

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

Name of foundation RIVERVIEW FOUNDATION INC		A Employer identification number 27-5485912	
Number and street (or P.O. box number if mail is not delivered to street address) 832 GEORGIA AVE SUITE 410		Room/suite	B Telephone number (see instructions) (423) 756-5224
City or town, state or province, country, and ZIP or foreign postal code CHATTANOOGA, TN 37402		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) \$ 22,461,863	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)				
	2 Check ☒ If the foundation is not required to attach Sch. B				
	3 Interest on savings and temporary cash investments	39,473	39,473		
	4 Dividends and interest from securities	199,680	199,680		
	5a Gross rents				
	b Net rental income or (loss) _____				
	6a Net gain or (loss) from sale of assets not on line 10 _____	395,905			
	b Gross sales price for all assets on line 6a _____ 2,827,812				
	7 Capital gain net income (from Part IV, line 2)		395,905		
	8 Net short-term capital gain				
	9 Income modifications				
	10a Gross sales less returns and allowances _____				
Operating and Administrative Expenses	b Less Cost of goods sold				
	c Gross profit or (loss) (attach schedule)				
	11 Other income (attach schedule)	164,435	119,696		
	12 Total. Add lines 1 through 11	799,493	754,754		
	13 Compensation of officers, directors, trustees, etc				
	14 Other employee salaries and wages	49,292	5,511		43,781
	15 Pension plans, employee benefits	3,771	422		3,349
	16a Legal fees (attach schedule)				
	b Accounting fees (attach schedule)	4,668	522		4,146
	c Other professional fees (attach schedule)	68,951	68,951		
	17 Interest				
	18 Taxes (attach schedule) (see instructions)	10,984	10,984		
	19 Depreciation (attach schedule) and depletion	2,722	304		
	20 Occupancy				
	21 Travel, conferences, and meetings	1,134	127		1,007
	22 Printing and publications				
	23 Other expenses (attach schedule)	17,633	7,388		10,245
	24 Total operating and administrative expenses. Add lines 13 through 23	159,155	94,209		62,528
	25 Contributions, gifts, grants paid	1,264,326			1,264,326
	26 Total expenses and disbursements. Add lines 24 and 25	1,423,481	94,209		1,326,854
	27 Subtract line 26 from line 12				
	a Excess of revenue over expenses and disbursements	-623,988			
	b Net investment income (if negative, enter -0-)		660,545		
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	148,286	413,854	413,854		
	2	Savings and temporary cash investments	1,290,625	2,394,231	2,394,231		
	3	Accounts receivable ▶ _____ Less allowance for doubtful accounts ▶ _____	38,764				
	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)					
	7	Other notes and loans receivable (attach schedule) ▶ _____ Less allowance for doubtful accounts ▶ _____					
	8	Inventories for sale or use					
	9	Prepaid expenses and deferred charges					
	10a	Investments—U S and state government obligations (attach schedule)					
	b	Investments—corporate stock (attach schedule)					
	c	Investments—corporate bonds (attach schedule)					
	11	Investments—land, buildings, and equipment basis ▶ _____ Less accumulated depreciation (attach schedule) ▶ _____					
	12	Investments—mortgage loans					
	13	Investments—other (attach schedule)	19,505,556	17,420,876	19,633,993		
	14	Land, buildings, and equipment basis ▶ 34,932 Less accumulated depreciation (attach schedule) ▶ 15,147	17,767	19,785	19,785		
15	Other assets (describe ▶ _____)						
16	Total assets (to be completed by all filers—see the instructions Also, see page 1, item I)	21,000,998	20,248,746	22,461,863			
Liabilities	17	Accounts payable and accrued expenses					
	18	Grants payable					
	19	Deferred revenue					
	20	Loans from officers, directors, trustees, and other disqualified persons					
	21	Mortgages and other notes payable (attach schedule)					
	22	Other liabilities (describe ▶ _____)					
	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	21,000,998	20,248,746			
	30	Total net assets or fund balances (see instructions)	21,000,998	20,248,746			
31	Total liabilities and net assets/fund balances (see instructions) .	21,000,998	20,248,746				

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	21,000,998
2	Enter amount from Part I, line 27a	2	-623,988
3	Other increases not included in line 2 (itemize) ▶ _____	3	
4	Add lines 1, 2, and 3	4	20,377,010
5	Decreases not included in line 2 (itemize) ▶ _____	5	128,264
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30 .	6	20,248,746

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
1 a PUBLICLY TRADED SECURITIES	P	2018-01-01	2018-12-31
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 2,082,341		2,431,907	-349,566
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			-349,566
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	395,905
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	1,343,768	23,301,699	0 057668
2016	611,786	21,719,079	0 028168
2015	954,124	21,895,522	0 043576
2014	636,135	22,408,986	0 028387
2013	713,465	17,903,796	0 039850
2 Total of line 1, column (d)			2 0 197649
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 0 039530
4 Enter the net value of noncharitable-use assets for 2018 from Part X, line 5			4 21,209,854
5 Multiply line 4 by line 3			5 838,426
6 Enter 1% of net investment income (1% of Part I, line 27b)			6 6,605
7 Add lines 5 and 6			7 845,031
8 Enter qualifying distributions from Part XII, line 4			8 1,326,854

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	6,605
c	All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col (b)		
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	2	
3	Add lines 1 and 2.	3	6,605
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	4	
5	Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-	5	6,605
6	Credits/Payments		
a	2018 estimated tax payments and 2017 overpayment credited to 2018	6a	14,553
b	Exempt foreign organizations—tax withheld at source	6b	
c	Tax paid with application for extension of time to file (Form 8868)	6c	
d	Backup withholding erroneously withheld	6d	
7	Total credits and payments. Add lines 6a through 6d.	7	14,553
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	
10	Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10	7,948
11	Enter the amount of line 10 to be Credited to 2019 estimated tax ☐ 7,948 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). <i>If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities</i>	1b	No
c Did the foundation file Form 1120-POL for this year?	1c	No
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year (1) On the foundation ☐ \$ _____ (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? <i>If "Yes," attach a detailed description of the activities</i>	2	No
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? <i>If "Yes," attach a conformed copy of the changes</i>	3	No
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?	4a	Yes
b If "Yes," has it filed a tax return on Form 990-T for this year?	4b	Yes
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? <i>If "Yes," attach the statement required by General Instruction T</i>	5	No
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	6	Yes
7 Did the foundation have at least \$5,000 in assets at any time during the year? <i>If "Yes," complete Part II, col (c), and Part XV</i>	7	Yes
8a Enter the states to which the foundation reports or with which it is registered (see instructions) ☐ TN		
b If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? <i>If "No," attach explanation</i> .	8b	Yes
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2018 or the taxable year beginning in 2018? See the instructions for Part XIV. <i>If "Yes," complete Part XIV</i>	9	No
10 Did any persons become substantial contributors during the tax year? <i>If "Yes," attach a schedule listing their names and addresses</i>	10	No

Part VII-A Statements Regarding Activities (continued)

11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule. See instructions.	11		No
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement. See instructions.	12		No
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address RIVERVIEWFDN.ORG	13	Yes	
14	The books are in care of BRETT W ROUSCH Telephone no (423) 756-5224			

Located at **832 GEORGIA AVENUE SUITE 410 CHATTANOOGA TN**ZIP+4 **37402**

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			
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? See the instructions for exceptions and filing requirements for FinCEN Form 114. If "Yes", enter the name of the foreign country ▶	16	Yes	No

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

1a	During the year did the foundation (either directly or indirectly)		Yes	No
	(1) Engage in the sale or exchange, or leasing of property with a disqualified person? ☐ 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. Organizations relying on a current notice regarding disaster assistance check here. ☐	1b		No
c	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2018?	1c		
2	Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5))			
a	At the end of tax year 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? If "Yes," attach the statement required by Regulations section 53.4945–5(d)	☐ Yes	☐ No
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	
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
See Additional Data Table				
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.				

Part VIII

3 Five high

(a) Name

Total number

Part IX-A

List the foundations

1

Part IX-B

Describe the

1 N/A

Total. Add line

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	20,239,423
b	Average of monthly cash balances.	1b	1,293,424
c	Fair market value of all other assets (see instructions).	1c	0
d	Total (add lines 1a, b, and c).	1d	21,532,847
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation).	1e	
2	Acquisition indebtedness applicable to line 1 assets.	2	
3	Subtract line 2 from line 1d.	3	21,532,847
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	322,993
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4.	5	21,209,854
6	Minimum investment return. Enter 5% of line 5.	6	1,060,493

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	1,060,493
2a	Tax on investment income for 2018 from Part VI, line 5.	2a	6,605
b	Income tax for 2018 (This does not include the tax from Part VI).	2b	
c	Add lines 2a and 2b.	2c	6,605
3	Distributable amount before adjustments. Subtract line 2c from line 1.	3	1,053,888
4	Recoveries of amounts treated as qualifying distributions.	4	
5	Add lines 3 and 4.	5	1,053,888
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	1,053,888

Part XII Qualifying Distributions (see instructions)

1	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes		
a	Expenses, contributions, gifts, etc.—total from Part I, column (d), line 26.	1a	1,326,854
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	1,326,854
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b. See instructions.	5	6,605
6	Adjusted qualifying distributions. Subtract line 5 from line 4.	6	1,320,249

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				1,053,888
2 Undistributed income, if any, as of the end of 2018				
a Enter amount for 2017 only.				
b Total for prior years 20____, 20____, 20____				
3 Excess distributions carryover, if any, to 2018				
a From 2013.				
b From 2014.				
c From 2015.				
d From 2016.				
e From 2017. 188,981				
f Total of lines 3a through e.	188,981			
4 Qualifying distributions for 2018 from Part XII, line 4 ▶ \$ 1,326,854				
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).				
d Applied to 2018 distributable amount.				1,053,888
e Remaining amount distributed out of corpus	272,966			
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	461,947			
b Prior years' undistributed income Subtract line 4b from line 2b				
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed.				
d Subtract line 6c from line 6b Taxable amount—see instructions				
e Undistributed income for 2017 Subtract line 4a from line 2a Taxable amount—see instructions				
f Undistributed income for 2018 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2019				0
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions).				
8 Excess distributions carryover from 2013 not applied on line 5 or line 7 (see instructions).				
9 Excess distributions carryover to 2019. Subtract lines 7 and 8 from line 6a	461,947			
10 Analysis of line 9				
a Excess from 2014.				
b Excess from 2015.				
c Excess from 2016.				
d Excess from 2017. 188,981				
e Excess from 2018. 272,966				

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)

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

	Tax year	Prior 3 years			(e) Total
	(a) 2018	(b) 2017	(c) 2016	(d) 2015	
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))

GEORGE R FONTAINE SR

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

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

Check here ☒ if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds. If the foundation makes gifts, grants, etc. 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

FOUNDATION OFFICER - TREASURER
832 GEORGIA AVE SUITE 410
CHATTANOOGA, TN 37402
(423) 756-5224
NONE

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

c Any submission deadlines

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

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

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i> See Additional Data Table				
Total			▶ 3a	
b <i>Approved for future payment</i>				
Total			▶ 3b	

Information Regarding Transfers To and Transactions and Relationships With Noncharitable Exempt Organizations

	Yes	No
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1a(1)		No
1a(2)		No

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1b(1)	No
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1b(2)	No
--------------	-----------

1b(3)		No
--------------	--	-----------

1b(4)		No
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1b(5)		No
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1b(6)		No
--------------	--	-----------

1c		No
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value
ue

described in section 501(c) (other than section 501(c)(3)) or in section 527? ☐ Yes ☒ No

(a) Name of organization	(b) Type of organization	(c) Description of relationship
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***** Signature of officer or trustee	2019-11-15 Date	***** Title	May the IRS discuss this return with the preparer shown below (see instr)? ☒ Yes ☐ No
--	--------------------	--	---

May the IRS discuss this return with the preparer shown below

(see instr)? ☒ Yes ☐ No

Paid Preparer Use Only	Print/Type preparer's name	Preparer's Signature	Date	Check if self-employed ☐	PTIN
	M ELLEN LUCCIOLA CPA		2019-11-18		P01420851
	Firm's name ▶ RONALD BLUE & CO CPAS AND CONSLTS LLP				Firm's EIN ▶ 46-4148474
	Firm's address ▶ 1600 RIVEREDGE PKWY NW STE 310 ATLANTA, GA 303284671				Phone no (770) 644-0500

Form 990PF Part VIII Line 1 - List all officers, directors, trustees, foundation managers and their compensation

(a) Name and address	Title, and average hours per week (b) devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	Expense account, (e) other allowances
GEORGE R FONTAINE SR 832 GEORGIA AVE SUITE 400 CHATTANOOGA, TN 37402	DIRECTOR/PRE 4 00	0	0	0
BENIC M CLARK III 832 GEORGIA AVE SUITE 410 CHATTANOOGA, TN 37402	SECRETARY 6 00	0	0	0
BRETT W ROUSCH 832 GEORGIA AVE SUITE 400 CHATTANOOGA, TN 37402	DIRECTOR/TRE 5 00	0	0	0
CECILIA E FONTAINE 832 GEORGIA AVE SUITE 400 CHATTANOOGA, TN 37402	DIRECTOR 2 00	0	0	0
GEORGE R FONTAINE JR 832 GEORGIA AVE SUITE 400 CHATTANOOGA, TN 37402	DIRECTOR 2 00	0	0	0
RYAN T FONTAINE 832 GEORGIA AVE SUITE 400 CHATTANOOGA, TN 37402	DIRECTOR 2 00	0	0	0
CARTTER L FONTAINE 832 GEORGIA AVE SUITE 400 CHATTANOOGA, TN 37402	DIRECTOR 2 00	0	0	0

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
UNIVERSITY OF GEORGIA FOUNDATION 394 S MILLEDGE AVENUE ATHENS, GA 30602	UNRELATED	501C3	MUSIC BUSINESS CERTIFICATE PROGRAM	150,000
UNIVERSITY OF GEORGIA FOUNDATION 394 S MILLEDGE AVENUE ATHENS, GA 30602	UNRELATED	501C3	SCHOOL OF SOCIAL WORK	75,000
FIREFLY TRAIL INC C/O 660 PINECREST DRIVE ATHENS, GA 30605	UNRELATED	501C3	SOUTHERN SEGMENT INITIATIVE	100,000
Total ► 3a				1,264,326

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
SOUTHEAST REGIONAL FOLK ALLIANCE PO BOX 1161 CARRBORO, NC 27510	UNRELATED	501C3	2019 ANNUAL CONFERENCE	25,000
BOYS & GIRLS CLUBS OF ATHENS 440 DEARING EXTENSION ATHENS, GA 30606	UNRELATED	501C3	GENERAL SUPPORT	42,000
HISTORIC COBBHAM FOUNDATION 609 COBB ST ATHENS, GA 30606	UNRELATED	501C3	PIEDMONT TRIANGLE PARK	65,000
Total ▶ 3a				1,264,326

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
MOUNTAIN GOAT TRAIL ALLIANCE PO BOX 968 MONTEAGLE, TN 37356	UNRELATED	501C3	EXPANSION OF TRAIL	37,500
CITY OF CHICKAMAUGA 103 CRITTENDEN AVENUE CHICKAMAUGA, GA 30707	UNRELATED	MUNICIPLE	CHICKAMAUGA BATTLEFIELD TRAIL	114,476
LAND TRUST FOR TENNESSEE 1216 EAST MAIN ST STE 206 CHATTANOOGA, TN 37408	UNRELATED	501C3	MOUNTAIN CREEK PARK	75,000
Total ► 3a				1,264,326

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
CONSERVATION LEGACY 701 CAMINO DEL RIO 101 DURANGO, CO 81301	UNRELATED	501C3	CONSERVATION SERVICES	49,600
SONGBIRDS FOUNDATION INC 1407A MARKET STREET CHATTANOOGA, TN 37402	UNRELATED	501C3	GUITARS FOR KIDS & VAULT SESSIONS	60,000
CHATTANOOGA PREPATORY SCHOOL 205 ISLAND AVENUE CHATTANOOGA, TN 37405	UNRELATED	501C3	MUSIC PROGRAM	61,750
Total ▶ 3a				1,264,326

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
TENNESSEE AQUARIUM 175 BAYLOR SCHOOL ROAD CHATTANOOGA, TN 37405	UNRELATED	501C3	RIVER TEACHERS WORKSHOP	41,000
THE NATURE CONSERVANCY ALABAMA CHAPTER 2100 1ST AVENUE NORTH SUITE 500 BIRMINGHAM, AL 35203	UNRELATED	501C3	LAND ACQUISITION	75,000
GEORGIA DEPARTMENT OF NATURAL RESOURCES 2 MARTIN LUTHER KING JR DRIVE SE SUITE 1252 EAST ATLANTA, GA 30334	UNRELATED	501C3	LAND ACQUISITION & TRAIL IMPROVEMENT	73,000
Total ▶ 3a				1,264,326

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
ARROW SPACE FOR FAMILIES 393 NORTH FINLEY STREET STE D ATHENS, GA 30601	UNRELATED	501C3	PLAY GARDEN IMPROVEMENT PROJECT	10,000
TRUST FOR PUBLIC LAND 202 TREMONT STREET SUITE 900 CHATTANOOGA, TN 37405	UNRELATED	501C3	SOUTH CHICKAMAUGA CREEK GREENWAY	125,000
ACCESS FUND4712 FLORIDA AVENUE CHATTANOOGA, TN 37409	UNRELATED	501C3	LAND ACQUISITION	85,000
Total ▶ 3a				1,264,326

TY 2018 Accounting Fees Schedule**Name:** RIVERVIEW FOUNDATION INC**EIN:** 27-5485912

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
ACCOUNTING FEES	4,668	522		4,146

Note: To capture the full content of this document, please select landscape mode (11" x 8.5") when printing.

TY 2018 Depreciation Schedule

Name: RIVERVIEW FOUNDATION INC

EIN: 27-5485912

Depreciation Schedule

Description of Property	Date Acquired	Cost or Other Basis	Prior Years' Depreciation	Computation Method	Rate / Life (# of years)	Current Year's Depreciation Expense	Net Investment Income	Adjusted Net Income	Cost of Goods Sold Not Included
			2,485						
LEASEHOLD IMPROVEMENTS	2013-12-31	15,596	2,000	S/L	39 0000	400			
FURNITURE & EQUIPMENT	2013-12-31	14,596	10,425	S/L	7 0000	2,085	304		
WEBSITE DEVELOPMENT	2018-04-02	4,740		S/L	15 0000	237			

TY 2018 Investments - Other Schedule

Name: RIVERVIEW FOUNDATION INC

EIN: 27-5485912

Investments Other Schedule 2

Category/ Item	Listed at Cost or FMV	Book Value	End of Year Fair Market Value
RIVER VI, LP	AT COST	274,954	318,422
ACADIAN EMERGING MARKETS	AT COST	966,710	937,064
MFO MFS SER TR X INTL GROWTH FD CLI	AT COST	1,033,627	1,216,760
MFO TWEEDY BROWNE GLOBAL VALUE FUND	AT COST	1,088,634	1,218,868
STW FUND/SCHRODER	AT COST	2,267,932	2,160,867
OFFSHORE FUNDS	AT COST		424,317
GT OFFSHORE LIMITED FUND II	AT COST	2,006,578	2,904,859
PALOMA INTERNATIONAL LP	AT COST	1,150,000	1,645,978
MARATHON EUROPEAN CREDIT FUND	AT COST	41,715	74,130
MARATHON E. CREDIT OPP. FUND II	AT COST	217,161	286,173
GARRISON REAL ESTATE FUND III	AT COST	602,227	485,097
MGO STRALEM FUND EQUITY	AT COST	1,150,000	1,420,195
MFO 1ST EAGLE SOGEN GLOBAL	AT COST	4,349,020	4,022,575
COHO REALTIVE VALUE EQUITY FUND	AT COST	1,563,964	1,732,915
OAK HILL CAPITAL PARTNERS	AT COST	426,123	479,345
RIVER VII	AT COST	282,231	306,428

TY 2018 Land, Etc. Schedule

Name: RIVERVIEW FOUNDATION INC

EIN: 27-5485912

Category / Item	Cost / Other Basis	Accumulated Depreciation	Book Value	End of Year Fair Market Value
	34,932	15,147	19,785	19,785

TY 2018 Other Decreases Schedule

Name: RIVERVIEW FOUNDATION INC

EIN: 27-5485912

Description	Amount
PRIOR PERIOD ADJUSTMENT	128,264

TY 2018 Other Expenses Schedule**Name:** RIVERVIEW FOUNDATION INC**EIN:** 27-5485912**Other Expenses Schedule**

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
EXPENSES				
BUSINESS LICENSES	41	5		36
COMPUTER AND INTERNET	6,466	723		5,743
DUES & SUBSCRIPTIONS	750	84		666
MEALS AND ENTERTAINMENT	1,303	146		1,157
TELEPHONE	1,024	114		910
PAYROLL FEES	1,915	214		1,701
BANK FEES	36	4		32
OTHER PASSTHRU EXPENSES	6,098	6,098		

TY 2018 Other Income Schedule**Name:** RIVERVIEW FOUNDATION INC**EIN:** 27-5485912**Other Income Schedule**

Description	Revenue And Expenses Per Books	Net Investment Income	Adjusted Net Income
OTHER K-1 INCOME	2,817	2,817	
PASSTHRU INCOME UBIT OAK HILL	-159		
PASSTHRU INCOME UBIT MARATHON	44,898		
PFIC INCOME	116,879	116,879	

TY 2018 Other Professional Fees Schedule**Name:** RIVERVIEW FOUNDATION INC**EIN:** 27-5485912

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
CUSTODY FEES	10,375	10,375		
PROFESSIONAL FEES	20,000	20,000		
PORTFOLIO EXPENSES	38,576	38,576		

TY 2018 Taxes Schedule**Name:** RIVERVIEW FOUNDATION INC**EIN:** 27-5485912

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
FOREIGN TAX	10,984	10,984		