8</b>  |                      |
|   | <b>9</b> Prepaid expenses and deferred charges   | 31,837                   | <b>9</b>  | 63,101               |
|   | <b>10a</b> Land, buildings, and equipment: cost or other basis. Complete Part VI of Schedule D   | <b>10a</b> 8,592,605     |           |                      |
|   | <b>b</b> Less: accumulated depreciation  | <b>10b</b> 2,442,635     | 5,926,076 | <b>10c</b> 6,149,970 |
|   | <b>11</b> Investments—publicly traded securities   |                          | <b>11</b> |                      |
|   | <b>12</b> Investments—other securities. See Part IV, line 11   |                          | <b>12</b> |                      |
|   | <b>13</b> Investments—program-related. See Part IV, line 11  |                          | <b>13</b> |                      |
|   | <b>14</b> Intangible assets  | 0                        | <b>14</b> | 0                    |
|   | <b>15</b> Other assets. See Part IV, line 11   |                          | <b>15</b> |                      |
| <b>16</b> Total assets. Add lines 1 through 15 (must equal line 34) |  | 8,257,706                | <b>16</b> | 8,406,059            |
| <b>Liabilities</b>  | <b>17</b> Accounts payable and accrued expenses  | 148,415                  | <b>17</b> | 169,765              |
|   | <b>18</b> Grants payable   |                          | <b>18</b> |                      |
|   | <b>19</b> Deferred revenue   | 166,889                  | <b>19</b> | 128,383              |
|   | <b>20</b> Tax-exempt bond liabilities  |                          | <b>20</b> |                      |
|   | <b>21</b> Escrow or custodial account liability. Complete Part IV of Schedule D  |                          | <b>21</b> |                      |
|   | <b>22</b> Loans and other payables to current and former officers, directors, trustees, key employees, highest compensated employees, and disqualified persons. Complete Part II of Schedule L   |                          | <b>22</b> |                      |
|   | <b>23</b> Secured mortgages and notes payable to unrelated third parties   | 2,604,719                | <b>23</b> | 2,479,315            |
|   | <b>24</b> Unsecured notes and loans payable to unrelated third parties   |                          | <b>24</b> |                      |
|   | <b>25</b> Other liabilities (including federal income tax, payables to related third parties, and other liabilities not included on lines 17-24). Complete Part X of Schedule D  | 178,719                  | <b>25</b> | 0                    |
|   | <b>26</b> Total liabilities. Add lines 17 through 25   |                          | 3,098,742 | <b>26</b>            |
| <b>Net Assets or Fund Balances</b>                                  | <b>27</b> Organizations that follow SFAS 117 (ASC 958), check here <input type="checkbox"/> and complete lines 27 through 29, and lines 33 and 34.   |                          |           |                      |
|   | <b>27</b> Unrestricted net assets  | 5,158,964                | <b>27</b> | 5,628,596            |
|   | <b>28</b> Temporarily restricted net assets  |                          | <b>28</b> |                      |
|   | <b>29</b> Permanently restricted net assets  |                          | <b>29</b> |                      |
|   | <b>30</b> Organizations that do not follow SFAS 117 (ASC 958), check here <input type="checkbox"/> and complete lines 30 through 34.   |                          |           |                      |
|   | <b>30</b> Capital stock or trust principal, or current funds   |                          | <b>30</b> |                      |
|   | <b>31</b> Paid-in or capital surplus, or land, building, or equipment fund   |                          | <b>31</b> |                      |
|   | <b>32</b> Retained earnings, endowment, accumulated income, or other funds   |                          | <b>32</b> |                      |
| <b>33</b> Total net assets or fund balances                         |  | 5,158,964                | <b>33</b> | 5,628,596            |
| <b>34</b> Total liabilities and net assets/fund balances            |  | 8,257,706                | <b>34</b> | 8,406,059            |

**Part XI Reconciliation of Net Assets**

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

|    |  |    |           |
|----|--|----|-----------|
| 1  | Total revenue (must equal Part VIII, column (A), line 12)  | 1  | 3,946,114 |
| 2  | Total expenses (must equal Part IX, column (A), line 25)   | 2  | 3,272,217 |
| 3  | Revenue less expenses. Subtract line 2 from line 1   | 3  | 673,897   |
| 4  | Net assets or fund balances at beginning of year (must equal Part X, line 33, column (A))                      | 4  | 5,158,964 |
| 5  | Net unrealized gains (losses) on investments   | 5  |           |
| 6  | Donated services and use of facilities   | 6  |           |
| 7  | Investment expenses  | 7  |           |
| 8  | Prior period adjustments   | 8  |           |
| 9  | Other changes in net assets or fund balances (explain in Schedule O)   | 9  | -204,265  |
| 10 | Net assets or fund balances at end of year. Combine lines 3 through 9 (must equal Part X, line 33, column (B)) | 10 | 5,628,596 |

**Part XII Financial Statements and Reporting**

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

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

**SCHEDULE A**  
**(Form 990 or 990-EZ)**

**Public Charity Status and Public Support**

OMB No. 1545-0047

**2017**

**Open to Public Inspection**

Department of the Treasury  
Internal Revenue Service

Complete if the organization is a section 501(c)(3) organization or a section 4947(a)(1) nonexempt charitable trust.

▶ Attach to Form 990 or Form 990-EZ.

▶ Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for instructions and the latest information.

Name of the organization  
Yeshiva Toras Chaim Inc.

Employer identification number  
22-3514050

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

The organization is not a private foundation because it is: (For lines 1 through 12, check only one box.)

- 1  A church, convention of churches, or association of churches described in **section 170(b)(1)(A)(i)**.
- 2  A school described in **section 170(b)(1)(A)(ii)**. (Attach Schedule E (Form 990 or 990-EZ).)
- 3  A hospital or a cooperative hospital service organization described in **section 170(b)(1)(A)(iii)**.
- 4  A medical research organization operated in conjunction with a hospital described in **section 170(b)(1)(A)(iii)**. Enter the hospital's name, city, and state:
- 5  An organization operated for the benefit of a college or university owned or operated by a governmental unit described in **section 170(b)(1)(A)(iv)**. (Complete Part II.)
- 6  A federal, state, or local government or governmental unit described in **section 170(b)(1)(A)(v)**.
- 7  An organization that normally receives a substantial part of its support from a governmental unit or from the general public described in **section 170(b)(1)(A)(vi)**. (Complete Part II.)
- 8  A community trust described in **section 170(b)(1)(A)(vi)**. (Complete Part II.)
- 9  An agricultural research organization described in **section 170(b)(1)(A)(ix)** operated in conjunction with a land-grant college or university or a non-land-grant college of agriculture (see instructions). Enter the name, city, and state of the college or university:
- 10  An organization that normally receives: (1) more than 33 1/3% of its support from contributions, membership fees, and gross receipts from activities related to its exempt functions—subject to certain exceptions, and (2) no more than 33 1/3% of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30, 1975. See **section 509(a)(2)**. (Complete Part III.)
- 11  An organization organized and operated exclusively to test for public safety. See **section 509(a)(4)**.
- 12  An organization organized and operated exclusively for the benefit of, to perform the functions of, or to carry out the purposes of one or more publicly supported organizations described in **section 509(a)(1)** or **section 509(a)(2)**. See **section 509(a)(3)**. Check the box in lines 12a through 12d that describes the type of supporting organization and complete lines 12e, 12f, and 12g.
  - a  **Type I.** A supporting organization operated, supervised, or controlled by its supported organization(s), typically by giving the supported organization(s) the power to regularly appoint or elect a majority of the directors or trustees of the supporting organization. You must complete **Part IV, Sections A and B**.
  - b  **Type II.** A supporting organization supervised or controlled in connection with its supported organization(s), by having control or management of the supporting organization vested in the same persons that control or manage the supported organization(s). You must complete **Part IV, Sections A and C**.
  - c  **Type III functionally integrated.** A supporting organization operated in connection with, and functionally integrated with, its supported organization(s) (see instructions). You must complete **Part IV, Sections A, D, and E**.
  - d  **Type III non-functionally integrated.** A supporting organization operated in connection with its supported organization(s) that is not functionally integrated. The organization generally must satisfy a distribution requirement and an attentiveness requirement (see instructions). You must complete **Part IV, Sections A and D, and Part V**.
  - e  Check this box if the organization received a written determination from the IRS that it is a Type I, Type II, Type III functionally integrated, or Type III non-functionally integrated supporting organization.
  - f Enter the number of supported organizations
  - g Provide the following information about the supported organization(s).

| (i) Name of supported organization | (ii) EIN | (iii) Type of organization (described on lines 1-10 above (see instructions)) | (iv) Is the organization listed in your governing document? |    | (v) Amount of monetary support (see instructions) | (vi) Amount of other support (see instructions) |
|------------------------------------|----------|---|---|----|---|---|
|                                    |          |   | Yes   | No |   |   |
| (A)                                |          |   |   |    |   |   |
| (B)                                |          |   |   |    |   |   |
| (C)                                |          |   |   |    |   |   |
| (D)                                |          |   |   |    |   |   |
| (E)                                |          |   |   |    |   |   |
| <b>Total</b>                       |          |   |   |    |   |   |

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

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

**Section A: Public Support**

| Calendar year (or fiscal year beginning in) ▶   | (a) 2013 | (b) 2014 | (c) 2015 | (d) 2016 | (e) 2017 | (f) Total |
|---|----------|----------|----------|----------|----------|-----------|
| 1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")  |          |          |          |          |          |           |
| 2 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf   |          |          |          |          |          |           |
| 3 The value of services or facilities furnished by a governmental unit to the organization without charge   |          |          |          |          |          |           |
| 4 <b>Total.</b> Add lines 1 through 3.  |          |          |          |          |          |           |
| 5 The portion of total contributions by each person (other than a governmental unit or publicly supported organization) included on line 1 that exceeds 2% of the amount shown on line 1, column (f). |          |          |          |          |          |           |
| 6 <b>Public support.</b> Subtract line 5 from line 4  |          |          |          |          |          |           |

**Section B: Total Support**

| Calendar year (or fiscal year beginning in) ▶   | (a) 2013 | (b) 2014 | (c) 2015 | (d) 2016 | (e) 2017 | (f) Total |
|---|----------|----------|----------|----------|----------|-----------|
| 7 Amounts from line 4   |          |          |          |          |          |           |
| 8 Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources   |          |          |          |          |          |           |
| 9 Net income from unrelated business activities, whether or not the business is regularly carried on  |          |          |          |          |          |           |
| 10 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.)  |          |          |          |          |          |           |
| 11 <b>Total support.</b> Add lines 7 through 10   |          |          |          |          |          |           |
| 12 Gross receipts from related activities, etc. (See instructions)  |          |          |          |          | 12       |           |
| 13 <b>First five years.</b> If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and stop here. <input type="checkbox"/> |          |          |          |          |          |           |

**Section C: Computation of Public Support Percentage**

|  |    |   |
|--|----|---|
| 14 Public support percentage for 2017 (line 6, column (f) divided by line 11, column (f))  | 14 | % |
| 15 Public support percentage from 2016 Schedule A, Part II, line 14  | 15 | % |
| 16a <b>33 1/3% support test—2017.</b> If the organization did not check the box on line 13, and line 14 is 33 1/3% or more, check this box and stop here. The organization qualifies as a publicly supported organization <input type="checkbox"/>   |    |   |
| 16b <b>33 1/3% support test—2016.</b> If the organization did not check a box on line 13 or 16a, and line 15 is 33 1/3% or more, check this box and stop here. The organization qualifies as a publicly supported organization <input type="checkbox"/>  |    |   |
| 17a <b>10%-facts-and-circumstances test—2017.</b> If the organization did not check a box on line 13, 16a, or 16b, and line 14 is 10% or more, and if the organization meets the "facts-and-circumstances" test, check this box and stop here. Explain in Part VI how the organization meets the "facts-and-circumstances" test. The organization qualifies as a publicly supported organization <input type="checkbox"/>      |    |   |
| 17b <b>10%-facts-and-circumstances test—2016.</b> If the organization did not check a box on line 13, 16a, 16b, or 17a, and line 15 is 10% or more, and if the organization meets the "facts-and-circumstances" test, check this box and stop here. Explain in Part VI how the organization meets the "facts-and-circumstances" test. The organization qualifies as a publicly supported organization <input type="checkbox"/> |    |   |
| 18 <b>Private foundation.</b> If the organization did not check a box on line 13, 16a, 16b, 17a, or 17b, check this box and see instructions. <input type="checkbox"/>   |    |   |

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

(Complete only if you checked the box on line 10 of Part I or if the organization failed to qualify under Part II. If the organization fails to qualify under the tests listed below, please complete Part II.)

**Section A. Public Support**

| Calendar year (or fiscal year beginning in) ▶   | (a) 2013 | (b) 2014 | (c) 2015 | (d) 2016 | (e) 2017 | (f) Total |
|---|----------|----------|----------|----------|----------|-----------|
| 1. Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")   |          |          |          |          |          |           |
| 2. Gross receipts from admissions, merchandise sold or services performed, or facilities furnished in any activity that is related to the organization's tax-exempt purpose |          |          |          |          |          |           |
| 3. Gross receipts from activities that are not an unrelated trade or business under section 513   |          |          |          |          |          |           |
| 4. Tax revenues levied for the organization's benefit and either paid to or expended on its behalf  |          |          |          |          |          |           |
| 5. The value of services or facilities furnished by a governmental unit to the organization without charge  |          |          |          |          |          |           |
| 6. Total. Add lines 1 through 5   |          |          |          |          |          |           |
| 7a. Amounts included on lines 1, 2, and 3 received from disqualified persons  |          |          |          |          |          |           |
| b. Amounts included on lines 2 and 3 received from other than disqualified persons that exceed the greater of \$5,000 or 1% of the amount on line 13 for the year           |          |          |          |          |          |           |
| c. Add lines 7a and 7b  |          |          |          |          |          |           |
| 8. Public support. (Subtract line 7c from line 6.)  |          |          |          |          |          |           |

**Section B. Total Support**

| Calendar year (or fiscal year beginning in) ▶  | (a) 2013 | (b) 2014 | (c) 2015 | (d) 2016 | (e) 2017 | (f) Total |
|--|----------|----------|----------|----------|----------|-----------|
| 9. Amounts from line 6   |          |          |          |          |          |           |
| 10a. Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources   |          |          |          |          |          |           |
| b. Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975   |          |          |          |          |          |           |
| c. Add lines 10a and 10b   |          |          |          |          |          |           |
| 11. Net income from unrelated business activities not included in line 10b, whether or not the business is regularly carried on  |          |          |          |          |          |           |
| 12. Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.)  |          |          |          |          |          |           |
| 13. Total support. (Add lines 9, 10c, 11, and 12.)   |          |          |          |          |          |           |
| 14. First five years. If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and stop here ▶ <input type="checkbox"/> |          |          |          |          |          |           |

**Section C. Computation of Public Support Percentage**

|  |    |   |
|--|----|---|
| 15. Public support percentage for 2017 (line 8, column (f) divided by line 13, column (f)) | 15 | % |
| 16. Public support percentage from 2016 Schedule A, Part III, line 15                      | 16 | % |

**Section D. Computation of Investment Income Percentage**

|   |    |   |
|---|----|---|
| 17. Investment income percentage for 2017 (line 10c, column (f) divided by line 13, column (f)) | 17 | % |
| 18. Investment income percentage from 2016 Schedule A, Part III, line 17                        | 18 | % |

- 19a. 33 1/3% support tests—2017. If the organization did not check the box on line 14, and line 15 is more than 33 1/3%, and line 17 is not more than 33 1/3%, check this box and stop here. The organization qualifies as a publicly supported organization ▶
- b. 33 1/3% support tests—2016. If the organization did not check a box on line 14 or line 19a, and line 16 is more than 33 1/3%, and line 18 is not more than 33 1/3%, check this box and stop here. The organization qualifies as a publicly supported organization ▶
20. Private foundation. If the organization did not check a box on line 14, 19a, or 19b, check this box and see instructions ▶

**Part IV Supporting Organizations**

(Complete only if you checked a box in line 12 on Part I. If you checked 12a of Part I, complete Sections A and B. If you checked 12b of Part I, complete Sections A and C. If you checked 12c of Part I, complete Sections A, D, and E. If you checked 12d of Part I, complete Sections A and D, and complete Part V.)

**Section A: All Supporting Organizations**

|  | Yes | No |
|--|-----|----|
| 1 Are all of the organization's supported organizations listed by name in the organization's governing documents? If "No," describe in Part VI how the supported organizations are designated. If designated by class or purpose, describe the designation. If historic and continuing relationship, explain.  |     |    |
| 2 Did the organization have any supported organization that does not have an IRS determination of status under section 509(a)(1) or (2)? If "Yes," explain in Part VI how the organization determined that the supported organization was described in section 509(a)(1) or (2).   |     |    |
| 3a Did the organization have a supported organization described in section 501(c)(4), (5), or (6)? If "Yes," answer (b) and (c) below.   |     |    |
| b Did the organization confirm that each supported organization qualified under section 501(c)(4), (5), or (6) and satisfied the public support tests under section 509(a)(2)? If "Yes," describe in Part VI when and how the organization made the determination.   |     |    |
| c Did the organization ensure that all support to such organizations was used exclusively for section 170(c)(2)(B) purposes? If "Yes," explain in Part VI what controls the organization put in place to ensure such use.  |     |    |
| 4a Was any supported organization not organized in the United States ("foreign supported organization")? If "Yes," and if you checked 12a or 12b in Part I, answer (b) and (c) below.  |     |    |
| b Did the organization have ultimate control and discretion in deciding whether to make grants to the foreign supported organization? If "Yes," describe in Part VI how the organization had such control and discretion despite being controlled or supervised by or in connection with its supported organizations.  |     |    |
| c Did the organization support any foreign supported organization that does not have an IRS determination under sections 501(c)(3) and 509(a)(1) or (2)? If "Yes," explain in Part VI what controls the organization used to ensure that all support to the foreign supported organization was used exclusively for section 170(c)(2)(B) purposes.   |     |    |
| 5a Did the organization add, substitute, or remove any supported organizations during the tax year? If "Yes," answer (b) and (c) below (if applicable). Also, provide detail in Part VI, including (i) the names and EIN numbers of the supported organizations added, substituted, or removed; (ii) the reasons for each such action; (iii) the authority under the organization's organizing document authorizing such action; and (iv) how the action was accomplished (such as by amendment to the organizing document). |     |    |
| b Type I or Type II only. Was any added or substituted supported organization part of a class already designated in the organization's organizing document?  |     |    |
| c Substitutions only. Was the substitution the result of an event beyond the organization's control?   |     |    |
| 6 Did the organization provide support (whether in the form of grants or the provision of services or facilities) to anyone other than (i) its supported organizations, (ii) individuals that are part of the charitable class benefited by one or more of its supported organizations, or (iii) other supporting organizations that also support or benefit one or more of the filing organization's supported organizations? If "Yes," provide detail in Part VI.  |     |    |
| 7 Did the organization provide a grant, loan, compensation, or other similar payment to a substantial contributor (defined in section 4958(c)(3)(C)), a family member of a substantial contributor, or a 35% controlled entity with regard to a substantial contributor? If "Yes," complete Part I of Schedule L (Form 990 or 990-EZ).   |     |    |
| 8 Did the organization make a loan to a disqualified person (as defined in section 4958) not described in line 7? If "Yes," complete Part I of Schedule L (Form 990 or 990-EZ).  |     |    |
| 9a Was the organization controlled directly or indirectly at any time during the tax year by one or more disqualified persons as defined in section 4946 (other than foundation managers and organizations described in section 509(a)(1) or (2))? If "Yes," provide detail in Part VI.  |     |    |
| b Did one or more disqualified persons (as defined in line 9a) hold a controlling interest in any entity in which the supporting organization had an interest? If "Yes," provide detail in Part VI.  |     |    |
| c Did a disqualified person (as defined in line 9a) have an ownership interest in, or derive any personal benefit from, assets in which the supporting organization also had an interest? If "Yes," provide detail in Part VI.   |     |    |
| 10a Was the organization subject to the excess business holdings rules of section 4943 because of section 4943(f) (regarding certain Type II supporting organizations, and all Type III non-functionally integrated supporting organizations)? If "Yes," answer 10b below.   |     |    |
| b Did the organization have any excess business holdings in the tax year? (Use Schedule C, Form 4720, to determine whether the organization had excess business holdings.)   |     |    |

**Part IV Supporting Organizations (continued)**

|   | Yes | No |
|---|-----|----|
| 11 Has the organization accepted a gift or contribution from any of the following persons?  |     |    |
| a A person who directly or indirectly controls, either alone or together with persons described in (b) and (c) below, the governing body of a supported organization? | 11a |    |
| b A family member of a person described in (a) above?   | 11b |    |
| c A 35% controlled entity of a person described in (a) or (b) above? If "Yes" to a, b, or c, provide detail in Part VI.   | 11c |    |

**Section B. Type I Supporting Organizations**

|   | Yes | No |
|---|-----|----|
| 1 Did the directors, trustees, or membership of one or more supported organizations have the power to regularly appoint or elect at least a majority of the organization's directors or trustees at all times during the tax year? If "No," describe in Part VI how the supported organization(s) effectively operated, supervised, or controlled the organization's activities. If the organization had more than one supported organization, describe how the powers to appoint and/or remove directors or trustees were allocated among the supported organizations and what conditions or restrictions, if any, applied to such powers during the tax year. | 1   |    |
| 2 Did the organization operate for the benefit of any supported organization other than the supported organization(s) that operated, supervised, or controlled the supporting organization? If "Yes," explain in Part VI how providing such benefit carried out the purposes of the supported organization(s) that operated, supervised, or controlled the supporting organization.   | 2   |    |

**Section C. Type II Supporting Organizations**

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

**Section D. All Type III Supporting Organizations**

|  | Yes | No |
|--|-----|----|
| 1 Did the organization provide to each of its supported organizations, by the last day of the fifth month of the organization's tax year, (i) a written notice describing the type and amount of support provided during the prior tax year, (ii) a copy of the Form 990 that was most recently filed as of the date of notification, and (iii) copies of the organization's governing documents in effect on the date of notification, to the extent not previously provided? | 1   |    |
| 2 Were any of the organization's officers, directors, or trustees either (i) appointed or elected by the supported organization(s) or (ii) serving on the governing body of a supported organization? If "No," explain in Part VI how the organization maintained a close and continuous working relationship with the supported organization(s).  | 2   |    |
| 3 By reason of the relationship described in (2), did the organization's supported organizations have a significant voice in the organization's investment policies and in directing the use of the organization's income or assets at all times during the tax year? If "Yes," describe in Part VI the role the organization's supported organizations played in this regard  | 3   |    |

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

|   |    |     |    |
|---|----|-----|----|
| 1 Check the box next to the method that the organization used to satisfy the Integral Part Test during the year (see instructions).   |    |     |    |
| a <input type="checkbox"/> The organization satisfied the Activities Test. Complete line 2 below.   |    |     |    |
| b <input type="checkbox"/> The organization is the parent of each of its supported organizations. Complete line 3 below.  |    |     |    |
| c <input type="checkbox"/> The organization supported a governmental entity Describe in Part VI how you supported a government entity (see instructions).   |    |     |    |
| 2 Activities Test. Answer (a) and (b) below.  |    | Yes | No |
| a Did substantially all of the organization's activities during the tax year directly further the exempt purposes of the supported organization(s) to which the organization was responsive? If "Yes," then in Part VI identify those supported organizations and explain how these activities directly furthered their exempt purposes, how the organization was responsive to those supported organizations, and how the organization determined that these activities constituted substantially all of its activities. | 2a |     |    |
| b Did the activities described in (a) constitute activities that, but for the organization's involvement, one or more of the organization's supported organization(s) would have been engaged in? If "Yes," explain in Part VI the reasons for the organization's position that its supported organization(s) would have engaged in these activities but for the organization's involvement.  | 2b |     |    |
| 3 Parent of Supported Organizations. Answer (a) and (b) below.  |    |     |    |
| a Did the organization have the power to regularly appoint or elect a majority of the officers, directors, or trustees of each of the supported organizations? Provide details in Part VI.  | 3a |     |    |
| b Did the organization exercise a substantial degree of direction over the policies, programs, and activities of each of its supported organizations? If "Yes," describe in Part VI the role played by the organization in this regard.   | 3b |     |    |

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

Check here if the organization satisfied the Integral Part Test as a qualifying trust on Nov. 20, 1970 (explain in Part VI). See instructions. All other Type III non-functionally integrated supporting organizations must complete Sections A through E.

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

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

| Section D - Distributions |  | Current Year |
|---------------------------|--|--------------|
| 1                         | Amounts paid to supported organizations to accomplish exempt purposes  |              |
| 2                         | Amounts paid to perform activity that directly furthers exempt purposes of supported organizations, in excess of income from activity      |              |
| 3                         | Administrative expenses paid to accomplish exempt purposes of supported organizations  |              |
| 4                         | Amounts paid to acquire exempt-use assets  |              |
| 5                         | Qualified set-aside amounts (prior IRS approval required)  |              |
| 6                         | Other distributions (describe in Part VI). See instructions.   |              |
| 7                         | <b>Total annual distributions.</b> Add lines 1 through 6.  |              |
| 8                         | Distributions to attentive supported organizations to which the organization is responsive (provide details in Part VI). See instructions. |              |
| 9                         | Distributable amount for 2017 from Section C, line 6.  |              |
| 10                        | Line 8 amount divided by line 9 amount   |              |

| Section E - Distribution Allocations (see instructions) |   | (i)<br>Excess Distributions | (ii)<br>Underdistributions<br>Pre-2017 | (iii)<br>Distributable<br>Amount for 2017 |
|---|---|-----------------------------|--|---|
| 1   | Distributable amount for 2017 from Section C, line 6  |                             |  |   |
| 2   | Underdistributions, if any, for years prior to 2017 (reasonable cause required—explain in Part VI). See instructions.   |                             |  |   |
| 3   | Excess distributions carryover, if any, to 2017   |                             |  |   |
| a   |   |                             |  |   |
| b   | From 2013   |                             |  |   |
| c   | From 2014   |                             |  |   |
| d   | From 2015   |                             |  |   |
| e   | From 2016   |                             |  |   |
| f   | <b>Total of lines 3a through e</b>  |                             |  |   |
| g   | Applied to underdistributions of prior years  |                             |  |   |
| h   | Applied to 2017 distributable amount  |                             |  |   |
| i   | Carryover from 2012 not applied (see instructions)  |                             |  |   |
| j   | Remainder. Subtract lines 3g, 3h, and 3i from 3f.   |                             |  |   |
| 4   | Distributions for 2017 from Section D, line 7: \$   |                             |  |   |
| a   | Applied to underdistributions of prior years  |                             |  |   |
| b   | Applied to 2017 distributable amount  |                             |  |   |
| c   | Remainder. Subtract lines 4a and 4b from 4.   |                             |  |   |
| 5   | Remaining underdistributions for years prior to 2017, if any. Subtract lines 3g and 4a from line 2. For result greater than zero, explain in Part VI. See instructions. |                             |  |   |
| 6   | Remaining underdistributions for 2017. Subtract lines 3h and 4b from line 1. For result greater than zero, explain in Part VI. See instructions.                        |                             |  |   |
| 7   | <b>Excess distributions carryover to 2018.</b> Add lines 3j and 4c.   |                             |  |   |
| 8   | Breakdown of line 7:  |                             |  |   |
| a   | Excess from 2013  |                             |  |   |
| b   | Excess from 2014  |                             |  |   |
| c   | Excess from 2015  |                             |  |   |
| d   | Excess from 2016  |                             |  |   |
| e   | Excess from 2017  |                             |  |   |

**Part VI** **Supplemental Information.** Provide the explanations required by Part II, line 10; Part II, line 17a or 17b; Part III, line 12; Part IV, Section A, lines 1, 2, 3b, 3c, 4b, 4c, 5a, 6, 9a, 9b, 9c, 11a, 11b, and 11c; Part IV, Section B, lines 1 and 2; Part IV, Section C, line 1; Part IV, Section D, lines 2 and 3; Part IV, Section E, lines 1c, 2a, 2b, 3a, and 3b; Part V, line 1; Part V, Section B, line 1e; Part V, Section D, lines 5, 6, and 8; and Part V, Section E, lines 2, 5, and 6. Also complete this part for any additional information. (See instructions.)

Area with horizontal dashed lines for supplemental information.

20

SCHEDULE D (Form 990)

Supplemental Financial Statements

OMB No. 1545-0047

2017

Open to Public Inspection

Department of the Treasury Internal Revenue Service

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

Go to www.irs.gov/Form990 for instructions and the latest information.

Name of the organization

Yeshiva Toras Chaim Inc.

Employer identification number

22-3514050

Part I Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts.

Complete if the organization answered "Yes" on Form 990, Part IV, line 6.

Table with 3 columns: Line number, (a) Donor advised funds, (b) Funds and other accounts. Includes questions 1-6 regarding donor advised funds.

Part II Conservation Easements.

Complete if the organization answered "Yes" on Form 990, Part IV, line 7.

Table with 3 columns: Line number, Description, Held at the End of the Tax Year. Includes questions 1-9 regarding conservation easements.

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

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

Table with 3 columns: Line number, Description, Amount. Includes questions 1a, 1b, 2, a, b regarding art and historical treasures.

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

- 3 Using the organization's acquisition, accession, and other records, check any of the following that are a significant use of its collection items (check all that apply):
- a  Public exhibition
  - b  Scholarly research
  - c  Preservation for future generations
  - d  Loan or exchange programs
  - e  Other .....
- 4 Provide a description of the organization's collections and explain how they further the organization's exempt purpose in Part XIII.
- 5 During the year, did the organization solicit or receive donations of art, historical treasures, or other similar assets to be sold to raise funds rather than to be maintained as part of the organization's collection?  Yes  No

**Part IV Escrow and Custodial Arrangements.**

Complete if the organization answered "Yes" on Form 990, Part IV, line 9, or reported an amount on Form 990, Part X, line 21.

- 1a Is the organization an agent, trustee, custodian or other intermediary for contributions or other assets not included on Form 990, Part X?  Yes  No
- b If "Yes," explain the arrangement in Part XIII and complete the following table:
- |                                 | Amount |
|---------------------------------|--------|
| c Beginning balance             | 1c     |
| d Additions during the year     | 1d     |
| e Distributions during the year | 1e     |
| f Ending balance                | 1f     |
- 2a Did the organization include an amount on Form 990, Part X, line 21, for escrow or custodial account liability?  Yes  No
- b If "Yes," explain the arrangement in Part XIII. Check here if the explanation has been provided on Part XIII

**Part V Endowment Funds.**

Complete if the organization answered "Yes" on Form 990, Part IV, line 10.

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

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

- a Board designated or quasi-endowment ▶ ..... %
  - b Permanent endowment ▶ ..... %
  - c Temporarily restricted endowment ▶ ..... %
- The percentages on lines 2a, 2b, and 2c should equal 100%.

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

|  | Yes    | No |
|--|--------|----|
| (i) unrelated organizations  | 3a(i)  |    |
| (ii) related organizations   | 3a(ii) |    |
| b If "Yes" on line 3a(ii), are the related organizations listed as required on Schedule R? | 3b     |    |

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

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

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

| Description of property  | (a) Cost or other basis (investment) | (b) Cost or other basis (other) | (c) Accumulated depreciation | (d) Book value |
|--|--------------------------------------|---------------------------------|------------------------------|----------------|
| 1a Land  |                                      | 539,169                         |                              | 539,169        |
| b Buildings  |                                      | 7,507,007                       | 2,027,869                    | 5,479,138      |
| c Leasehold improvements   |                                      |                                 |                              |                |
| d Equipment  |                                      | 506,559                         | 397,784                      | 108,775        |
| e Other  |                                      | 39,870                          | 16,982                       | 22,888         |
| <b>Total.</b> Add lines 1a through 1e. (Column (d) must equal Form 990, Part X, column (B), line 10c.) |                                      |                                 |                              | 6,149,970      |

**Part VII Investments—Other Securities.**

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

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

**Part VIII Investments—Program Related.**

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

| (a) Description of Investment  | (b) Book value | (c) Method of valuation:<br>Cost or end-of-year market value |
|--|----------------|--|
| (1)  |                |  |
| (2)  |                |  |
| (3)  |                |  |
| (4)  |                |  |
| (5)  |                |  |
| (6)  |                |  |
| (7)  |                |  |
| (8)  |                |  |
| (9)  |                |  |
| Total. (Column (b) must equal Form 990, Part X, col. (B) line 13.) ▶ |                |  |

**Part IX Other Assets.**

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

| (a) Description  | (b) Book value |
|--|----------------|
| (1)  |                |
| (2)  |                |
| (3)  |                |
| (4)  |                |
| (5)  |                |
| (6)  |                |
| (7)  |                |
| (8)  |                |
| (9)  |                |
| Total. (Column (b) must equal Form 990, Part X, col. (B) line 15.) ▶ |                |

**Part X Other Liabilities.**

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

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

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

**Part XI Reconciliation of Revenue per Audited Financial Statements With Revenue per Return.**

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

|          |   |             |           |           |
|----------|---|-------------|-----------|-----------|
| <b>1</b> | Total revenue, gains, and other support per audited financial statements        |             | <b>1</b>  | 3,946,114 |
| <b>2</b> | Amounts included on line 1 but not on Form 990, Part VIII, line 12:             |             |           |           |
| <b>a</b> | Net unrealized gains (losses) on investments                                    | <b>2a</b> 0 |           |           |
| <b>b</b> | Donated services and use of facilities  | <b>2b</b> 0 |           |           |
| <b>c</b> | Recoveries of prior year grants   | <b>2c</b> 0 |           |           |
| <b>d</b> | Other (Describe in Part XIII.)  | <b>2d</b> 0 |           |           |
| <b>e</b> | Add lines 2a through 2d   |             | <b>2e</b> | 0         |
| <b>3</b> | Subtract line 2e from line 1  |             | <b>3</b>  | 3,946,114 |
| <b>4</b> | Amounts included on Form 990, Part VIII, line 12, but not on line 1:            |             |           |           |
| <b>a</b> | Investment expenses not included on Form 990, Part VIII, line 7b                | <b>4a</b> 0 |           |           |
| <b>b</b> | Other (Describe in Part XIII.)  | <b>4b</b> 0 |           |           |
| <b>c</b> | Add lines 4a and 4b   |             | <b>4c</b> | 0         |
| <b>5</b> | Total revenue. Add lines 3 and 4c. (This must equal Form 990, Part I, line 12.) |             | <b>5</b>  | 3,946,114 |

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

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

|          |   |                   |           |           |
|----------|---|-------------------|-----------|-----------|
| <b>1</b> | Total expenses and losses per audited financial statements                      |                   | <b>1</b>  | 3,476,482 |
| <b>2</b> | Amounts included on line 1 but not on Form 990, Part IX, line 25:               |                   |           |           |
| <b>a</b> | Donated services and use of facilities  | <b>2a</b> 0       |           |           |
| <b>b</b> | Prior year adjustments  | <b>2b</b> 0       |           |           |
| <b>c</b> | Other losses  | <b>2c</b> 0       |           |           |
| <b>d</b> | Other (Describe in Part XIII.)  | <b>2d</b> 204,265 |           |           |
| <b>e</b> | Add lines 2a through 2d   |                   | <b>2e</b> | 204,265   |
| <b>3</b> | Subtract line 2e from line 1  |                   | <b>3</b>  | 3,272,217 |
| <b>4</b> | Amounts included on Form 990, Part IX, line 25, but not on line 1:              |                   |           |           |
| <b>a</b> | Investment expenses not included on Form 990, Part VIII, line 7b                | <b>4a</b> 0       |           |           |
| <b>b</b> | Other (Describe in Part XIII.)  | <b>4b</b> 0       |           |           |
| <b>c</b> | Add lines 4a and 4b   |                   | <b>4c</b> | 0         |
| <b>5</b> | Total expenses. Add lines 3 and 4c. (This must equal Form 990, Part I, line 18) |                   | <b>5</b>  | 3,272,217 |

**Part XIII Supplemental Information.**

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

Part XII line 2d: This represents bad debt recorded based on estimated uncollectible program income, included as expense on audit

**SCHEDULE E  
(Form 990 or 990-EZ)**

Department of the Treasury  
Internal Revenue Service

**Schools**

▶ Complete if the organization answered "Yes" on Form 990, Part IV, line 13, or Form 990-EZ, Part VI, line 48.  
▶ Attach to Form 990 or Form 990-EZ.  
▶ Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for the latest information.

OMB No. 1545-0047

**2017**

Open to Public Inspection

Name of the organization  
Yeshiva Toras Chaim Inc

Employer identification number  
22-3514050

**Part I**

|  | YES | NO |
|--|-----|----|
| 1 Does the organization have a racially nondiscriminatory policy toward students by statement in its charter, bylaws, other governing instrument, or in a resolution of its governing body?  | 1   | ✓  |
| 2 Does the organization include a statement of its racially nondiscriminatory policy toward students in all its brochures, catalogues, and other written communications with the public dealing with student admissions, programs, and scholarships?   | 2   | ✓  |
| 3 Has the organization publicized its racially nondiscriminatory policy through newspaper or broadcast media during the period of solicitation for students, or during the registration period if it has no solicitation program, in a way that makes the policy known to all parts of the general community it serves? If "Yes," please describe. If "No," please explain. If you need more space, use Part II.<br>The non discriminatory policy is published through a newspaper | 3   | ✓  |
| 4 Does the organization maintain the following?  |     |    |
| a Records indicating the racial composition of the student body, faculty, and administrative staff?  | 4a  | ✓  |
| b Records documenting that scholarships and other financial assistance are awarded on a racially nondiscriminatory basis?  | 4b  | ✓  |
| c Copies of all catalogues, brochures, announcements, and other written communications to the public dealing with student admissions, programs, and scholarships?  | 4c  | ✓  |
| d Copies of all material used by the organization or on its behalf to solicit contributions? If you answered "No" to any of the above, please explain. If you need more space, use Part II.  | 4d  | ✓  |
| 5 Does the organization discriminate by race in any way with respect to:   |     |    |
| a Students' rights or privileges?  | 5a  | ✓  |
| b Admissions policies?   | 5b  | ✓  |
| c Employment of faculty or administrative staff?   | 5c  | ✓  |
| d Scholarships or other financial assistance?  | 5d  | ✓  |
| e Educational policies?  | 5e  | ✓  |
| f Use of facilities?   | 5f  | ✓  |
| g Athletic programs?   | 5g  | ✓  |
| h Other extracurricular activities? If you answered "Yes" to any of the above, please explain. If you need more space, use Part II.  | 5h  | ✓  |
| 6a Does the organization receive any financial aid or assistance from a governmental agency?   | 6a  | ✓  |
| b Has the organization's right to such aid ever been revoked or suspended? If you answered "Yes" on either line 6a or line 6b, explain on Part II.   | 6b  | ✓  |
| 7 Does the organization certify that it has complied with the applicable requirements of sections 4.01 through 4.05 of Rev Proc 75-50, 1975-2 C B. 587, covering racial nondiscrimination? If "No," explain on Part II.  | 7   | ✓  |

**Part II** **Supplemental information.** Provide the explanations required by Part I, lines 3, 4d, 5h, 6b, and 7, as applicable. Also provide any other additional information. See instructions.

The School is the recipient of Federal Pell Grant, Supplemental Education Opportunities Grant, and the State Tuition Aid Grant from the Higher Education Student Assistance Authority, in addition to the Federal and State Breakfast, Lunch and Supper Programs

**SCHEDULE O**  
**(Form 990 or 990-EZ)**

Department of the Treasury  
Internal Revenue Service

**Supplemental Information to Form 990 or 990-EZ**

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

▶ Attach to Form 990 or 990-EZ.

▶ Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for the latest information.

OMB No 1545-0047

**2017**

**Open to Public Inspection**

Name of the organization  
Yeshiva Toras Chaim Inc

Employer identification number  
22-3514050

ORGANIZATION'S PROCESS USED TO REVIEW FORM 990 (Form 990, Page 6, Part VI, Line 11b) Draft is provided to chairman of the board

Board meeting is called to discuss return and recommend changes. Recommendations are forwarded to accountant, and upon agreement of recommended changes, updated and filed.

ENFORCEMENT OF CONFLICT OF INTEREST POLICY (Form 990, Page 6, Part VI, Line 12c): Board Members are required to disclose any potential conflict of interest. Failure to disclose potential conflict of interest or engaging in practice determined to be a conflict of interest may result in disciplinary action up to and including termination

COMPENSATION PROCESS FOR TOP OFFICIAL (Form 990, Page 6, Part VI, Line 15a): Board, who do not receive salaries, approve management and teacher salaries based on experience, contemporaneous substantiation and industry records

COMPENSATION PROCESS FOR OFFICERS OR KEY EMPLOYEES (Form 990, Page 6, Part VI, Line 15b): Board, who do not receive salaries, approve management and teacher salaries based on experience, contemporaneous substantiation and industry records.

DISCLOSURE POLICY (Form 990, Page 6, Part VI, Line 19). The governing documents, conflict of interest policy and financial statements are available to the public at the Organization's office during business hours

RECONCILIATION OF NET ASSETS (Form 990, Page 12, Part XI, Line 9) This represents bad debt recorded based on estimated uncollectible program income, included as expense on audit

