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
FINANCE FACTORS FOUNDATION

A Employer identification number
31-1642776

Number and street (or P O box number if mail is not delivered to street address) Room/suite
1164 BISHOP STREET RM/STE 1089

B Telephone number (see instructions)
(808) 548-3393

City or town, state or province, country, and ZIP or foreign postal code
HONOLULU, HI 968132815

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*) ▶$ 1,648,846

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))*

	Line	Description	(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)	5,100			
	2	Check ▶ ☑ if the foundation is **not** required to attach Sch B				
	3	Interest on savings and temporary cash investments	522	522		
	4	Dividends and interest from securities	35,814	35,814		
	5a	Gross rents				
	b	Net rental income or (loss)				
	6a	Net gain or (loss) from sale of assets not on line 10	76,485			
	b	Gross sales price for all assets on line 6a 341,524				
	7	Capital gain net income (from Part IV, line 2)		76,485		
	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)				
	11	Other income (attach schedule)	35,400			
	12	**Total.** Add lines 1 through 11	153,321	112,821		
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)				
	b	Accounting fees (attach schedule)	4,397			
	c	Other professional fees (attach schedule)	12,717	12,717		
	17	Interest				
	18	Taxes (attach schedule) (see instructions)	1,690			
	19	Depreciation (attach schedule) and depletion				
	20	Occupancy				
	21	Travel, conferences, and meetings				
	22	Printing and publications				
	23	Other expenses (attach schedule)	31,706			
	24	**Total operating and administrative expenses.** Add lines 13 through 23	50,510	12,717		0
	25	Contributions, gifts, grants paid	64,445			64,445
	26	**Total expenses and disbursements.** Add lines 24 and 25	114,955	12,717		64,445
	27	Subtract line 26 from line 12				
	a	**Excess of revenue over expenses and disbursements**	38,366			
	b	**Net investment income** (if negative, enter -0-)		100,104		
	c	**Adjusted net income** (if negative, enter -0-)				

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

			Beginning of year (a) Book Value	End of year (b) Book Value	(c) Fair Market Value
Assets	1	Cash—non-interest-bearing		6,484	6,484
	2	Savings and temporary cash investments	258,431	246,665	246,665
	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)			
	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)	1,149,305	1,189,153	1,368,597
	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)			
	14	Land, buildings, and equipment basis ▶ Less accumulated depreciation (attach schedule) ▶			
	15	Other assets (describe ▶)	23,300	27,100	27,100
	16	**Total assets** (to be completed by all filers—see the instructions Also, see page 1, item I)	1,431,036	1,469,402	1,648,846
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	1,431,036	1,469,402	
	30	**Total net assets or fund balances** (see instructions)	1,431,036	1,469,402	
	31	**Total liabilities and net assets/fund balances** (see instructions)	1,431,036	1,469,402	

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	1,431,036
2	Enter amount from Part I, line 27a	2	38,366
3	Other increases not included in line 2 (itemize) ▶	3	
4	Add lines 1, 2, and 3	4	1,469,402
5	Decreases not included in line 2 (itemize) ▶	5	
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30	6	1,469,402

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	MORGAN STANLEY 073	P		
b	MORGAN STANLEY 073	P		
c	APPLE, INC	P	2004-11-15	2018-08-29
d	CA TECHNOLOGIES	P	2012-11-01	2018-06-11
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	25,088		19,829	5,259
b	309,444		245,131	64,313
c	4,455		79	4,376
d	2,537			2,537
e				

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

	(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	(l) Gains (Col (h) gain minus col (k), but not less than -0-) **or** Losses (from col (h))
a				5,259
b				64,313
c				4,376
d				2,537
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	76,485
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	5,259

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	84,410	1,770,240	0 047683
2016	60,417	1,640,106	0 036837
2015	82,302	1,728,516	0 047614
2014	86,459	1,707,029	0 050649
2013	88,490	1,550,882	0 057058

2	**Total** of line 1, column (d)	2	0 239841
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 047968
4	Enter the net value of noncharitable-use assets for 2018 from Part X, line 5	4	1,802,219
5	Multiply line 4 by line 3	5	86,449
6	Enter 1% of net investment income (1% of Part I, line 27b)	6	1,001
7	Add lines 5 and 6	7	87,450
8	Enter qualifying distributions from Part XII, line 4 , ...	8	64,445

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**	2,002
c	All other domestic foundations enter 2% of line 27b Exempt foreign organizations enter 4% of Part I, line 12, col (b)		
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)	**2**	
3	Add lines 1 and 2.	**3**	2,002
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)	**4**	
5	**Tax based on investment income.** Subtract line 4 from line 3 If zero or less, enter -0-	**5**	2,002
6	Credits/Payments		
a	2018 estimated tax payments and 2017 overpayment credited to 2018 — **6a** 261		
b	Exempt foreign organizations—tax withheld at source — **6b**		
c	Tax paid with application for extension of time to file (Form 8868) — **6c** 1,739		
d	Backup withholding erroneously withheld — **6d**		
7	Total credits and payments Add lines 6a through 6d.	**7**	2,000
8	Enter any **penalty** for underpayment of estimated tax Check here ☑ if Form 2220 is attached	**8**	60
9	**Tax due.** If the total of lines 5 and 8 is more than line 7, enter **amount owed** ▶	**9**	62
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** ▶ **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**	**Yes**	
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) ▶HI			
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)

		Line	Yes	No
11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule See instructions.	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 ▶JUNE YIP Telephone no ▶(808) 548-3393

Located at ▶1164 BISHOP STREET SUITE 1089 HONOLULU HI ZIP+4 ▶96813

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 |

		Line	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

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

			Line	Yes	No
1a	During the year did the foundation (either directly or indirectly)				
	(1) Engage in the sale or exchange, or leasing of property with a disqualified person?	☐ 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		
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
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 **Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors *(continued)***

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

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

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

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

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

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

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

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc , purposes		
a	Average monthly fair market value of securities	1a	1,523,999
b	Average of monthly cash balances	1b	278,882
c	Fair market value of all other assets (see instructions)	1c	26,783
d	**Total** (add lines 1a, b, and c)	1d	1,829,664
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	1,829,664
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	27,445
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3 Enter here and on Part V, line 4	5	1,802,219
6	**Minimum investment return.** Enter 5% of line 5	6	90,111

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	90,111
2a	Tax on investment income for 2018 from Part VI, line 5	2a	2,002		
b	Income tax for 2018 (This does not include the tax from Part VI)	2b			
c	Add lines 2a and 2b			2c	2,002
3	Distributable amount before adjustments Subtract line 2c from line 1			3	88,109
4	Recoveries of amounts treated as qualifying distributions			4	
5	Add lines 3 and 4			5	88,109
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	88,109

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	64,445
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	64,445
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income Enter 1% of Part I, line 27b See instructions	5	
6	**Adjusted qualifying distributions.** Subtract line 5 from line 4	6	64,445

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				88,109
2 Undistributed income, if any, as of the end of 2018				
a Enter amount for 2017 only.			26,930	
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.				
f **Total** of lines 3a through e.				
4 Qualifying distributions for 2018 from Part XII, line 4 ▶ $ 64,445				
a Applied to 2017, but not more than line 2a			26,930	
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.				37,515
e Remaining amount distributed out of corpus				
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				
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				50,594
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				
10 Analysis of line 9				
a Excess from 2014. . . .				
b Excess from 2015. . . .				
c Excess from 2016. . . .				
d Excess from 2017. . . .				
e Excess from 2018. . . .				

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))

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

JUNE YIP
1164 BISHOP STREET SUITE 1089
HONOLULU, HI 96813
(808) 548-3393

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

APPLICANT MUST SUBMIT WRITTEN INFORMATION CONCERNING THEIR ORGANIZATION AND ITS PURPOSE FOR REVIEW BY THE BOARD OF DIRECTORS

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 Additional Data Table				
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)
1 Program service revenue	(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	
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			14	522	
4 Dividends and interest from securities. . . .			14	35,814	
5 Net rental income or (loss) from real estate					
a Debt-financed property.					
b Not debt-financed property.					
6 Net rental income or (loss) from personal property					
7 Other investment income.					
8 Gain or (loss) from sales of assets other than inventory			18	76,485	
9 Net income or (loss) from special events					
10 Gross profit or (loss) from sales of inventory					
11 Other revenue					
a FFF CHARITY GOLF TOURNAMENT			41	35,400	
b					
c					
d					
e					
12 Subtotal Add columns (b), (d), and (e). .				148,221	

13 Total. Add line 12, columns (b), (d), and (e). 13 148,221

(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)

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

******	2019-11-15	******	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
DARRYL T KOMO		2019-11-15		P00149853
Firm's name ▶ ROBERT HY LEONG & COMPANY				Firm's EIN ▶99-0183523
Firm's address ▶ 1164 BISHOP ST STE 530 HONOLULU, HI 96813				Phone no (808) 523-1621

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

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
RUSSELL J LAU 1503 UALAKAA PLACE HONOLULU, HI 96822	PRESIDENT/DI 0 20	0	0	0
PATRICK CHUN 1164 BISHOP STREET HONOLULU, HI 96813	VP 0 20	0	0	0
JEFFREY D LAU 4734 ANALII STREET HONOLULU, HI 96825	V P /DIR 0 20	0	0	0
JUNE YIP 1164 BISHOP STREET SUITE 1089 HONOLULU, HI 96813	VP/TREASURER 0 80	0	0	0
DALE FONG 1446-C ALEWA DRIVE HONOLULU, HI 96817	DIRECTOR 0 20	0	0	0
JENNIFER CHAPMAN 91-1036 KAUOHA STREET EWA BEACH, HI 96706	DIRECTOR 0 20	0	0	0
PEARL FONG 1565 ALA AMOAMO STREET HONOLULU, HI 96819	DIRECTOR 0 20	0	0	0
SAM K YEE 1164 BISHOP STREET SUITE 1089 HONOLULU, HI 96813	SECRETARY 0 20	0	0	0
ROSS TAOSAKA 1164 BISHOP STREET SUITE 1089 HONOLULU, HI 96813	ASSISTANT SE 0 20	0	0	0

Form 990PF Part XV Line 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*				
ALOHA COUNCIL42 PUIWA ROAD HONOLULU, HI 96817			COMMUNITY & CIVIC AFFAIRS	750
AMERICAN HEART ASSOCIATION 677 ALA MOANA BLVD 600 HONOLULU, HI 96813			HEALTH & HUMAN SERVICES	2,500
ARTHRITIS FOUNDATION 1 ALOHA TOWER DR HONOLULU, HI 96813			HEALTH & HUMAN SERVICES	800
Total . . . . ▶ **3a**				64,445

Form 990PF Part XV Line 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*				
ASSETS SCHOOL1 OHANA NUI WAY HONOLULU, HI 96818			EDUCATION	5,000
ASSETS SCHOOL1 OHANA NUI WAY HONOLULU, HI 96818			EDUCATION	3,000
BIG BROTHERS BIG SISTERS 418 KUWILI ST STE 104 HONOLULU, HI 96817			COMMUNITY & CIVIC AFFAIRS	7,910
Total . . . . ▶ **3a**				64,445

Form 990PF Part XV Line 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*				
CHINATOWN COMMUNITY FOUNDATION 827 FORT STREET MALL HONOLULU, HI 96813			COMMUNITY CIVIC AFFAIRS	1,000
CHINESE CHAMBER OF COMMERCE 8 S KING ST HONOLULU, HI 96813			COMMUNITY & CIVIC AFFAIRS	650
CHINESE CHAMBER OF COMMERCE 8 S KING ST HONOLULU, HI 96813			COMMUNITY & CIVIC AFFAIRS	1,500
Total . . . . ▶ **3a**				64,445

Form 990PF Part XV Line 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*				
CHINESE CHAMBER OF COMMERCE 8 S KING ST HONOLULU, HI 96813			COMMUNITY & CIVIC AFFAIRS	237
CHINESE COMMUNITY ACTION COALITION 1531 IPUKULA ST HONOLULU, HI 96821			COMMUNITY & CIVIC AFFAIRS	500
FINANCE FACTORS LTD 1164 BISHOP ST STE 300 HONOLULU, HI 96813			COMMUNITY & CIVIC AFFAIRS	375
Total . . . . ▶ **3a**				64,445

Form 990PF Part XV Line 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*				
FINANCE FACTORS LTD 1164 BISHOP ST STE 300 HONOLULU, HI 96813			COMMUNITY & CIVIC AFFAIRS	100
FILIPINO CHAMBER OF COMMERCE 1125 N KING ST STE 302 HONOLULU, HI 96817			COMMUNITY & CIVIC AFFAIRS	1,000
GIRL SCOUTS OF HAWAII 410 ATKINSON DR HONOLULU, HI 96814			COMMUNITY & CIVIC AFFAIRS	1,800
Total . . . . ▶ **3a**				64,445

Form 990PF Part XV Line 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*				
HAWAII FOOD & WINE FESTIVAL 3538 WAIALAE AVE 203 HONOLULU, HI 96816			COMMUNITY & CIVIC AFFAIRS	1,000
HAWAII FOODBANK2611 KILIHAU ST HONOLULU, HI 96819			COMMUNITY & CIVIC AFFAIRS	175
HAWAII HAPPY CATS INC P O BOX 240554 HONOLULU, HI 96824			COMMUNITY & CIVIC AFFAIRS	100
Total . . . . ▶ **3a**				64,445

Form 990PF Part XV Line 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*				
HAWAII HOMEOWNERSHIP CENTER 1259 AALA ST HONOLULU, HI 96817			COMMUNITY & CIVIC AFFAIRS	1,000
HAWAII HOMEOWNERSHIP CENTER 1259 AALA ST HONOLULU, HI 96817			COMMUNITY & CIVIC AFFAIRS	2,000
HAWAII MEALS ON WHEELS 2728 HUAPALA ST 209 HONOLULU, HI 96822			HEALTH & HUMAN SERVICES	250
Total . . . . ▶ **3a**				64,445

Form 990PF Part XV Line 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*				
HAWAII PACIFIC UNIVERSITY 1 ALOHA TOWER DR HONOLULU, HI 96813			EDUCATION	5,000
HAWAII THEATER FOR YOUTH 229 QUEEN EMMA SQUARE HONOLULU, HI 96813			COMMUNITY & CIVIC AFFAIRS	3,500
HOSPICE HAWAII860 IWILEI RD HONOLULU, HI 96813			HEALTH & HUMAN SERVICES	3,000
Total . . . . ▶ **3a**				64,445

Form 990PF Part XV Line 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*				
KAIMUKI HIGH SCHOOL FOUNDATION 2705 KAIMUKI AVE HONOLULU, HI 96816			EDUCATION	250
KAMP HAWAIIP O BOX 701022 HONOLULU, HI 96709			COMMUNITY & CIVIC AFFAIRS	1,000
KA LIMA O MAUI95 MAHALANI ST 19B WAILUKU, HI 96793			COMMUNITY & CIVIC AFFAIRS	300
Total . . . . ▶ **3a**				64,445

Form 990PF Part XV Line 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*				
KEIKI O KA AINA FAMILY 3097 KALIHI ST HONOLULU, HI 96819			HEALTH & HUMAN SERVICES	2,500
KUPU677 ALA MOANA BLVD 1200 HONOLULU, HI 96813			COMMUNITY & CIVIC AFFAIRS	1,000
MENTAL HEALTH AMERICA 1136 UNION MALL 510 HONOLULU, HI 96813			HEALTH & HUMAN SERVICES	566
Total . . . . ▶ **3a**				64,445

Form 990PF Part XV Line 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*				
PACIFIC FLEET SUBMARINE 11 ARIZONA MEMORIAL DR HONOLULU, HI 96818			HEALTH & HUMAN SERVICES	100
PCH DYNASTY INVITATION PALOLO CHIN 2459 10TH AVE HONOLULU, HI 96816			HEALTH & HUMAN SERVICES	1,500
REHAB FOUNDATION226 N KUAKINI ST HONOLULU, HI 96817			COMMUNITY & CIVIC AFFAIRS	1,000
Total . . . . ▶ **3a**				64,445

Form 990PF Part XV Line 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*				
ROTARY DISTRICT 5000P O BOX 3325 HONOLULU, HI 96801			COMMUNITY & CIVIC AFFAIRS	650
SIERRA CLUB OF HAWAII 1164 BISHOP ST STE 1512 HONOLULU, HI 96813			COMMUNITY & CIVIC AFFAIRS	1,000
ST ANDREWS SCHOOLS 224 QUEEN EMMA SQUARE HONOLULU, HI 96813			EDUCATION	3,000
Total . . . . ▶ **3a**				64,445

Form 990PF Part XV Line 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*				
UNITIED CHURCH OF CHRIST 1848 NUUANA AVE HONOLULU, HI 96817			COMMUNITY & CIVIC AFFAIRS	432
UNIVERSITY OF HAWAII ATHLETICS 1337 LOWER CAMPUS ROAD HONOLULU, HI 96822			EDUCATION	3,960
UNIVERSITY OF HAWAII ATHLETICS 1337 LOWER CAMPUS ROAD HONOLULU, HI 96822			EDUCATION	1,040
Total . . . . ▶ **3a**				64,445

Form 990PF Part XV Line 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*				
YWCA OAHU1040 RICHARDS ST HONOLULU, HI 96813			HEALTH & HUMAN SERVICES	3,000
Total . . . . ▶ **3a**				64,445

TY 2018 Accounting Fees Schedule

Name: FINANCE FACTORS FOUNDATION

EIN: 31-1642776

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
INDIRECT ACCOUNTING FEES	4,397			

efile GRAPHIC print - DO NOT PROCESS	As Filed Data -	DLN: 93491319055769

TY 2018 Investments Corporate Stock Schedule

Name: FINANCE FACTORS FOUNDATION

EIN: 31-1642776

Investments Corporation Stock Schedule

Name of Stock	End of Year Book Value	End of Year Fair Market Value
A G C O CORP		
ACTAVIS PLC (EXCHANGED TO ALLERGAN)	14,400	13,366
ADOBE SYSTEMS (ADBE)		
ADVANSIX INC (ASIX)		
AETNA INC		
AFLAC INCORPORATED (AFL)		
ALTRIA GROUP INC		
ALTRIA GROUP INC		
ALTRIA GROUP INC	343	741
ALTRIA GROUP INC	6,204	14,817
AMERICAN WATERWORKS CO		
AMGEN INC	10,651	29,200
ANALOG DEVICES INC		
APPLE COMPUTER INC	1,566	63,096
APPLIED MATERIALS INC (AMAT)		
ARCHER DANIELS MIDLAND (ADM)		
AT&T	19,149	17,980
BANK OF AMERICA		
BANK OF AMERICA CORP (BAC)	20,650	24,886
BEST BUY CO	17,574	15,094
BOEING	7,791	24,188
BOSTON SCIENTIFIC CORP		
BRINKER INTL INC		
BRISTOL MYERS SQUIBB CO	22,570	19,752
BROADCOM CORP CL	10,714	22,885
CA INC		
CAPITAL ONE FINANCIAL GROUP	15,734	16,252
CATERPILLAR	22,272	19,060
CBRE GROUP INC	15,324	16,016
CELANESE CORP SERES A COM STK (CE)	8,717	11,696

Investments Corporation Stock Schedule

Name of Stock	End of Year Book Value	End of Year Fair Market Value
CELGENE CORP (CELG)	20,464	11,536
CENTURYLINK INC (CTL)		
CF INDUSTRIES HOLDINGS INC		
CHEVRON	10,995	14,143
CHEVRON CORP (CVX)	8,144	8,703
CIGNA CORPORATION COM		
CISCO SYS INC	14,603	22,965
CITIGROUP INC NEW	25,659	19,783
CITRIX SYSTEMS INC (CTXS)		
COMCAST CORP NEW CLASS A	33,584	33,369
CONOCOPHILLIPS		
CONOCOPHILLIPS		
CONSTELLATION BRANDS INC CL A (STZ)		
CST BRANDS INC COM		
CVS HEALTH CORP COM	22,816	21,622
DEERE & CO	14,188	20,138
DELTA AIR LINES INC NEW	4,139	14,970
DELTA AIR LINES INC NEW (DAL)	5,509	7,485
DISCOVER INCL SVCS (DFS)		
DONNELLEY R R & SONS CO		
DOW CHEMICAL CO (DOW)		
DOWDUPONT INC	15,025	15,509
DUN & BRADSTREET CP		
DXC TECHNOLOGY CO	13,675	11,166
ELECTRONIC ARTS INC		
EQUITY RESIDENTIAL	12,279	25,084
EXELON CORP	17,330	18,040
EXXON MOBIL CORP	18,812	15,684
FACEBOOK INC CL-A (FB)		
FIFTH 3RD BANCORP OHIO		

Investments Corporation Stock Schedule

Name of Stock	End of Year Book Value	End of Year Fair Market Value
FIRST DATA CORP	19,707	13,866
FREEPORT MCMORAN CP		
GAMESTOP CORP CL A NEW		
GAP	15,607	16,873
GENERAL ELECTRIC		
GENERAL ELECTRIC		
GENERAL ELECTRIC		
GENERAL ELECTRIC		
GENERAL ELECTRIC		
GENERAL ELECTRIC		
GENERAL MTRS CO (GM)		
GILEAD SCIENCE		
GOLDMAN SACHS GRP INC		
H&R BLOCK INC		
HALLIBURTON CO		
HALLIBURTON CO		
HANESBRANDS INC		
HANESBRANDS INC (HBI)		
HARTFORD FIN SERS GRP INC		
HELMERICH & PAYNE		
HEWLETT PACKARD		
HOME DEPOT INC	11,936	27,491
HONEYWELL INTERNATIONAL INC		
HONEYWELL INTERNATIONAL INC (HON)		
INTEL CORP	21,330	26,985
INTERNATIONAL PAPER CO.		
INTERNATIONAL PAPER CO.		
INTL BUSINESS MACHINES CORP (IBM)		
ISHARES BARCLAYS TIPS BOND FUND	34,205	37,233
ISHARES BARCLAYS TIPS BOND FUND	52,187	54,755

Investments Corporation Stock Schedule

Name of Stock	End of Year Book Value	End of Year Fair Market Value
ISHARES BARCLAYS TIPS BOND FUND	36,356	38,329
ISHARES IBOXX INVEST GR COR FUND	32,926	33,846
ISHARES IBOXX INVEST GR COR FUND	45,859	46,256
JARDEN CORP		
JOHNSON CONTROLS INCORP.		
JOHNSON CTLS INTL PLC (JCI)		
JP MORGAN CHASE	16,266	34,167
KEYCORP NEW		
KOHLS CORP WISC	12,796	19,902
KRAFT HEINZ CO (KHC)		
KROGER CO		
LAM RESEARCH CORP		
LEAR CORP		
LENNAR CORP	9,461	9,396
LINCOLN NTL CORP	2,317	5,644
LINCOLN NTL CORP IND	4,092	7,697
MACY'S INC		
MACY'S INC (M)		
MANPOWERGROUP INC COM		
MARATHON PETROLEUM CORP	11,072	13,572
MC DONALDS CORP (MCD)		
MCKESSON CORP		
MFS CHARTER INCOME TRUST SBI	17,379	16,126
MFS CHARTER INCOME TRUST SBI	7,742	7,183
MFS CHARTER INCOME TRUST SBI	34,180	30,786
MFS INTERMEDIATE INCM TR SBI	13,439	11,267
MFS INTERMEDIATE INCM TR SBI	8,940	7,707
MFS INTERMEDIATE INCM TR SBI	18,618	16,882
MICRON TECH INC	17,899	12,057
MICROSOFT CORP	58,014	52,816

Investments Corporation Stock Schedule

Name of Stock	End of Year Book Value	End of Year Fair Market Value
MOLSON COORS BREWING CO		
MORGAN STANLEY	21,491	15,860
MURPHY OIL CORP		
MYLAN INC (EXCHANGED TO MYLAN N V)		
MYLAN INC (EXCHANGED TO MYLAN N V)		
NORTHROP GRUMMAN CP (HLDG CO) (NOC)		
ORACLE CORP		
PACCAR INC		
PACKAGING CORP AMER		
PERSPECTA INC	2,420	2,153
PFIZER INC (PEE)	28,789	37,103
PG&E CORPORATION		
PHILLIPS 66 COM		
PPL CORPORATION	10,276	10,624
PRUDENTIAL FINANCIAL INC	19,442	14,679
PVH CORP	19,986	16,731
QUALCOMM INC		
RALPH LAUREN CORP	16,304	17,071
RAYMOND JAMES FINCL		
RAYTHEON CO.		
ROBERT HALF INT	20,062	14,872
ROYAL CARIBBEAN CRUISES LTD	20,388	15,646
SANDISK CORP		
SEI INVESTMENTS CO		
SKYWORKS SOLUTIONS INC		
SUNTRUST BKS		
SYSCO CORP		
TALEN ENERGY CORP COM		
TARGET CORP	22,123	17,844
TESORO PETROLEUM CP		

Investments Corporation Stock Schedule

Name of Stock	End of Year Book Value	End of Year Fair Market Value
THE J.M. SMUCKER COMPANY	15,991	13,089
TRAVELERS COMPANIES INC COM		
TUPPERWARE BRANDS CORP		
TYSON FOODS INC CL A		
UNITED RENTALS INC	11,630	10,766
UNITED HEALTH GROUP	20,910	29,894
V F CORP		
VALERO ENERGY CP DELA NEW	6,058	13,495
VERITIV CORP	194	175
VERITIV CORP	40	100
VERIZON COMMUNICATIONS	13,244	19,115
VISA INC		
WALT DISNEY CO HLDG CO		
WELLS FARGO CO		
WELLS FARGO CO		
WELLS FARGO CO		
WELLS FARGO CO		
WELLS FARGO CO		
WESTERN DIGITAL		
WHIRLPOOL CORP		
WYNDHAM WORLDWIDE CORP	6,596	9,318

TY 2018 Other Assets Schedule

Name: FINANCE FACTORS FOUNDATION

EIN: 31-1642776

Other Assets Schedule

Description	Beginning of Year - Book Value	End of Year - Book Value	End of Year - Fair Market Value
ART OBJECTS	23,300	27,100	27,100

TY 2018 Other Expenses Schedule

Name: FINANCE FACTORS FOUNDATION

EIN: 31-1642776

Other Expenses Schedule

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
EXPENSES				
MISCELLANEOUS	103			
FFF CHARITY GOLF TOURNAMENT	31,603			

TY 2018 Other Income Schedule

Name: FINANCE FACTORS FOUNDATION

EIN: 31-1642776

Other Income Schedule

Description	Revenue And Expenses Per Books	Net Investment Income	Adjusted Net Income
FFF CHARITY GOLF TOURNAMENT	35,400		

efile GRAPHIC print - DO NOT PROCESS | As Filed Data - | DLN: 93491319055769

TY 2018 Other Professional Fees Schedule

Name: FINANCE FACTORS FOUNDATION

EIN: 31-1642776

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
INVESTMENT MANAGEMENT FEES	12,717	12,717		

TY 2018 Taxes Schedule

Name: FINANCE FACTORS FOUNDATION

EIN: 31-1642776

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
FEDERAL EXCISE TAXES	1,690			