



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 . . . . .	2,301,164	3,877,066	3,877,066
	2	Savings and temporary cash investments . . . . .	41,974,506	25,184,003	25,184,003
	3	Accounts receivable ▶ <u>1,273,458</u>			
		Less allowance for doubtful accounts ▶ _____	957,209	1,273,458	1,273,458
	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) . . . . .	187,803		
	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 . . . . .	25,054	107,752	107,752
	10a	Investments—U S and state government obligations (attach schedule)	0	17,158,531	17,158,531
	b	Investments—corporate stock (attach schedule) . . . . .			
	c	Investments—corporate bonds (attach schedule) . . . . .			
	Liabilities	11	Investments—land, buildings, and equipment basis ▶ _____		
		Less accumulated depreciation (attach schedule) ▶ _____			
12		Investments—mortgage loans . . . . .			
13		Investments—other (attach schedule) . . . . .	1,171,207,709	307,232,947	307,232,947
14		Land, buildings, and equipment basis ▶ <u>190,325</u>			
		Less accumulated depreciation (attach schedule) ▶ <u>51,688</u>	183,337	138,637	138,637
15		Other assets (describe ▶ _____)	15,861,361	13,628,674	13,628,674
16		<b>Total assets</b> (to be completed by all filers—see the instructions Also, see page 1, item I)	1,232,698,143	368,601,068	368,601,068
17		Accounts payable and accrued expenses . . . . .	139,278	123,807	
18		Grants payable . . . . .			
Net Assets or Fund Balances	19	Deferred revenue . . . . .			
	20	Loans from officers, directors, trustees, and other disqualified persons			
	21	Mortgages and other notes payable (attach schedule) . . . . .			
	22	Other liabilities (describe ▶ _____)	22,871,963	4,173,015	
	23	<b>Total liabilities</b> (add lines 17 through 22) . . . . .	23,011,241	4,296,822	
		<b>Foundations that follow SFAS 117, check here</b> <input checked="" type="checkbox"/> <b>and complete lines 24 through 26 and lines 30 and 31.</b>			
24	Unrestricted . . . . .	1,209,686,902	364,304,246		
25	Temporarily restricted . . . . .	0	0		
26	Permanently restricted . . . . .	0	0		
	<b>Foundations that do not follow SFAS 117, check here</b> <input type="checkbox"/> <b>and complete lines 27 through 31.</b>				
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				
30	<b>Total net assets or fund balances</b> (see instructions) . . . . .	1,209,686,902	364,304,246		
31	<b>Total liabilities and net assets/fund balances</b> (see instructions) .	1,232,698,143	368,601,068		

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	1,209,686,902
2	Enter amount from Part I, line 27a . . . . .	2	67,798,342
3	Other increases not included in line 2 (itemize) ▶ _____	3	24,945,006
4	Add lines 1, 2, and 3 . . . . .	4	1,302,430,250
5	Decreases not included in line 2 (itemize) ▶ _____	5	938,126,004
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30 .	6	364,304,246

**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 )
<b>1a</b> See Additional Data Table			
<b>b</b>			
<b>c</b>			
<b>d</b>			
<b>e</b>			

(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)
<b>a</b> See Additional Data Table			
<b>b</b>			
<b>c</b>			
<b>d</b>			
<b>e</b>			

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	
<b>a</b> See Additional Data Table			
<b>b</b>			
<b>c</b>			
<b>d</b>			
<b>e</b>			

<b>2</b> Capital gain net income or (net capital loss) <span style="float:right;">{ If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }</span>	<b>2</b>	81,798,170
<b>3</b> 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 <span style="float:right;">{ }</span>	<b>3</b>	

**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	2,067,158	112,191,496	0 018425
2016	1,122,844	8,387,855	0 133865
2015	805,420	7,427,314	0 108440
2014	180,027	777,247	0 231621
2013			

<b>2</b> Total of line 1, column (d) <span style="float:right;">{ }</span>	<b>2</b>	0 492351
<b>3</b> 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 <span style="float:right;">{ }</span>	<b>3</b>	0 123088
<b>4</b> Enter the net value of noncharitable-use assets for 2018 from Part X, line 5 <span style="float:right;">{ }</span>	<b>4</b>	553,773,979
<b>5</b> Multiply line 4 by line 3 <span style="float:right;">{ }</span>	<b>5</b>	68,162,932
<b>6</b> Enter 1% of net investment income (1% of Part I, line 27b) <span style="float:right;">{ }</span>	<b>6</b>	811,068
<b>7</b> Add lines 5 and 6 <span style="float:right;">{ }</span>	<b>7</b>	68,974,000
<b>8</b> Enter qualifying distributions from Part XII, line 4 <span style="float:right;">{ }</span>	<b>8</b>	23,127,120

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)**

<b>1a</b>	Exempt operating foundations described in section 4940(d)(2), check here <input type="checkbox"/> and enter "N/A" on line 1 Date of ruling or determination letter _____ (attach copy of letter if necessary—see instructions)		
<b>b</b>	Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input type="checkbox"/> and enter 1% of Part I, line 27b . . . . .	<b>1</b>	1,622,137
<b>c</b>	All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col (b)		
<b>2</b>	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	<b>2</b>	0
<b>3</b>	Add lines 1 and 2. . . . .	<b>3</b>	1,622,137
<b>4</b>	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	<b>4</b>	0
<b>5</b>	<b>Tax based on investment income.</b> Subtract line 4 from line 3. If zero or less, enter -0- . . . . .	<b>5</b>	1,622,137
<b>6</b>	Credits/Payments		
<b>a</b>	2018 estimated tax payments and 2017 overpayment credited to 2018	<b>6a</b>	1,810,571
<b>b</b>	Exempt foreign organizations—tax withheld at source . . . . .	<b>6b</b>	
<b>c</b>	Tax paid with application for extension of time to file (Form 8868) . . . . .	<b>6c</b>	300,000
<b>d</b>	Backup withholding erroneously withheld . . . . .	<b>6d</b>	0
<b>7</b>	Total credits and payments. Add lines 6a through 6d. . . . .	<b>7</b>	2,110,571
<b>8</b>	Enter any <b>penalty</b> for underpayment of estimated tax. Check here <input checked="" type="checkbox"/> if Form 2220 is attached	<b>8</b>	172
<b>9</b>	<b>Tax due.</b> If the total of lines 5 and 8 is more than line 7, enter <b>amount owed</b> . . . . .	<b>9</b>	
<b>10</b>	<b>Overpayment.</b> If line 7 is more than the total of lines 5 and 8, enter the <b>amount overpaid</b> . . . . .	<b>10</b>	488,262
<b>11</b>	Enter the amount of line 10 to be <b>Credited to 2019 estimated tax</b> 488,262 <b>Refunded</b>	<b>11</b>	0

**Part VII-A Statements Regarding Activities**

	Yes	No
<b>1a</b> During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign? . . . . .	<b>1a</b>	No
<b>b</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>	<b>1b</b>	No
<b>c</b> Did the foundation file <b>Form 1120-POL</b> for this year? . . . . .	<b>1c</b>	No
<b>d</b> Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year <b>(1)</b> On the foundation  \$ 0 <b>(2)</b> On foundation managers  \$ 0		
<b>e</b> Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers  \$ 0		
<b>2</b> 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>	<b>2</b>	No
<b>3</b> 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> . . . . .	<b>3</b>	No
<b>4a</b> Did the foundation have unrelated business gross income of \$1,000 or more during the year? . . . . .	<b>4a</b>	Yes
<b>b</b> If "Yes," has it filed a tax return on <b>Form 990-T</b> for this year? . . . . .	<b>4b</b>	Yes
<b>5</b> Was there a liquidation, termination, dissolution, or substantial contraction during the year? . . . . . <i>If "Yes," attach the statement required by General Instruction T</i>	<b>5</b>	No
<b>6</b> 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? . . . . .	<b>6</b>	No
<b>7</b> 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> . . . . .	<b>7</b>	Yes
<b>8a</b> Enter the states to which the foundation reports or with which it is registered (see instructions) CA		
<b>b</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> .	<b>8b</b>	Yes
<b>9</b> 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> . . . . .	<b>9</b>	No
<b>10</b> Did any persons become substantial contributors during the tax year? <i>If "Yes," attach a schedule listing their names and addresses</i> . . . . .	<b>10</b>	No

**Part VII-A Statements Regarding Activities** (continued)

<b>11</b>	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. . . . .	<b>11</b>		<b>No</b>
<b>12</b>	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. . . . .	<b>12</b>		<b>No</b>
<b>13</b>	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ► <u>WWW.RIPPLEWORKS.ORG</u>	<b>13</b>	<b>Yes</b>	
<b>14</b>	The books are in care of ► <u>JOHN CARROLL</u> Telephone no ► <u>(650) 499-3120</u>			

Located at ► 513 CHOKE CANYON LANE GEORGETOWN TX ZIP+4 ► 78628

<b>15</b>	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of <b>Form 1041</b> —check here . . . . .	<input type="checkbox"/>		
	and enter the amount of tax-exempt interest received or accrued during the year . . . . .	► <b>15</b>		
<b>16</b>	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? . . . . .	<b>16</b>	<b>Yes</b>	<b>No</b>
	See the instructions for exceptions and filing requirements for FinCEN Form 114. If "Yes", enter the name of the foreign country ► <u>OC</u>		<b>Yes</b>	

**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.**

<b>1a</b>	During the year did the foundation (either directly or indirectly)		<b>Yes</b>	<b>No</b>
	(1) Engage in the sale or exchange, or leasing of property with a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
	(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			
	(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
	(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			
	(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
	(6) Agree to pay money or property to a government official? ( <b>Exception.</b> Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days). <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
<b>b</b>	If any answer is "Yes" to 1a(1)–(6), did <b>any</b> 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. . . . .	<b>1b</b>	<b>Yes</b>	
	Organizations relying on a current notice regarding disaster assistance check here. . . . .			<input type="checkbox"/>
<b>c</b>	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? . . . . .	<b>1c</b>		<b>No</b>
<b>2</b>	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))			
<b>a</b>	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? . . . . .		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
	If "Yes," list the years ► 20____, 20____, 20____, 20____			
<b>b</b>	Are there any years listed in 2a for which the foundation is <b>not</b> 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 <b>all</b> years listed, answer "No" and attach statement—see instructions). . . . .	<b>2b</b>		
<b>c</b>	If the provisions of section 4942(a)(2) are being applied to <b>any</b> of the years listed in 2a, list the years here ► 20____, 20____, 20____, 20____			
<b>3a</b>	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? . . . . .		<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
<b>b</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). . . . .	<b>3b</b>		<b>No</b>
<b>4a</b>	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	<b>4a</b>		<b>No</b>
<b>b</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?	<b>4b</b>		<b>No</b>

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

<b>5a</b>	During the year did the foundation pay or incur any amount to		<b>Yes</b>	<b>No</b>
(1)	Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(2)	Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(3)	Provide a grant to an individual for travel, study, or other similar purposes?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(4)	Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? See instructions.	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> 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?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
<b>b</b>	If any answer is "Yes" to 5a(1)–(5), did <b>any</b> 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.		<b>5b</b>	<b>Yes</b>
	Organizations relying on a current notice regarding disaster assistance check here.	<input type="checkbox"/>		
<b>c</b>	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).	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
<b>6a</b>	Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<b>6b</b>	<b>No</b>
<b>b</b>	Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? If "Yes" to 6b, file Form 8870			
<b>7a</b>	At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<b>7b</b>	
<b>b</b>	If yes, did the foundation receive any proceeds or have any net income attributable to the transaction?			
<b>8</b>	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?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		

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

<b>1 List all officers, directors, trustees, foundation managers and their compensation. See instructions</b>				
(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
DOUG GALEN 889 WINSLOW STREET SUITE 501 REDWOOD CITY, CA 94063	PRESIDENT/CEO 40 00	659,861	19,282	0
CHRISTIAN LARSEN 889 WINSLOW STREET SUITE 501 REDWOOD CITY, CA 94063	SECRETARY/TREASURER 1 00	0	0	0
<b>2 Compensation of five highest-paid employees (other than those included on line 1—see instructions). If none, enter "NONE."</b>				
(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
TIM KUNIHIO 889 WINSLOW STREET SUITE 501 REDWOOD CITY, CA 94063	MANAGING DIRECTOR, V 40 00	230,769	19,402	0
SARAH BURCH 889 WINSLOW STREET SUITE 501 REDWOOD CITY, CA 94063	SENIOR PORTFOLIO MAN 40 00	171,941	12,982	0
PRADEEP SUTHRAM 889 WINSLOW STREET SUITE 501 REDWOOD CITY, CA 94063	DIRECTOR OF PRODUCT 40 00	164,730	14,859	0
JOHN CARROLL 889 WINSLOW STREET SUITE 501 REDWOOD CITY, CA 94063	CONTROLLER 40 00	170,000	691	0
MICHELLE MUNOZ 889 WINSLOW STREET SUITE 501 REDWOOD CITY, CA 94063	HEAD OF TALENT 40 00	151,539	15,953	0
<b>Total number of other employees paid over \$50,000.</b>				<b>9</b>

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

<b>3</b> 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
DAVIS WRIGHT TREMAINE LLP 505 MONTGOMERY STREET SAN FRANCISCO, CA 94111	LEGAL SERVICES	149,810
BPM LLP 600 CALIFORNIA STREET SUITE 600 SAN FRANCISCO, CA 94108	ACCOUNTING SERVICES	89,336
SUNREACH LLC PO BOX 1366 LOS ALTOS, CA 94023	SOFTWARE IMPLEMENTATION SERVICES	69,999
KLEIN JOHNSON GROUP 923 15TH STREET NW 6TH FLOOR WASHINGTON, DC 20005	PUBLIC AFFAIRS	60,859
<b>Total</b> number of others receiving over \$50,000 for professional services. . . . . ►		0

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

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc.	Expenses
<b>1</b> RIPPLEWORKS UNLOCKS THE POTENTIAL OF IMPACT-FOCUSED ENTREPRENEURS TO IMPROVE LIVES AND BELIEVES THAT THESE ENTREPRENEURS ARE CRITICAL TO SOLVING THE TOUGHEST CHALLENGES OF OUR TIME. HOWEVER, THEY NEED PRACTICAL SUPPORT, GROUNDED IN EXPERIENCE. THAT IS WHY RIPPLEWORKS PARTNER WITH ENTREPRENEURS TO IDENTIFY A CRITICAL CHALLENGE, PROVIDES AND EXPERT WHO KNOWS HOW TO SOLVE IT, AND MANAGES THE PROJECT WITH UNCOMPROMISING COMMITMENT.	1,955,243
<b>2</b> INSIGHTS & MARKETING	644,318
<b>3</b>	
<b>4</b>	

**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
<b>1</b> ZOONA TRANSACTIONS INTERNATIONAL LTD - THE COMPANY SHALL USE THE PROCEEDS FROM THE INVESTMENT TO RELIEVE THE POOR AND UNBANKED BY DESIGNING AND OFFERING ACCESSIBLE, AFFORDABLE MOBILE FINANCIAL SERVICES FOR THE POOR (AS DEFINED BELOW) IN COUNTRIES THAT THE UNITED NATIONS HAS DESIGNATED "LEAST DEVELOPED COUNTRIES," FOR THE CHARITABLE PURPOSES DESCRIBED IN THIS SECTION I AND SUBJECT TO THE RESTRICTIONS CONTAINED IN THIS AGREEMENT. THE CHARITABLE PURPOSES OF THE INVESTMENT ARE TO IMPROVE FINANCIAL LITERACY AND FINANCIAL HEALTH FOR THE POOR AND UNBANKED IN LEAST DEVELOPED COUNTRIES IN WHICH THE COMPANY AND/OR ITS SUBSIDIARIES OPERATE BY ENABLING THE COMPANY TO DEVELOP ITS BUSINESS OF DESIGNING AND OFFERING ACCESSIBLE, AFFORDABLE MOBILE FINANCIAL SERVICES FOR THE POOR IN AN ECONOMICALLY SELF-SUSTAINING MANNER, THUS CATALYZING THE DEVELOPMENT OF A MOBILE FINANCIAL SERVICES INDUSTRY THAT WILL HELP THE POOR ACQUIRE AND MANAGE THE ASSETS NECESSARY TO BRING THEM OUT OF POVERTY.	3,000,000
<b>2</b>	
All other program-related investments. See instructions.	
<b>3</b>	
<b>Total.</b> Add lines 1 through 3 . . . . . ►	3,000,000

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

<b>1</b>	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes		
<b>a</b>	Average monthly fair market value of securities.	<b>1a</b>	44,042,754
<b>b</b>	Average of monthly cash balances.	<b>1b</b>	18,603,224
<b>c</b>	Fair market value of all other assets (see instructions).	<b>1c</b>	499,561,107
<b>d</b>	<b>Total</b> (add lines 1a, b, and c).	<b>1d</b>	562,207,085
<b>e</b>	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	<b>1e</b>	1,661,984,077
<b>2</b>	Acquisition indebtedness applicable to line 1 assets.	<b>2</b>	0
<b>3</b>	Subtract line 2 from line 1d.	<b>3</b>	562,207,085
<b>4</b>	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions).	<b>4</b>	8,433,106
<b>5</b>	<b>Net value of noncharitable-use assets.</b> Subtract line 4 from line 3. Enter here and on Part V, line 4.	<b>5</b>	553,773,979
<b>6</b>	<b>Minimum investment return.</b> Enter 5% of line 5.	<b>6</b>	27,688,699

**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.)

<b>1</b>	Minimum investment return from Part X, line 6.	<b>1</b>	27,688,699
<b>2a</b>	Tax on investment income for 2018 from Part VI, line 5.	<b>2a</b>	1,622,137
<b>b</b>	Income tax for 2018 (This does not include the tax from Part VI).	<b>2b</b>	41,769
<b>c</b>	Add lines 2a and 2b.	<b>2c</b>	1,663,906
<b>3</b>	Distributable amount before adjustments. Subtract line 2c from line 1.	<b>3</b>	26,024,793
<b>4</b>	Recoveries of amounts treated as qualifying distributions.	<b>4</b>	0
<b>5</b>	Add lines 3 and 4.	<b>5</b>	26,024,793
<b>6</b>	Deduction from distributable amount (see instructions).	<b>6</b>	0
<b>7</b>	<b>Distributable amount</b> as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1.	<b>7</b>	26,024,793

**Part XII Qualifying Distributions** (see instructions)

<b>1</b>	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes		
<b>a</b>	Expenses, contributions, gifts, etc.—total from Part I, column (d), line 26.	<b>1a</b>	20,127,120
<b>b</b>	Program-related investments—total from Part IX-B.	<b>1b</b>	3,000,000
<b>2</b>	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes.	<b>2</b>	
<b>3</b>	Amounts set aside for specific charitable projects that satisfy the		
<b>a</b>	Suitability test (prior IRS approval required).	<b>3a</b>	
<b>b</b>	Cash distribution test (attach the required schedule).	<b>3b</b>	
<b>4</b>	<b>Qualifying distributions.</b> Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4.	<b>4</b>	23,127,120
<b>5</b>	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.	<b>5</b>	0
<b>6</b>	<b>Adjusted qualifying distributions.</b> Subtract line 5 from line 4.	<b>6</b>	23,127,120

**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
<b>1</b> Distributable amount for 2018 from Part XI, line 7				26,024,793
<b>2</b> Undistributed income, if any, as of the end of 2018				
<b>a</b> Enter amount for 2017 only. . . . .			0	
<b>b</b> Total for prior years 2016, 2015, 2014		0		
<b>3</b> Excess distributions carryover, if any, to 2018				
<b>a</b> From 2013. . . . .				
<b>b</b> From 2014. . . . .				
<b>c</b> From 2015. . . . .				
<b>d</b> From 2016. . . . .				
<b>e</b> From 2017. . . . .				
<b>f</b> Total of lines 3a through e. . . . .	0			
<b>4</b> Qualifying distributions for 2018 from Part XII, line 4 ▶ \$ <u>23,127,120</u>				
<b>a</b> Applied to 2017, but not more than line 2a			0	
<b>b</b> Applied to undistributed income of prior years (Election required—see instructions). . . . .		0		
<b>c</b> Treated as distributions out of corpus (Election required—see instructions). . . . .	0			
<b>d</b> Applied to 2018 distributable amount. . . . .				23,127,120
<b>e</b> Remaining amount distributed out of corpus	0			
<b>5</b> Excess distributions carryover applied to 2018 (If an amount appears in column (d), the same amount must be shown in column (a) )	0			0
<b>6 Enter the net total of each column as indicated below:</b>				
<b>a</b> Corpus Add lines 3f, 4c, and 4e Subtract line 5	0			
<b>b</b> Prior years' undistributed income Subtract line 4b from line 2b. . . . .		0		
<b>c</b> Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed. . . . .		0		
<b>d</b> Subtract line 6c from line 6b Taxable amount—see instructions. . . . .		0		
<b>e</b> Undistributed income for 2017 Subtract line 4a from line 2a Taxable amount—see instructions. . . . .			0	
<b>f</b> Undistributed income for 2018 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2019. . . . .				2,897,673
<b>7</b> Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions). . . . .	0			
<b>8</b> Excess distributions carryover from 2013 not applied on line 5 or line 7 (see instructions). . . .	0			
<b>9 Excess distributions carryover to 2019.</b> Subtract lines 7 and 8 from line 6a. . . . .	0			
<b>10</b> Analysis of line 9				
<b>a</b> Excess from 2014. . . . .				
<b>b</b> Excess from 2015. . . . .				
<b>c</b> Excess from 2016. . . . .				
<b>d</b> Excess from 2017. . . . .				
<b>e</b> Excess from 2018. . . . .				

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

<b>1a</b> 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. . . . . ▶	2014-05-01				
<b>b</b> Check box to indicate whether the organization is a private operating foundation described in section <input type="checkbox"/> 4942(j)(3) or <input type="checkbox"/> 4942(j)(5)					
<b>2a</b> 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			<b>(e) Total</b>
	<b>(a) 2018</b>	<b>(b) 2017</b>	<b>(c) 2016</b>	<b>(d) 2015</b>	
<b>b</b> 85% of line 2a . . . . .					
<b>c</b> Qualifying distributions from Part XII, line 4 for each year listed . . . . .					
<b>d</b> Amounts included in line 2c not used directly for active conduct of exempt activities . . . . .					
<b>e</b> Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c . . . . .					
<b>3</b> Complete 3a, b, or c for the alternative test relied upon					
<b>a</b> "Assets" alternative test—enter					
<b>(1)</b> Value of all assets . . . . .					
<b>(2)</b> Value of assets qualifying under section 4942(j)(3)(B)(i)					
<b>b</b> "Endowment" alternative test— enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed. . .					
<b>c</b> "Support" alternative test—enter					
<b>(1)</b> Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties) . . . . .					
<b>(2)</b> Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii). . . . .					
<b>(3)</b> Largest amount of support from an exempt organization					
<b>(4)</b> 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.)**

<b>1</b>	<b>Information Regarding Foundation Managers:</b>
<b>a</b>	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) ) CHRISTIAN LARSEN
<b>b</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
<b>2</b>	<b>Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs:</b>
	Check here <input checked="" type="checkbox"/> 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.
<b>a</b>	The name, address, and telephone number or email address of the person to whom applications should be addressed
<b>b</b>	The form in which applications should be submitted and information and materials they should include
<b>c</b>	Any submission deadlines
<b>d</b>	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)				
<b>a</b> <i>Paid during the year</i> See Additional Data Table				
<b>Total . . . . .</b>			<b>▶ 3a</b>	
<b>b</b> <i>Approved for future payment</i>				
<b>Total . . . . .</b>			<b>▶ 3b</b>	

Enter gross amounts unless otherwise indicated		Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income (See instructions )
		(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	
<b>1</b> Program service revenue						
<b>a</b> INTEREST ON PROGRAM-RELATED INVESTMENTS				14		199,727
<b>b</b> _____						
<b>c</b> _____						
<b>d</b> _____						
<b>e</b> _____						
<b>f</b> _____						
<b>g</b> Fees and contracts from government agencies						
<b>2</b> Membership dues and assessments. . . .						
<b>3</b> Interest on savings and temporary cash investments . . . . .				14	815,951	
<b>4</b> Dividends and interest from securities. . . .				14	717,148	
<b>5</b> Net rental income or (loss) from real estate						
<b>a</b> Debt-financed property. . . . .						
<b>b</b> Not debt-financed property. . . . .						
<b>6</b> Net rental income or (loss) from personal property						
<b>7</b> Other investment income. . . . .						
<b>8</b> Gain or (loss) from sales of assets other than inventory . . . . .				18	89,000,769	
<b>9</b> Net income or (loss) from special events						
<b>10</b> Gross profit or (loss) from sales of inventory						
<b>11</b> Other revenue <b>a</b> _____						
<b>b</b> _____						
<b>c</b> _____						
<b>d</b> _____						
<b>e</b> _____						
<b>12</b> Subtotal Add columns (b), (d), and (e). .			0		90,533,868	199,727
<b>13 Total.</b> Add line 12, columns (b), (d), and (e). . . . .				<b>13</b>		90,733,597

[illegible]

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

- |  |  |              |            |           |
|--|--|--------------|------------|-----------|
| <b>1</b> 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?   |  |              | <b>Yes</b> | <b>No</b> |
| <b>a</b> Transfers from the reporting foundation to a noncharitable exempt organization of   |  |              |            |           |
| <b>(1)</b> Cash.   |  | <b>1a(1)</b> |            | <b>No</b> |
| <b>(2)</b> Other assets.   |  | <b>1a(2)</b> |            | <b>No</b> |
| <b>b</b> Other transactions  |  |              |            |           |
| <b>(1)</b> Sales of assets to a noncharitable exempt organization.   |  | <b>1b(1)</b> |            | <b>No</b> |
| <b>(2)</b> Purchases of assets from a noncharitable exempt organization.   |  | <b>1b(2)</b> |            | <b>No</b> |
| <b>(3)</b> Rental of facilities, equipment, or other assets.   |  | <b>1b(3)</b> |            | <b>No</b> |
| <b>(4)</b> Reimbursement arrangements.   |  | <b>1b(4)</b> |            | <b>No</b> |
| <b>(5)</b> Loans or loan guarantees.   |  | <b>1b(5)</b> |            | <b>No</b> |
| <b>(6)</b> Performance of services or membership or fundraising solicitations.   |  | <b>1b(6)</b> |            | <b>No</b> |
| <b>c</b> Sharing of facilities, equipment, mailing lists, other assets, or paid employees.   |  | <b>1c</b>    |            | <b>No</b> |
| <b>d</b> If the answer to any of the above is "Yes," complete the following schedule. Column <b>(b)</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 <b>(d)</b> the value of the goods, other assets, or services received |  |              |            |           |

[illegible]

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

**b** If "Yes," complete the following schedule

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

<b>Sign Here</b>	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.		
	*****	2020-01-17	*****
	_____ Signature of officer or trustee	_____ Date	_____ Title

May the IRS discuss this return with the preparer shown below  
 (see instr.) ☒ **Yes** ☐ **No**

<b>Paid Preparer Use Only</b>	Print/Type preparer's name	Preparer's Signature	Date	Check if self-employed <input type="checkbox"/>	PTIN
	TAMARA L MCINERNEY		2020-01-17		P00011797
	Firm's name ▶ BPM LLP				Firm's EIN ▶ 81-4234542
	Firm's address ▶ 4200 BOHANNON DRIVE SUITE 250 MENLO PARK, CA 940251021				Phone no (650) 855-6800

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d

List and describe the kind(s) of property sold (e g , real estate, (a) 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	3,317,826 380 SHS OF XRP CRYPTOCURRENCY	D		2018-05-31
1	4,487,361 000 SHS OF XRP CRYPTOCURRENCY	D		2018-06-30
	5,615,774 000 SHS OF XRP CRYPTOCURRENCY	D		2018-07-31
	8,573,473 700 SHS OF XRP CRYPTOCURRENCY	D		2018-08-31
	12,316,376 000 SHS OF XRP CRYPTOCURRENCY	D		2018-09-30
	11,061,932 000 SHS OF XRP CRYPTOCURRENCY	D		2018-10-31
	13,560,123 000 SHS OF XRP CRYPTOCURRENCY	D		2018-11-30
	9,000 000 SHS OF XRP CRYPTOCURRENCY	D		2018-12-11
	9,963,236 000 SHS OF XRP CRYPTOCURRENCY	D		2018-12-26
	59,936,725 000 SHS OF XRP CRYPTOCURRENCY	D		2018-12-26

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h

(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)
2,416,278			2,416,278
2,504,243			2,504,243
2,586,868			2,586,868
2,982,202			2,982,202
6,064,425			6,064,425
5,212,941			5,212,941
5,927,138			5,927,138
2,665			2,665
3,422,316			3,422,316
22,828,220			22,828,220

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(I) 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	
			2,416,278
			2,504,243
			2,586,868
			2,982,202
			6,064,425
			5,212,941
			5,927,138
			2,665
			3,422,316
			22,828,220

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d

List and describe the kind(s) of property sold (e g , real estate, (a) 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 )
18,829,895 000 SHS OF XRP CRYPTOCURRENCY		D		2018-12-26
1 2,060,606 000 SHS OF XRP CRYPTOCURRENCY		D		2018-12-31
8,711,577 000 SHS OF XRP CRYPTOCURRENCY		D		2019-01-31
9,000 000 SHS OF XRP CRYPTOCURRENCY		D		2019-01-31
16,337,122 900 SHS OF XRP CRYPTOCURRENCY		D		2019-02-28
21,906,285 000 SHS OF XRP CRYPTOCURRENCY		D		2019-03-31
40,406,639 000 SHS OF XRP CRYPTOCURRENCY		D		2019-04-30
540,582 SHS OF XRP CRYPTOCURRENCY		D		2018-05-01
K-1 FROM ARRINGTON XRP CAPITAL FUND, LP		P		
K-1 FROM BLOCKCHAIN CAPITAL IV LP		P		

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h

(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)
7,171,780			7,171,780
738,083			738,083
2,862,158			2,862,158
2,574			2,574
5,054,577			5,054,577
6,765,216			6,765,216
13,489,755			13,489,755
435,727			435,727
		8,686,834	-8,686,834
17,541			17,541

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(I) 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	
			7,171,780
			738,083
			2,862,158
			2,574
			5,054,577
			6,765,216
			13,489,755
			435,727
			-8,686,834
			17,541

**Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d**

List and describe the kind(s) of property sold (e g , real estate, (a) 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 )
AFS SECURITIES	P		

**Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h**

(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)
297			297

**Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l**

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	
			297



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)				
<b>a</b> <i>Paid during the year</i>				
BAY AREA RIDGE TRAIL COUNCIL 1007 GENERAL KENNEDY AVE STE 3 SAN FRANCISCO, CA 94129	N/A	501(C)(3)	TO USE FOR GENERAL OPERATIONS	100
UNIVERSITY OF SAN DIEGO 5998 ALCALA PARK SAN DIEGO, CA 92110	N/A	501(C)(3)	TO USE FOR GENERAL OPERATIONS	100
YOSEMITE CONSERVANCY 101 MONTGOMERY ST STE 1700 SAN FRANCISCO, CA 94104	N/A	501(C)(3)	TO USE FOR GENERAL OPERATIONS	1,500
<b>Total . . . . .</b> ► <b>3a</b>				16,499,500

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)				
<b>a</b> Paid during the year				
MY NEW RED SHOES 330 TWIN DOLPHIN DR SUITE 135 REDWOOD CITY, CA 94065	N/A	501(C)(3)	TO USE FOR GENERAL OPERATIONS	40,000
PENINSULA FAMILY SERVICE 24 SECOND AVE SAN MATEO, CA 94401	N/A	501(C)(3)	TO USE FOR GENERAL OPERATIONS	40,000
UPWARDLY GLOBAL 582 MARKET ST SUITE 1207 SAN FRANCISCO, CA 94104	N/A	501(C)(3)	TO USE FOR GENERAL OPERATIONS	40,000
<b>Total . . . . .</b> ► <b>3a</b>				16,499,500

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)				
<b>a</b> <i>Paid during the year</i>				
SWIM ACROSS AMERICA INC 11600 N COMMUNITY HOUSE RD STE 100 CHARLOTTE, NC 28277	N/A	501(C)(3)	TO USE FOR GENERAL OPERATIONS	100
WORLD VISIONPO BOX 9716 FEDERAL WAY, WA 98063	N/A	501(C)(3)	TO USE FOR GENERAL OPERATIONS	100
EAST PALO ALTO ACADEMY FOUNDATION PO BOX 50803 PALO ALTO, CA 94303	N/A	501(C)(3)	TO USE FOR GENERAL OPERATIONS	40,000
<b>Total . . . . .</b> ► <b>3a</b>				16,499,500

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)				
<b>a</b> <i>Paid during the year</i>				
SEQUOIA EDUCATION FOUNDATION 1201 BREWSTER AVE REDWOOD CITY, CA 94062	N/A	501(C)(3)	TO USE FOR GENERAL OPERATIONS	40,000
HABITAT FOR HUMANITY GREATER SAN FRANCISCO INC 500 WASHINGTON ST STE 250 SAN FRANCISCO, CA 94111	N/A	501(C)(3)	TO USE FOR GENERAL OPERATIONS	5,000
COLLEGE TRACK112 LINDEN ST OAKLAND, CA 94607	N/A	501(C)(3)	TO USE FOR GENERAL OPERATIONS	40,000
<b>Total . . . . . ▶ 3a</b>				16,499,500

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)				
<b>a</b> <i>Paid during the year</i>				
SAN FRANCISCO STATE UNIVERSITY FOUNDATION 1600 HOLLOWAY AVENUE ADM 154D SAN FRANCISCO, CA 94132	N/A	501(C)(3)	TO FUND (A) THE RIPPLEWORKS ENDOWED CHAIR FOR INNOVATION AND ENTREPRENEURSHIP, (B) THE LAM-LARSEN ENDOWED CHAIR IN FINANCIAL TECHNOLOGY, AND THE LAM-LARSEN FUND FOR GLOBAL INNOVATION, ALL TO BE BASED IN THE COLLEGE	8,000,000
KIVA MICROFUNDS 875 HOWARD STREET SUITE 340 SAN FRANCISCO, CA 94103	N/A	501(C)(3)	CHARITABLE PURPOSES	5,000,000
YCORE304 17TH AVE SAN FRANCISCO, CA 94121	N/A	501(C)(3)	TO USE FOR GENERAL OPERATIONS	2,500
<b>Total . . . . . ► 3a</b>				16,499,500

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)				
<b>a</b> <i>Paid during the year</i>				
VIDA VERDE3540 LA HONDA RD SAN GREGORIO, CA 94074	N/A	501(C)(3)	TO USE FOR ITS WORK TO PROMOTE EDUCATIONAL EQUITY THROUGH OVERNIGHT ENVIRONMENTAL LEARNING EXPERIENCES FOR STUDENTS	50,000
YCORE304 17TH AVE SAN FRANCISCO, CA 94121	N/A	501(C)(3)	TO USE TO SUPPORT THE IMPACT OF YCORE IN REDWOOD CITY AND THE BROADER BAY AREA	50,000
RONALD MCDONALD HOUSE BAY AREA 520 SAND HILL RD PALO ALTO, CA 94304	N/A	501(C)(3)	TO USE FOR ITS WORK TO CREATE, FIND AND SUPPORT PROGRAMS THAT DIRECTLY IMPROVE THE HEALTH AND WELL-BEING OF CHILDREN AND THEIR FAMILIES	50,000
<b>Total . . . . . ▶ 3a</b>				16,499,500

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)				
<b>a</b> <i>Paid during the year</i>				
SANERGY INC28 PARK ST APT 3 BROOKLINE, MA 02446	N/A	501(C)(3)	CHARITABLE PURPOSES	1,000,000
ABLEWORKS1836 BAY RD SUITE B EAST PALO ALTO, CA 94303	N/A	501(C)(3)	TO USE FOR ITS PROGRAMMING AND GENERAL OPERATIONS TO ADVANCE ECONOMIC JUSTICE	50,000
ANDEAN HEALTH & DEVELOPMENT 1100 DELAPLAINE CT MADISON, WI 53715	N/A	501(C)(3)	TO USE FOR GENERAL OPERATIONS	100
<b>Total . . . . . ▶ 3a</b>				16,499,500

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)				
<b>a</b> <i>Paid during the year</i>				
826 VALENCIA8216 VALENCIA ST SAN FRANCISCO, CA 94110	N/A	501(C)(3)	TO USE FOR ITS EDUCATIONAL PROGRAMS/OPERATIONS	50,000
EDUCATEPO BOX 12302 DENVER, CO 80212	N/A	501(C)(3)	CHARITABLE PURPOSES	2,000,000
<b>Total . . . . . ▶ 3a</b>				16,499,500



**TY 2018 Accounting Fees Schedule****Name:** RIPPLEWORKS INC**EIN:** 46-5604812

<b>Category</b>	<b>Amount</b>	<b>Net Investment Income</b>	<b>Adjusted Net Income</b>	<b>Disbursements for Charitable Purposes</b>
ACCOUNTING	84,134	42,067	0	42,067

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

## **TY 2018 Expenditure Responsibility Statement**

**Name:** RIPPLEWORKS INC

**EIN:** 46-5604812

Grantee's Name	Grantee's Address	Grant Date	Grant Amount	Grant Purpose	Amount Expended By Grantee	Any Diversion By Grantee?	Dates of Reports By Grantee	Date of Verification	Results of Verification
ZOONA TRANSACTIONS INTERNATIONAL LTD	IFS COURT BANK STREET TWENTYEIGHT CYBERCITY EBNE, REPUBLIC OF MAUR 72201 MP	2018-08-31	3,000,000	DIRECT LOAN PRI - THE COMPANY SHALL USE THE PROCEEDS FROM THE INVESTMENT TO RELIEVE THE POOR AND UNBANKED BY DESIGNING AND OFFERING ACCESSIBLE, AFFORDABLE MOBILE FINANCIAL SERVICES FOR THE POOR (AS DEFINED BELOW) IN COUNTRIES THAT THE UNITED NATIONS HAS DESIGNATED "LEAST DEVELOPED COUNTRIES," FOR THE CHARITABLE PURPOSES DESCRIBED IN THIS SECTION I AND SUBJECT TO THE RESTRICTIONS CONTAINED IN THIS AGREEMENT THE CHARITABLE PURPOSES OF THE INVESTMENT ARE TO IMPROVE FINANCIAL LITERACY AND FINANCIAL HEALTH FOR THE POOR AND UNBANKED IN LEAST DEVELOPED COUNTRIES IN WHICH THE COMPANY AND/OR ITS SUBSIDIARIES OPERATE BY ENABLING THE COMPANY TO DEVELOP ITS BUSINESS OF DESIGNING AND OFFERING ACCESSIBLE, AFFORDABLE MOBILE FINANCIAL SERVICES FOR THE POOR IN AN ECONOMICALLY SELF-SUSTAINING MANNER, THUS CATALYZING THE DEVELOPMENT OF A MOBILE FINANCIAL SERVICES INDUSTRY THAT WILL HELP THE POOR ACQUIRE AND MANAGE THE ASSETS NECESSARY TO BRING THEM OUT OF POVERTY	3,000,000	NONE	12/6/18, 5/7/19, 8/2/19 AND 8/5/19	2018-12-06	

**TY 2018 Investments Government Obligations Schedule****Name:** RIPPLEWORKS INC**EIN:** 46-5604812**US Government Securities - End  
of Year Book Value:**

17,158,531

**US Government Securities - End  
of Year Fair Market Value:**

17,158,531

**State & Local Government  
Securities - End of Year Book  
Value:**

0

**State & Local Government  
Securities - End of Year Fair  
Market Value:**

0

**TY 2018 Investments - Other Schedule****Name:** RIPPLEWORKS INC**EIN:** 46-5604812**Investments Other Schedule 2**

<b>Category/ Item</b>	<b>Listed at Cost or FMV</b>	<b>Book Value</b>	<b>End of Year Fair Market Value</b>
XRP HOLDINGS	FMV	198,349,450	198,349,450
ARRINGTON CAPITAL FUND, LP	FMV	56,885,816	56,885,816
BLOCKCHAIN CAPITAL IV, LP	FMV	12,175,320	12,175,320
MORGAN STANLEY INVESTMENTS	FMV	39,771,115	39,771,115
INTEREST RECEIVABLE	FMV	51,246	51,246

**TY 2018 Legal Fees Schedule****Name:** RIPPLEWORKS INC**EIN:** 46-5604812

<b>Category</b>	<b>Amount</b>	<b>Net Investment Income</b>	<b>Adjusted Net Income</b>	<b>Disbursements for Charitable Purposes</b>
LEGAL	152,351	0	0	140,939

**TY 2018 Other Assets Schedule****Name:** RIPPLEWORKS INC**EIN:** 46-5604812**Other Assets Schedule**

Description	Beginning of Year - Book Value	End of Year - Book Value	End of Year - Fair Market Value
DEPOSITS	75,120	75,000	75,000
CONTRIBUTION HELD IN ESCROW	15,786,241	10,553,674	10,553,674
NOTE RECEIVABLE - ZOONA		3,000,000	3,000,000

**TY 2018 Other Decreases Schedule**

**Name:** RIPPLEWORKS INC  
**EIN:** 46-5604812

Description	Amount
UNREALIZED GAIN/(LOSS)	938,126,004

**TY 2018 Other Expenses Schedule****Name:** RIPPLEWORKS INC**EIN:** 46-5604812**Other Expenses Schedule**

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
MARKETING EXPENSES	79,062	0	0	79,080
INSURANCE	21,533	0	0	23,622
BANK FEES	51,138	47,733	0	0
DUES AND SUBSCRIPTIONS	28,132	0	0	31,204
RESEARCH	1,622	0	0	25,222
OTHER ADMIN	76	0	0	0
PENALTIES	453	0	0	0
OFFICE EXPENSES	70,949	0	0	139,559
POSTAGE	879	0	0	629
WORKERS' COMP	29,948	0	0	21,941



**Other Expenses Schedule**

<b>Description</b>	<b>Revenue and Expenses per Books</b>	<b>Net Investment Income</b>	<b>Adjusted Net Income</b>	<b>Disbursements for Charitable Purposes</b>
MEALS AND ENTERTAINMENT	44,017	0	0	52,759
OTHER EXPENSES	937	0	0	1,736
GIFTS	391	0	0	391
PROFESSIONAL DEVELOPMENT	2,528	0	0	2,528
HOSTED EVENTS	9,439	0	0	3,077
FROM K-1 ARRINGTON XRP CAPITAL FUND, LP	0	1,517,503	0	0
FROM K-1 BLOCKCHAIN CAPITAL IV LP	0	681,260	0	0
FORGIVING INTEREST	0	199,727	0	0

# **TY 2018 Other Income Schedule**

**Name:** RIPPLEWORKS INC

**EIN:** 46-5604812

## **Other Income Schedule**

Description	Revenue And Expenses Per Books	Net Investment Income	Adjusted Net Income
ARRINGTON XRP CAPITAL FUND, LP		-38,365	
INTEREST ON PROGRAM-RELATED INVESTMENTS	199,727	199,727	0

**TY 2018 Other Increases Schedule****Name:** RIPPLEWORKS INC**EIN:** 46-5604812

Description	Amount
UNREALIZED GAIN ON DONATED XRP	5,904,338
UNREALIZED GAIN ON XRP TRANSFER	300,668
DEFERRED TAXES	18,740,000

**TY 2018 Other Liabilities Schedule****Name:** RIPPLEWORKS INC**EIN:** 46-5604812

Description	Beginning of Year - Book Value	End of Year - Book Value
INCOME TAXES PAYABLE	36,069	19,731
DEFERRED TAX LIABILITY	22,706,989	3,966,989
ACCRUED PAYROLL LIABILITIES	93,081	146,785
DEFERRED RENT	5,581	12,283
OTHER ACCRUED EXPENSES	30,243	27,227

**TY 2018 Other Professional Fees Schedule****Name:** RIPPLEWORKS INC**EIN:** 46-5604812

<b>Category</b>	<b>Amount</b>	<b>Net Investment Income</b>	<b>Adjusted Net Income</b>	<b>Disbursements for Charitable Purposes</b>
OTHER	187,591	38,230	0	142,708
PAYROLL FEES	35,227	0	0	31,861

**TY 2018 Reduction Explanation Statement**

**Name:** RIPPLEWORKS INC

**EIN:** 46-5604812

**Explanation:** THE FAIR VALUE OF XRP HOLDINGS IS ESTIMATED ANNUALLY AS OF MAY 1ST BASED ON AN INDEPENDENT VALUATION. THE VALUATION IS BASED ON THE MARKET PRICES ON THIRD PARTY EXCHANGES, ADJUSTED FOR A DISCOUNT OF 78.977% FOR REDUCTION IN VALUE FOR PRICE PRESSURE DUE TO SHARE VOLUME AND HOLDING PERIOD PRICE RISK. THE PRICE PRESSURE AND HOLDING DISCOUNT TAKES INTO ACCOUNT RESTRICTIONS ON THE FOUNDATION TO LIMIT DAILY SALES OF XRP TO A PERCENTAGE OF THE PREVIOUS 24 HOURS TOTAL TRADING VOLUME ON DESIGNATED EXCHANGES.

**TY 2018 Taxes Schedule****Name:** RIPPLEWORKS INC**EIN:** 46-5604812

<b>Category</b>	<b>Amount</b>	<b>Net Investment Income</b>	<b>Adjusted Net Income</b>	<b>Disbursements for Charitable Purposes</b>
PAYROLL TAXES	150,707	0	0	136,803
FEDERAL EXCISE TAX	1,837,661	0	0	0
OTHER	260	0	0	155

efile GRAPHIC print - DO NOT PROCESS		As Filed Data -		DLN: 93491034001120	
<div>Schedule B (Form 990, 990-EZ, or 990-PF) <small>Department of the Treasury Internal Revenue Service</small></div>		<div>Schedule of Contributors</div> <div>▶ Attach to Form 990, 990-EZ, or 990-PF</div> <div>▶ Go to <a href="http://www.irs.gov/Form990">www.irs.gov/Form990</a> for the latest information</div>			<div>OMB No 1545-0047</div> <div>2018</div>
Name of the organization RIPPLEWORKS INC				Employer identification number 46-5604812	
Organization type (check one)					
Filers of:                      Section:					
Form 990 or 990-EZ		<input type="checkbox"/> 501(c)( ) (enter number) organization			
		<input type="checkbox"/> 4947(a)(1) nonexempt charitable trust <b>not</b> treated as a private foundation			
		<input type="checkbox"/> 527 political organization			
Form 990-PF		<input checked="" type="checkbox"/> 501(c)(3) exempt private foundation			
		<input type="checkbox"/> 4947(a)(1) nonexempt charitable trust treated as a private foundation			
		<input type="checkbox"/> 501(c)(3) taxable private foundation			
Check if your organization is covered by the <b>General Rule</b> or a <b>Special Rule</b> .					
<b>Note.</b> Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions.					
General Rule					
<input checked="" type="checkbox"/> For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, contributions totaling \$5,000 or more (in money or other property) from any one contributor. Complete Parts I and II. See instructions for determining a contributor's total contributions.					
Special Rules					
<input type="checkbox"/> For an organization described in section 501(c)(3) filing Form 990 or 990-EZ that met the 33 <sup>1</sup> / <sub>3</sub> % support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), that checked Schedule A (Form 990 or 990-EZ), Part II, line 13, 16a, or 16b, and that received from any one contributor, during the year, total contributions of the greater of (1) \$5,000 or (2) 2% of the amount on (i) Form 990, Part VIII, line 1h, or (ii) Form 990-EZ, line 1. Complete Parts I and II.					
<input type="checkbox"/> For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than \$1,000 <i>exclusively</i> for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals. Complete Parts I, II, and III.					
<input type="checkbox"/> For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions <i>exclusively</i> for religious, charitable, etc., purposes, but no such contributions totaled more than \$1,000. If this box is checked, enter here the total contributions that were received during the year for an <i>exclusively</i> religious, charitable, etc., purpose. Don't complete any of the parts unless the <b>General Rule</b> applies to this organization because it received <i>nonexclusively</i> religious, charitable, etc., contributions totaling \$5,000 or more during the year. . . . ▶ \$ _____					
<b>Caution.</b> An organization that isn't covered by the General Rule and/or the Special Rules doesn't file Schedule B (Form 990, 990-EZ, or 990-PF), but it <b>must</b> answer "No" on Part IV, line 2, of its Form 990, or check the box on line H of its Form 990-EZ or on its Form 990PF, Part I, line 2, to certify that it doesn't meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF).					
For Paperwork Reduction Act Notice, see the Instructions for Form 990, 990-EZ, or 990-PF		Cat No 30613X		Schedule B (Form 990, 990-EZ, or 990-PF) (2018)	



<b>Name of organization</b> RIPPLEWORKS INC	<b>Employer identification number</b> 46-5604812
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<b>Part I</b> <b>Contributors</b> (See instructions) Use duplicate copies of Part I if additional space is needed			
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
1	MPHARMA DATA INC	\$ 5,000	Person <input checked="" type="checkbox"/>
	PARK ST		Payroll <input type="checkbox"/>
	ACCRA, GH		Noncash <input type="checkbox"/> (Complete Part II for noncash contributions )
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
2	GUIA BOLSO	\$ 50,000	Person <input checked="" type="checkbox"/>
	R BUTANTA 194 - PINHEIROS		Payroll <input type="checkbox"/>
	SAO PAULO, 05424-000 BR		Noncash <input type="checkbox"/> (Complete Part II for noncash contributions )
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
3	NEXLEAF ANALYTICS	\$ 10,000	Person <input checked="" type="checkbox"/>
	2356 PELHAM AVE		Payroll <input type="checkbox"/>
	LOS ANGELES, CA 90064		Noncash <input type="checkbox"/> (Complete Part II for noncash contributions )
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
4	THORN	\$ 20,000	Person <input checked="" type="checkbox"/>
	6806 LEXINGTON AVE		Payroll <input type="checkbox"/>
	LOS ANGELES, CA 90038		Noncash <input type="checkbox"/> (Complete Part II for noncash contributions )
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
5	KINEDU INC	\$ 8,000	Person <input checked="" type="checkbox"/>
	VASCONCELOS 402 COLONIA DEL V SAN P		Payroll <input type="checkbox"/>
	, NL CP 66220 MX		Noncash <input type="checkbox"/> (Complete Part II for noncash contributions )
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
.		\$	Person <input type="checkbox"/>
			Payroll <input type="checkbox"/>
			Noncash <input type="checkbox"/> (Complete Part II for noncash contributions )

Employer identification number

46-5604812

Part II	Noncash Property
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(See instructions) Use duplicate copies of Part II if additional space is needed			
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
		\$	
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
		\$	
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
		\$	
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
		\$	
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
		\$	
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
		\$	
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
		\$	

<b>Name of organization</b> RIPPLEWORKS INC	<b>Employer identification number</b> 46-5604812
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<b>Part III</b>	<b>Exclusively</b> religious, charitable, etc., contributions to organizations described in section 501(c)(7), (8), or (10) that total more than \$1,000 for the year from any one contributor. Complete columns (a) through (e) and the following line entry. For organizations completing Part III, enter the total of <b>exclusively</b> religious, charitable, etc., contributions of <b>\$1,000 or less</b> for the year. (Enter this information once. See instructions.) ► \$ _____ Use duplicate copies of Part III if additional space is needed
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(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
	<div></div> <div></div>	<div></div> <div></div>	<div></div> <div></div>
	(e) Transfer of gift		
	Transferee's name, address, and ZIP 4		Relationship of transferor to transferee
	<div></div> <div></div>	<div></div> <div></div>	
(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
	<div></div> <div></div>	<div></div> <div></div>	<div></div> <div></div>
	(e) Transfer of gift		
	Transferee's name, address, and ZIP 4		Relationship of transferor to transferee
	<div></div> <div></div>	<div></div> <div></div>	
(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
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	(e) Transfer of gift		
	Transferee's name, address, and ZIP 4		Relationship of transferor to transferee
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(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
	<div></div> <div></div>	<div></div> <div></div>	<div></div> <div></div>
	(e) Transfer of gift		
	Transferee's name, address, and ZIP 4		Relationship of transferor to transferee
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