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Form **990-PF**

Department of the Treasury
Internal Revenue Service

Return of Private Foundation

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

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

OMB No 1545-0052

2018

Open to Public Inspection

For calendar year 2018, or tax year beginning 01-01-2018 , and ending 12-31-2018

Name of foundation
KESHER TRUST FUND

A Employer identification number
13-6911481

Number and street (or P O box number if mail is not delivered to street address)
P O Box 101

Room/suite

B Telephone number (see instructions)
(845) 425-0253

City or town, state or province, country, and ZIP or foreign postal code
MONSEY, NY 10952

C If exemption application is pending, check here ▶ ☐

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

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

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

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

I Fair market value of all assets at end of year (from Part II, col (c), *line 16)* ▶$ 21,617

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

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

Part I **Analysis of Revenue and Expenses** *(The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions))*

			(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1	Contributions, gifts, grants, etc , received (attach schedule)	38,450			
	2	Check ▶ ☐ if the foundation is **not** required to attach Sch B				
	3	Interest on savings and temporary cash investments	2	2		
	4	Dividends and interest from securities	496	496		
	5a	Gross rents				
	b	Net rental income or (loss) ______				
	6a	Net gain or (loss) from sale of assets not on line 10				
	b	Gross sales price for all assets on line 6a ______				
	7	Capital gain net income (from Part IV, line 2)		1,339		
	8	Net short-term capital gain				
	9	Income modifications				
	10a	Gross sales less returns and allowances ______				
	b	Less Cost of goods sold ______				
	c	Gross profit or (loss) (attach schedule)	0			
	11	Other income (attach schedule)	0			
	12	**Total.** Add lines 1 through 11	38,948	1,837		
Operating and Administrative Expenses	13	Compensation of officers, directors, trustees, etc				
	14	Other employee salaries and wages				
	15	Pension plans, employee benefits				
	16a	Legal fees (attach schedule)	0			
	b	Accounting fees (attach schedule)	0			
	c	Other professional fees (attach schedule)	0			
	17	Interest				
	18	Taxes (attach schedule) (see instructions)	61			61
	19	Depreciation (attach schedule) and depletion	0			
	20	Occupancy				
	21	Travel, conferences, and meetings				
	22	Printing and publications				
	23	Other expenses (attach schedule)	50			50
	24	**Total operating and administrative expenses.** Add lines 13 through 23	111	0		111
	25	Contributions, gifts, grants paid	40,602			40,602
	26	**Total expenses and disbursements.** Add lines 24 and 25	40,713	0		40,713
	27	Subtract line 26 from line 12				
	a	**Excess of revenue over expenses and disbursements**	-1,765			
	b	**Net investment income** (if negative, enter -0-)		1,837		
	c	**Adjusted net income** (if negative, enter -0-)				

Part II Balance Sheets

Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)

			Beginning of year	End of year	
			(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1	Cash—non-interest-bearing	6,170	3,146	3,146
	2	Savings and temporary cash investments	2,587	295	295
	3	Accounts receivable ▶			
		Less allowance for doubtful accounts ▶			
	4	Pledges receivable ▶			
		Less allowance for doubtful accounts ▶			
	5	Grants receivable			
	6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)		0	
	7	Other notes and loans receivable (attach schedule) ▶			
		Less allowance for doubtful accounts ▶	7,000	7,000	0
	8	Inventories for sale or use			
	9	Prepaid expenses and deferred charges			
	10a	Investments—U S and state government obligations (attach schedule)			
	b	Investments—corporate stock (attach schedule)	10,000	10,000	0
	c	Investments—corporate bonds (attach schedule)			
	11	Investments—land, buildings, and equipment basis ▶			
		Less accumulated depreciation (attach schedule) ▶		0	
	12	Investments—mortgage loans			
	13	Investments—other (attach schedule)	16,545	21,435	18,176
	14	Land, buildings, and equipment basis ▶			
		Less accumulated depreciation (attach schedule) ▶		0	
	15	Other assets (describe ▶)	0	0	0
	16	**Total assets** (to be completed by all filers—see the instructions Also, see page 1, item I)	42,302	41,876	21,617
Liabilities	17	Accounts payable and accrued expenses			
	18	Grants payable			
	19	Deferred revenue			
	20	Loans from officers, directors, trustees, and other disqualified persons		0	
	21	Mortgages and other notes payable (attach schedule)		0	
	22	Other liabilities (describe ▶)	0	0	
	23	**Total liabilities**(add lines 17 through 22)		0	
Net Assets or Fund Balances		**Foundations that follow SFAS 117, check here ▶ ☐ and complete lines 24 through 26 and lines 30 and 31.**			
	24	Unrestricted			
	25	Temporarily restricted			
	26	Permanently restricted			
		Foundations that do not follow SFAS 117, check here ▶ ☑ and complete lines 27 through 31.			
	27	Capital stock, trust principal, or current funds			
	28	Paid-in or capital surplus, or land, bldg , and equipment fund			
	29	Retained earnings, accumulated income, endowment, or other funds	42,302	41,876	
	30	**Total net assets or fund balances** (see instructions)	42,302	41,876	
	31	**Total liabilities and net assets/fund balances** (see instructions)	42,302	41,876	

Part III Analysis of Changes in Net Assets or Fund Balances

1	Total net assets or fund balances at beginning of year—Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year's return)	1	42,302
2	Enter amount from Part I, line 27a	2	-1,765
3	Other increases not included in line 2 (itemize) ▶	3	1,339
4	Add lines 1, 2, and 3	4	41,876
5	Decreases not included in line 2 (itemize) ▶	5	0
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30	6	41,876

Part IV Capital Gains and Losses for Tax on Investment Income

	(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
1 a	Capital Gain Distributions	P	1997-02-01	2018-12-17
b				
c				
d				
e				

	(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
a	1,339	0	0	1,339
b				
c				
d				
e				

	Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) **or** Losses (from col (h))
	(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
a	0	0	0	1,339
b				
c				
d				
e				

2	Capital gain net income or (net capital loss) { If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }	2	1,339
3	Net short-term capital gain or (loss) as defined in sections 1222(5) and (6) If gain, also enter in Part I, line 8, column (c) (see instructions) If (loss), enter -0- in Part I, line 8	3	

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

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

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

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period? ☐ Yes ☑ No

If "Yes," the foundation does not qualify under section 4940(e) Do not complete this part

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

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col (b) divided by col (c))
2017	65,103	19,143	3 400878
2016	68,827	16,596	4 147204
2015	77,069	18,191	4 236655
2014	52,024	17,161	3 031525
2013	54,271	0	0 000000

2	**Total** of line 1, column (d)	2	14 816262
3	Average distribution ratio for the 5-year base period—divide the total on line 2 by 5 0, or by the number of years the foundation has been in existence if less than 5 years	3	2 963252
4	Enter the net value of noncharitable-use assets for 2018 from Part X, line 5	4	22,147
5	Multiply line 4 by line 3	5	65,627
6	Enter 1% of net investment income (1% of Part I, line 27b)	6	18
7	Add lines 5 and 6	7	65,645
8	Enter qualifying distributions from Part XII, line 4	8	40,713

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

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

1a	Exempt operating foundations described in section 4940(d)(2), check here ▶ ☐ and enter "N/A" on line 1 Date of ruling or determination letter ________ **(attach copy of letter if necessary–see instructions)**			
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here ▶ ☐ and enter 1% of Part I, line 27b		1	37
c	All other domestic foundations enter 2% of line 27b Exempt foreign organizations enter 4% of Part I, line 12, col (b)			
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)		2	0
3	Add lines 1 and 2.		3	37
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)		4	0
5	**Tax based on investment income.** Subtract line 4 from line 3 If zero or less, enter -0-		5	37
6	Credits/Payments			
a	2018 estimated tax payments and 2017 overpayment credited to 2018	6a		
b	Exempt foreign organizations—tax withheld at source	6b		
c	Tax paid with application for extension of time to file (Form 8868)	6c 0		
d	Backup withholding erroneously withheld	6d		
7	Total credits and payments Add lines 6a through 6d		7	0
8	Enter any **penalty** for underpayment of estimated tax Check here ☐ if Form 2220 is attached		8	
9	**Tax due.** If the total of lines 5 and 8 is more than line 7, enter **amount owed** ▶		9	37
10	**Overpayment.** If line 7 is more than the total of lines 5 and 8, enter the **amount overpaid** ▶		10	
11	Enter the amount of line 10 to be **Credited to 2019 estimated tax** ▶ 0	**Refunded** ▶	11	

Part VII-A Statements Regarding Activities

			Yes	No
1a	During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?	1a		No
b	Did it spend more than $100 during the year (either directly or indirectly) for political purposes? (see Instructions for definition).	1b		No
	*If the answer is "Yes" to **1a** or **1b**, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities*			
c	Did the foundation file **Form 1120-POL** for this year?	1c		No
d	Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year **(1)** On the foundation ▶ $ ________ **(2)** On foundation managers ▶ $ ________			
e	Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers ▶ $ ________			
2	Has the foundation engaged in any activities that have not previously been reported to the IRS? *If "Yes," attach a detailed description of the activities*	2		No
3	Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? *If "Yes," attach a conformed copy of the changes*	3		No
4a	Did the foundation have unrelated business gross income of $1,000 or more during the year?	4a		No
b	If "Yes," has it filed a tax return on **Form 990-T** for this year?	4b		
5	Was there a liquidation, termination, dissolution, or substantial contraction during the year? *If "Yes," attach the statement required by General Instruction T*	5		No
6	Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	6		No
7	Did the foundation have at least $5,000 in assets at any time during the year? *If "Yes," complete Part II, col (c), and Part XV*	7	Yes	
8a	Enter the states to which the foundation reports or with which it is registered (see instructions) ▶ NY			
b	If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? *If "No," attach explanation*	8b	Yes	
9	Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2018 or the taxable year beginning in 2018? See the instructions for Part XIV If "Yes," complete Part XIV	9		No
10	Did any persons become substantial contributors during the tax year? *If "Yes," attach a schedule listing their names and addresses*	10		No

Part VII-A Statements Regarding Activities (continued)

11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule See instructions.	11		No
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement See instructions	12		No
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	Yes	

Website address ▶N/A

14 The books are in care of ▶Uri Nussbaum Telephone no ▶(845) 425-0253

Located at ▶30 Concord Drive Monsey NY ZIP+4 ▶109521717

15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of **Form 1041** —check here . . . ▶ ☐
and enter the amount of tax-exempt interest received or accrued during the year . . . ▶ | 15 |

			Yes	No
16	At any time during calendar year 2018, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country?	16		No
	See the instructions for exceptions and filing requirements for FinCEN Form 114 If "Yes", enter the name of the foreign country ▶			

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

			Yes	No
	File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.			
1a	During the year did the foundation (either directly or indirectly)			
	(1) Engage in the sale or exchange, or leasing of property with a disqualified person? ☐ Yes ☑ No			
	(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?. ☐ Yes ☑ No			
	(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? ☐ Yes ☑ No			
	(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? ☐ Yes ☑ No			
	(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)?. ☐ Yes ☑ No			
	(6) Agree to pay money or property to a government official? (**Exception.** Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days). ☐ Yes ☑ No			
b	If any answer is "Yes" to 1a(1)-(6), did **any** of the acts fail to qualify under the exceptions described in Regulations section 53 4941(d)-3 or in a current notice regarding disaster assistance? See instructions	1b		
	Organizations relying on a current notice regarding disaster assistance check here. ▶ ☐			
c	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2018?.	1c		No
2	Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5))			
a	At the end of tax year 2018, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2018?. ☐ Yes ☑ No If "Yes," list the years ▶ 20____ , 20____ , 20____ , 20____			
b	Are there any years listed in 2a for which the foundation is **not** applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to **all** years listed, answer "No" and attach statement—see instructions)	2b		
c	If the provisions of section 4942(a)(2) are being applied to **any** of the years listed in 2a, list the years here ▶ 20____ , 20____ , 20____ , 20____			
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?. ☐ Yes ☑ No			
b	If "Yes," did it have excess business holdings in 2018 as a result of **(1)** any purchase by the foundation or disqualified persons after May 26, 1969, **(2)** the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest, or **(3)** the lapse of the 10-, 15-, or 20-year first phase holding period?*(Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2018).*	3b		
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a		No
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2018?	4b		No

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

			Yes	No
5a	During the year did the foundation pay or incur any amount to			
	(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? ☐ Yes ☑ No			
	(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive? ☐ Yes ☑ No			
	(3) Provide a grant to an individual for travel, study, or other similar purposes? ☐ Yes ☑ No			
	(4) Provide a grant to an organization other than a charitable, etc , organization described in section 4945(d)(4)(A)? See instructions. ☐ Yes ☑ No			
	(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals?. ☐ Yes ☑ No			
b	If any answer is "Yes" to 5a(1)–(5), did **any** of the transactions fail to qualify under the exceptions described in Regulations section 53 4945 or in a current notice regarding disaster assistance? See instructions	5b		
	Organizations relying on a current notice regarding disaster assistance check here. ▶ ☐			
c	If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant?. ☐ Yes ☐ No *If "Yes," attach the statement required by Regulations section 53 4945–5(d)*			
6a	Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?. ☐ Yes ☑ No			
b	Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? *If "Yes" to 6b, file Form 8870*	6b		No
7a	At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction? ☐ Yes ☑ No			
b	If yes, did the foundation receive any proceeds or have any net income attributable to the transaction?	7b		
8	Is the foundation subject to the section 4960 tax on payment(s) of more than $1,000,000 in remuneration or excess parachute payment during the year? ☐ Yes ☑ No			

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors

1 List all officers, directors, trustees, foundation managers and their compensation. See instructions

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
Uri Nussbaum 30 Concord Drive Monsey, NY 10952	Trustee 2 00	0	0	0
Chany Nussbaum 30 Concord Drive Monsey, NY 10952	Trustee 0 50	0	0	0
Annie Nussbaum 66 Overlook Terrace New York, NY 10040	Trustee 0 50	0	0	0

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

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

Total number of other employees paid over $50,000. ▶ 0

Part VIII **Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors *(continued)***

3 Five highest-paid independent contractors for professional services (see instructions). If none, enter "NONE".

(a) Name and address of each person paid more than $50,000	**(b)** Type of service	**(c)** Compensation
NONE		
Total number of others receiving over $50,000 for professional services. . . . . ▶		0

Part IX-A **Summary of Direct Charitable Activities**

List the foundation's four largest direct charitable activities during the tax year Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc	Expenses
1	
2	
3	
4	

Part IX-B **Summary of Program-Related Investments** (see instructions)

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2	Amount
1	
2	
All other program-related investments See instructions 3	
Total. Add lines 1 through 3 . . . . ▶	

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

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc , purposes		
a	Average monthly fair market value of securities.	1a	19,241
b	Average of monthly cash balances.	1b	3,243
c	Fair market value of all other assets (see instructions).	1c	0
d	**Total** (add lines 1a, b, and c).	1d	22,484
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation). — 1e: 0		
2	Acquisition indebtedness applicable to line 1 assets.	2	
3	Subtract line 2 from line 1d.	3	22,484
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	337
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3 Enter here and on Part V, line 4	5	22,147
6	**Minimum investment return.** Enter 5% of line 5.	6	1,107

Part XI Distributable Amount (see instructions) (Section 4942(j)(3) and (j)(5) private operating foundations and certain foreign organizations check here ▶ ☐ and do not complete this part)

1	Minimum investment return from Part X, line 6.	1	1,107
2a	Tax on investment income for 2018 from Part VI, line 5. — 2a: 37		
b	Income tax for 2018 (This does not include the tax from Part VI). — 2b:		
c	Add lines 2a and 2b.	2c	37
3	Distributable amount before adjustments Subtract line 2c from line 1.	3	1,070
4	Recoveries of amounts treated as qualifying distributions.	4	
5	Add lines 3 and 4.	5	1,070
6	Deduction from distributable amount (see instructions).	6	
7	**Distributable amount** as adjusted Subtract line 6 from line 5 Enter here and on Part XIII, line 1.	7	1,070

Part XII Qualifying Distributions (see instructions)

1	Amounts paid (including administrative expenses) to accomplish charitable, etc , purposes		
a	Expenses, contributions, gifts, etc —total from Part I, column (d), line 26.	1a	40,713
b	Program-related investments—total from Part IX-B.	1b	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc , purposes.	2	
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required).	3a	
b	Cash distribution test (attach the required schedule).	3b	
4	**Qualifying distributions.** Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	40,713
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income Enter 1% of Part I, line 27b See instructions.	5	0
6	**Adjusted qualifying distributions.** Subtract line 5 from line 4.	6	40,713

Note: The amount on line 6 will be used in Part V, column (b), in subsequent years when calculating whether the foundation qualifies for the section 4940(e) reduction of tax in those years

Part XIII Undistributed Income (see instructions)

		(a) Corpus	(b) Years prior to 2017	(c) 2017	(d) 2018
1 Distributable amount for 2018 from Part XI, line 7					1,070
2 Undistributed income, if any, as of the end of 2018					
a Enter amount for 2017 only.				946	
b Total for prior years 20___ , 20___ , 20___					
3 Excess distributions carryover, if any, to 2018					
a From 2013.	54,275				
b From 2014.	52,025				
c From 2015.	77,083				
d From 2016.	68,842				
e From 2017.	65,114				
f **Total** of lines 3a through e.		317,339			
4 Qualifying distributions for 2018 from Part XII, line 4 ▶ $ 40,713					
a Applied to 2017, but not more than line 2a					
b Applied to undistributed income of prior years (Election required—see instructions).					
c Treated as distributions out of corpus (Election required—see instructions).		0			
d Applied to 2018 distributable amount.					
e Remaining amount distributed out of corpus		40,713			
5 Excess distributions carryover applied to 2018 *(If an amount appears in column (d), the same amount must be shown in column (a))*					
6 **Enter the net total of each column as indicated below:**					
a Corpus Add lines 3f, 4c, and 4e Subtract line 5		358,052			
b Prior years' undistributed income Subtract line 4b from line 2b			0		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed.					
d Subtract line 6c from line 6b Taxable amount —see instructions			0		
e Undistributed income for 2017 Subtract line 4a from line 2a Taxable amount—see instructions				946	
f Undistributed income for 2018 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2019					1,070
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions)					
8 Excess distributions carryover from 2013 not applied on line 5 or line 7 (see instructions) . . .		54,275			
9 **Excess distributions carryover to 2019.** Subtract lines 7 and 8 from line 6a		303,777			
10 Analysis of line 9					
a Excess from 2014. . . .	52,025				
b Excess from 2015. . . .	77,083				
c Excess from 2016. . . .	68,842				
d Excess from 2017. . . .	65,114				
e Excess from 2018. . . .	40,713				

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

1a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2018, enter the date of the ruling. . . . . . . ▶

b Check box to indicate whether the organization is a private operating foundation described in section ☐ 4942(j)(3) or ☐ 4942(j)(5)

	Tax year	Prior 3 years			(e) Total
	(a) 2018	**(b)** 2017	**(c)** 2016	**(d)** 2015	
2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed					
b 85% of line 2a					
c Qualifying distributions from Part XII, line 4 for each year listed					
d Amounts included in line 2c not used directly for active conduct of exempt activities					
e Qualifying distributions made directly for active conduct of exempt activities Subtract line 2d from line 2c					
3 Complete 3a, b, or c for the alternative test relied upon					
a "Assets" alternative test—enter **(1)** Value of all assets					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					
b "Endowment" alternative test— enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed					
c "Support" alternative test—enter **(1)** Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)					
(3) Largest amount of support from an exempt organization					
(4) Gross investment income					

Part XV **Supplementary Information (Complete this part only if the foundation had $5,000 or more in assets at any time during the year—see instructions.)**

1 Information Regarding Foundation Managers:

a List any managers of the foundation who have contributed more than 2% of the total contributions received by the foundation before the close of any tax year (but only if they have contributed more than $5,000) (See section 507(d)(2))

Uri Chany Nussbaum Annie Nussbaum

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

None

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

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

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

Uri Nussbaum
P O Box 101
Monsey, NY 10952
(845) 425-0253

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

Available upon request

c Any submission deadlines

None

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

None

Part XV **Supplementary Information** (continued)

3 Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
SEE ATTACHED LIST Various Various, NY 10952			See Attached	40,602
Total . . . . ▶ **3a**				
b *Approved for future payment*				
Total . . . . ▶ **3b**				

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated	Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income (See instructions)
	(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	
1 Program service revenue					
a					
b					
c					
d					
e					
f					
g Fees and contracts from government agencies					
2 Membership dues and assessments.					
3 Interest on savings and temporary cash investments			13	2	
4 Dividends and interest from securities.			14	496	
5 Net rental income or (loss) from real estate					
a Debt-financed property.					
b Not debt-financed property.					
6 Net rental income or (loss) from personal property					
7 Other investment income.					
8 Gain or (loss) from sales of assets other than inventory					
9 Net income or (loss) from special events					
10 Gross profit or (loss) from sales of inventory					
11 Other revenue a					
b					
c					
d					
e					
12 Subtotal Add columns (b), (d), and (e).				498	

13 Total. Add line 12, columns (b), (d), and (e). 13 498

(See worksheet in line 13 instructions to verify calculations)

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

Line No. ▼	Explain below how each activity for which income is reported in column (e) of Part XVI-A contributed importantly to the accomplishment of the foundation's exempt purposes (other than by providing funds for such purposes) (See instructions)
3	Interest on Money Market
4	Dividends from Mutual Funds

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

		Yes	No
1 Did the organization directly or indirectly engage in any of the following with any other organization described in section 501 (c) (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?			
a Transfers from the reporting foundation to a noncharitable exempt organization of			
(1) Cash.	**1a(1)**		**No**
(2) Other assets.	**1a(2)**		**No**
b Other transactions			
(1) Sales of assets to a noncharitable exempt organization.	**1b(1)**		**No**
(2) Purchases of assets from a noncharitable exempt organization.	**1b(2)**		**No**
(3) Rental of facilities, equipment, or other assets.	**1b(3)**		**No**
(4) Reimbursement arrangements.	**1b(4)**		**No**
(5) Loans or loan guarantees.	**1b(5)**		**No**
(6) Performance of services or membership or fundraising solicitations.	**1b(6)**		**No**
c Sharing of facilities, equipment, mailing lists, other assets, or paid employees.	**1c**		**No**

d If the answer to any of the above is "Yes," complete the following schedule Column **(b)** should always show the fair market value of the goods, other assets, or services given by the reporting foundation If the foundation received less than fair market value in any transaction or sharing arrangement, show in column **(d)** the value of the goods, other assets, or services received

(a) Line No	**(b)** Amount involved	**(c)** Name of noncharitable exempt organization	**(d)** Description of transfers, transactions, and sharing arrangements

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

b If "Yes," complete the following schedule

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

Sign Here

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

******	2019-06-24	******	May the IRS discuss this return with the preparer shown below (see instr)? ☐ **Yes** ☐ **No**
Signature of officer or trustee	Date	Title	

Paid Preparer Use Only

Print/Type preparer's name	Preparer's Signature	Date	Check if self-employed ▶ ☐	PTIN
Firm's name ▶				Firm's EIN ▶
Firm's address ▶				Phone no

TY 2018 Investments Corporate Stock Schedule

Name: KESHER TRUST FUND

EIN: 13-6911481

Investments Corporation Stock Schedule

Name of Stock	End of Year Book Value	End of Year Fair Market Value
KTF Corp.	10,000	0

efile GRAPHIC print - DO NOT PROCESS	As Filed Data -	DLN: 93491178001029

TY 2018 Investments - Other Schedule

Name: KESHER TRUST FUND

EIN: 13-6911481

Investments Other Schedule 2

Category/ Item	Listed at Cost or FMV	Book Value	End of Year Fair Market Value
N & B Guardian Mutual Fund		21,435	18,176

TY 2018 Other Decreases Schedule

Name: KESHER TRUST FUND

EIN: 13-6911481

Description	Amount
Loss on Sales of Mutual Funds	0
Roundıng	0

TY 2018 Other Expenses Schedule

Name: KESHER TRUST FUND

EIN: 13-6911481

Other Expenses Schedule

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
Bank charges	50			50
Telephone				
Misc				

TY 2018 Other Increases Schedule

Name: KESHER TRUST FUND

EIN: 13-6911481

Description	Amount
Capital gain distributions	1,339

TY 2018 Taxes Schedule

Name: KESHER TRUST FUND

EIN: 13-6911481

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
Misc	61			61

Schedule B
(Form 990, 990-EZ, or 990-PF)
Department of the Treasury
Internal Revenue Service

Schedule of Contributors

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

OMB No 1545-0047

2018

Name of the organization
KESHER TRUST FUND

Employer identification number
13-6911481

Organization type (check one)

Filers of:	**Section:**
Form 990 or 990-EZ	☐ 501(c)( ) (enter number) organization
	☐ 4947(a)(1) nonexempt charitable trust **not** treated as a private foundation
	☐ 527 political organization
Form 990-PF	☑ 501(c)(3) exempt private foundation
	☐ 4947(a)(1) nonexempt charitable trust treated as a private foundation
	☐ 501(c)(3) taxable private foundation

Check if your organization is covered by the **General Rule** or a **Special Rule.**
Note. Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule See instructions

General Rule

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

Special Rules

☐ For an organization described in section 501(c)(3) filing Form 990 or 990-EZ that met the 33 1/3% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), that checked Schedule A (Form 990 or 990-EZ), Part II, line 13, 16a, or 16b, and that received from any one contributor, during the year, total contributions of the greater of **(1)** $5,000 or **(2)** 2% of the amount on (i) Form 990, Part VIII, line 1h, or (ii) Form 990-EZ, line 1 Complete Parts I and II

☐ For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than $1,000 *exclusively* for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals Complete Parts I, II, and III

☐ For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions *exclusively* for religious, charitable, etc , purposes, but no such contributions totaled more than $1,000 If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc , purpose Don't complete any of the parts unless the **General Rule** applies to this organization because it received *nonexclusively* religious, charitable, etc , contributions totaling $5,000 or more during the year . . . . ▶ $ ____________

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

Name of organization
KESHER TRUST FUND

Employer identification number
13-6911481

Part I **Contributors** (See instructions) Use duplicate copies of Part I if additional space is needed

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
1	Uri Chany Nussbaum 30 Concord Drive Monsey, NY 10952	$ 25,700	Person ☑ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)
2	Annie Nussbaum 66 Overlook Terrace Apt 3B New York, NY 10040	$ 9,550	Person ☑ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)
-		$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)
-		$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)
-		$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)
-		$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)

Name of organization
KESHER TRUST FUND

Employer identification number
13-6911481

Part II Noncash Property

(See instructions) Use duplicate copies of Part II if additional space is needed

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

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

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

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

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

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

Name of organization
KESHER TRUST FUND

Employer identification number
13-6911481

Part III ***Exclusively*** **religious, charitable, etc., contributions to organizations described in section 501(c)(7), (8), or (10) that total more than $1,000 for the year from any one contributor. Complete columns (a) through (e) and the following line entry. For organizations completing Part III, enter the total of** ***exclusively*** **religious, charitable, etc., contributions of $1,000 or less for the year. (Enter this information once. See instructions.) ▶ $** ____________
Use duplicate copies of Part III if additional space is needed

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP 4	Relationship of transferor to transferee

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP 4	Relationship of transferor to transferee

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP 4	Relationship of transferor to transferee

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP 4	Relationship of transferor to transferee

KESHER TRUST FUND				
13-6911481				
2018				
Part 15, Line 3a.				
Recipient	**Is recipient an Individual**	**Foundation Status**	**Purpose of Grant**	**Amount**
Agudath Israel of America	No	Public Charity	Charity	$120
Beth Medrash Ateres Yisroel	No	Public Charity	Charity	$25
Beth Medrash Gevoha	No	Public Charity	Charity	$18
Chofetz Chaim Heritage Foundation	No	Public Charity	Charity	$15
Hatzoloh	No	Public Charity	Charity	$50
Kajmo GMACH	No	Public Charity	Charity	$150
Keren Hatorah	No	Public Charity	Charity	$36
Keren Zichron Menachem	No	Public Charity	Charity	$50
K'hal Adath Jeshuran Inc.	No	Public Charity	Charity	$1,719
K'hal Adath Jeshuran of Monsey	No	Public Charity	Charity	$1,200
Kollel Los Angeles	No	Public Charity	Charity	$25
Mesivta Beth Shraga	No	Public Charity	Charity	$18
Moriah Senior Center	No	Public Charity	Charity	$43
Reb Meir Baal Haness	No	Public Charity	Charity	$25
Samchainu Org	No	Public Charity	Charity	$25
Shmaya School	No	Public Charity	Charity	$18
Tomchei Shabbos of Rockland County	No	Public Charity	Charity	$200
Torah Communities	No	Public Charity	Charity	$60
Vaad Mishmereth Staam	No	Public Charity	Charity	$100
Yad Eliezer	No	Public Charity	Charity	$600
Yeshiva Rabbi S. R. Hirsch	No	Public Charity	Charity	$1,742
Total				$6,239
Additional list attached				$34,363
Total				$40,602

Kesher Trust Fund, Form 990PF, Part 15, Line 3a. - Last year

1/1/2018 through 12/31/2018

Date	Account	Num	Description	Amount
EXPENSES				**-34,363.04**
Charity				**-34,363.04**
1/1/2018	Wells Fargo Checking	10084	Friends Of Tehilas Shlomo	-100.00
1/6/2018	Wells Fargo Checking	428	Kollel Ahavas Torah, Inc.	-100.00
1/6/2018	Wells Fargo Checking	429	Kahal Shaarei Tefilah	-180.00
1/6/2018	Wells Fargo Checking	430	k'hal Adath Jeshuran of Monsey	-300.00
1/8/2018	Wells Fargo Checking	431	Kolel Shomre Hachomos	-300.00
1/13/2018	Wells Fargo Checking	432	Kolel Shomre Hachomos	-100.00
1/14/2018	Wells Fargo Checking	433	USA Chocmat Shlomo Inc.	-100 00
1/16/2018	Wells Fargo Checking	107	Gomlei Chesed	-100.00
1/19/2018	Wells Fargo Checking	10087	Ahavas Yisroel	-10.00
1/20/2018	Wells Fargo Checking	434	Vaad HaEruv of Rockland	-100.00
1/20/2018	Wells Fargo Checking	435	Khal Derech Emes	-50.00
1/20/2018	Wells Fargo Checking	436	HATZOLOH	-100.00
1/21/2018	Wells Fargo Checking	437	Telse Yeshiva	-5.00
1/21/2018	Wells Fargo Checking	438	Yeshiva Gedolah Of Brick	-1,800.00
1/21/2018	Wells Fargo Checking	10085	Amnon Mizrachi	-18.00
1/30/2018	Wells Fargo Checking	10088	Tomchei Torah Of NY	-180.00
2/5/2018	Wells Fargo Checking	108	AF Of The Torah Center Of Rechovot	-250.00
2/10/2018	Wells Fargo Checking	440	MIKVEH OF ROCKLAND COUNTY	-100.00
2/10/2018	Wells Fargo Checking	441	Tomchai Torah	-1,500.00
2/10/2018	Wells Fargo Checking	442	Keren Hatorah	-10.00
2/17/2018	Wells Fargo Checking	443	Yeshiva Ohel Torah	-360.00
2/26/2018	Wells Fargo Checking	10089	Yeshiva Ohel Torah	-180.00
2/27/2018	Wells Fargo Checking	10090	YAD LACHIM	-100.00
2/28/2018	Wells Fargo Checking	444	Yehuda Herzberg	-180.00
2/28/2018	Wells Fargo Checking	445	Rabbi Wachsman	-100.00
2/28/2018	Wells Fargo Checking	467	Rabbi Schlesinger	-100.00
2/28/2018	Wells Fargo Checking	468	Cong Khal Mkor Chaim	-100.00
2/28/2018	Wells Fargo Checking	469	Cong Yesod Haemuna	-18.00
2/28/2018	Wells Fargo Checking	470	Toras Emainu	-18.00
2/28/2018	Wells Fargo Checking	471	Zichron Menachem	-18.00
2/28/2018	Wells Fargo Checking	472	ZSRF	-18.00
2/28/2018	Wells Fargo Checking	473	Ziv Menachem	-18.00
2/28/2018	Wells Fargo Checking	474	Merkaz Habris	-18.00
2/28/2018	Wells Fargo Checking	475	Ezras Yisroel	-18.00
2/28/2018	Wells Fargo Checking	476	Zichron Menachem	-18.00
2/28/2018	Wells Fargo Checking	477	Yeshivas Noam Magodim	-18.00
2/28/2018	Wells Fargo Checking	478	KOLLEL ZICHRON MENACHEM	-18.00
2/28/2018	Wells Fargo Checking	479	Gmmach Yaakov Kopel	-18.00
2/28/2018	Wells Fargo Checking	480	Keren Chasdei Moshe	-18.00
2/28/2018	Wells Fargo Checking	481	YESHIVA EITZ CHAIM	-18.00
2/28/2018	Wells Fargo Checking	482	Yeshivas Toras Moshe	-18.00
2/28/2018	Wells Fargo Checking	485	Shaarei Chesed	-18.00
2/28/2018	Wells Fargo Checking	486	Keren Chasdei Moshe	-18 00
2/28/2018	Wells Fargo Checking	487	Kollel Kasha	-18.00
2/28/2018	Wells Fargo Checking	488	Ahavas Yisroel	-18.00
2/28/2018	Wells Fargo Checking	489	Cong Ohr Yisroel	-18.00
2/28/2018	Wells Fargo Checking	490	Ahavas Yisroel	-18.00
2/28/2018	Wells Fargo Checking	491	Cong Rachmestrivke	-18.00
2/28/2018	Wells Fargo Checking	492	Toras Moshe	-18 00

Date	Account	Num	Description	Amount
2/28/2018	Wells Fargo Checking	493	Yeshiva Divrei Chaim	-18.00
2/28/2018	Wells Fargo Checking	494	Mesivta Tiiferes Yisroel	-18.00
2/28/2018	Wells Fargo Checking	495	Hamasivta	-18 00
2/28/2018	Wells Fargo Checking	10091	CML	-50.00
2/28/2018	Wells Fargo Checking	10092	Yeshiva Ohel Torah	-50.04
2/28/2018	Wells Fargo Checking	10093	Chen Vochesed	-50.00
2/28/2018	Wells Fargo Checking	10094	Shaarei Limud	-50.00
2/28/2018	Wells Fargo Checking	10095	Rokeach	-50.00
2/28/2018	Wells Fargo Checking	10096	Toras Moshe	-50.00
2/28/2018	Wells Fargo Checking	10097	Anshei Yosef Dovid	-50.00
2/28/2018	Wells Fargo Checking	10098	Keren Chasanim	-50.00
2/28/2018	Wells Fargo Checking	10099	Cong Divrei Chaim	-50.00
2/28/2018	Wells Fargo Checking	10100	Yeshiva Bais Dovid	-50.00
2/28/2018	Wells Fargo Checking	10102	Eli Benatar	-36.00
2/28/2018	Wells Fargo Checking	10104	Yeshiva Ohel Torah	-36.00
2/28/2018	Wells Fargo Checking	10105	Yeshiva Bais Dovid	-36.00
2/28/2018	Wells Fargo Checking	10108	Zoreah Tzedokos	-75.00
2/28/2018	Wells Fargo Checking	10109	Dirshu	-100.00
2/28/2018	Wells Fargo Checking	10110	Yeshiva Ohel Torah	-50.00
2/28/2018	Wells Fargo Checking	10101	Yeshiva Ner Torah	-36.00
2/28/2018	Wells Fargo Checking	10107	Yeshiva Bais Dovid	-36.00
2/28/2018	Wells Fargo Checking	10111	Yeshiva Ohel Torah	-50.00
2/28/2018	Wells Fargo Checking	10113	Chasdei Tova	-54.00
3/1/2018	Wells Fargo Checking	106	Rabbi Barenbaum GC Fund	-50.00
3/1/2018	Wells Fargo Checking	10112	Eisig Hatorah	-18.00
3/13/2018	Wells Fargo Checking	109	Cong Khal Mkor Cham	-180.00
3/18/2018	Wells Fargo Checking	519	TOMCHEI SHABBOS OF ROCKLAN...	-100.00
3/18/2018	Wells Fargo Checking	520	Kahal Shaarei Tefilah	-125.00
3/18/2018	Wells Fargo Checking	521	Mesivta Beth Shraga	-10.00
3/18/2018	Wells Fargo Checking	522	Ezras Moshe	-50.00
3/18/2018	Wells Fargo Checking	523	Tomchai Torah	-1,500.00
3/21/2018	Wells Fargo Checking	524	Yeshiva Bircat Yisrorel	-250.00
3/22/2018	Wells Fargo Checking	525	PEF Endowment Fund	-100.00
3/22/2018	Wells Fargo Checking	526	**VOID**Etan Rosenberg	0.00
3/24/2018	Wells Fargo Checking	527	Yehuda Herzberg	-360.00
3/24/2018	Wells Fargo Checking	528	Kollel Los Angeles	-18.00
3/24/2018	Wells Fargo Checking	10114	Cong Khal Mkor Cham	-50.00
4/18/2018	Wells Fargo Checking	530	KAJMO GMACH	-2,400.00
4/25/2018	Wells Fargo Checking	10115	AF Of Manchester Kollel	-100.00
4/29/2018	Wells Fargo Checking	110	Chevra Shas Tower 41	-18.00
5/6/2018	Wells Fargo Checking	10116	Tuv Yerushalayim	-72.00
5/13/2018	Wells Fargo Checking	531	Tomchai Torah	-1,500.00
5/13/2018	Wells Fargo Checking	532	Beth Medrash Govoha	-1,000.00
5/16/2018	Wells Fargo Checking	533	Yehuda Herzberg	-250 00
5/25/2018	Wells Fargo Checking	534	KAJMO GMACH	-1,000.00
5/28/2018	Wells Fargo Checking	535	k'hal Adath Jeshuran of Monsey	-180.00
5/28/2018	Wells Fargo Checking	536	Keren Ezer L'nefesh	-36.00
5/28/2018	Wells Fargo Checking	537	Rabbi Sova	-100.00
5/28/2018	Wells Fargo Checking	538	Kolel Shomre Hachomos	-180.00
5/28/2018	Wells Fargo Checking	539	Yeshiva Gedolah Of Brick	-1,000.00
5/29/2018	Wells Fargo Checking	10117	Zichron Menachem	-60.00
6/2/2018	Wells Fargo Checking	10118	YESHIVA EITZ CHAIM	-18 00

Kesher Trust Fund, Form 990PF, Part 15, Line 3a. - Last year

1/1/2018 through 12/31/2018

Date	Account	Num	Description	Amount
6/8/2018	Wells Fargo Checking	10120	Ateres Yeshaya	-100.00
6/8/2018	Wells Fargo Checking	10119	Cong Keneses Yisroel	-75.00
6/9/2018	Wells Fargo Checking	112	Cong Elmwood	-50.00
6/11/2018	Wells Fargo Checking	10125	Agudath Israel	-18.00
6/13/2018	Wells Fargo Checking	114	Tomchai Torah	-1,800.00
7/12/2018	Wells Fargo Checking	113	Cong. Sharei Ezra	-100.00
7/12/2018	Wells Fargo Checking	116	Cong Ohel Yitzchok	-100.00
7/14/2018	Wells Fargo Checking	10122	Yeshiva Tiferes Naftali	-18.00
7/15/2018	Wells Fargo Checking	10123	Bnei Torah	-18.00
7/15/2018	Wells Fargo Checking	10124	Bnei Torah	-18.00
7/17/2018	Wells Fargo Checking	540	k'hal Adath Jeshuran of Monsey	-2,000.00
7/17/2018	Wells Fargo Checking	541	Kollel Ahavas Torah, Inc.	-180.00
7/17/2018	Wells Fargo Checking	542	Kolel Shomre Hachomos	-360.00
8/2/2018	Wells Fargo Checking	115	Cong Khal Mkor Cham	-20.00
8/15/2018	Wells Fargo Checking	10126	Cong Avir Yaakov	-36.00
8/20/2018	Wells Fargo Checking	119	Tuv Yerushalayim	-360.00
8/27/2018	Wells Fargo Checking	545	B.Y.A.	-100.00
9/2/2018	Wells Fargo Checking	546	Tomchai Torah	-1,500.00
9/2/2018	Wells Fargo Checking	10130	Merkaz Habris	-18.00
9/2/2018	Wells Fargo Checking	10127	YESHIVA ZICHRON MEILECH	-50.00
9/2/2018	Wells Fargo Checking	120	Yeshiva Gedola Of Passaic	-100.00
9/2/2018	Wells Fargo Checking	10129	Cong IKTF	-65.00
9/5/2018	Wells Fargo Checking	547	Yehuda Herzberg	-360.00
9/5/2018	Wells Fargo Checking	548	Tomchai Shabbos	-100 00
9/6/2018	Wells Fargo Checking	10131	Bais Dovid	-5.00
9/8/2018	Wells Fargo Checking	549	K'hal Premishlan	-50.00
9/8/2018	Wells Fargo Checking	550	OHR VODAAS	-200.00
10/16/2018	Wells Fargo Checking	551	Tomchai Torah	-1,500.00
10/27/2018	Wells Fargo Checking	10132	Cong Khal Mkor Cham	-100.00
11/15/2018	Wells Fargo Checking	10133	Tzedokoh Vochesed	-75.00
11/18/2018	Wells Fargo Checking	117	Shalom Yitzchok Torah Institute	-36.00
11/18/2018	Wells Fargo Checking	10134	Cong Bnei Yechiel	-36.00
11/21/2018	Wells Fargo Checking	10135	Tomchai Torah	-1,500 00
11/23/2018	Wells Fargo Checking	118	Kollel Belz	-100.00
11/27/2018	Wells Fargo Checking	553	Yeshiva Ohel Torah	-1,000.00
12/2/2018	Wells Fargo Checking	10138	Igud Hayeshivos	-36.00
12/2/2018	Wells Fargo Checking	10137	Igud Hayeshivos	-72.00
12/4/2018	Wells Fargo Checking	122	Cong Khal Mkor Chaim	-50.00
12/17/2018	Wells Fargo Checking	554	Yehuda Herzberg	-250.00
12/17/2018	Wells Fargo Checking	555	Tomchai Torah	-1,500.00
12/17/2018	Wells Fargo Checking	556	Yeshiva Gedola Of Passaic	-1,500.00
12/28/2018	Wells Fargo Checking	10139	AF Of Tehilas Shlomo	-100.00
			OVERALL TOTAL	**-34,363.04**