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Form 990-PF

Department of the Treasury
Internal Revenue Service

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

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

OMB No. 1545-0052

2020

Open to Public Inspection

For calendar year 2020, or tax year beginning 01-01-2020, and ending 12-31-2020

Name of foundation
Saco & Biddeford Savings
Charitable Foundation

Number and street (or P.O. box number if mail is not delivered to street address)
50 Industrial Park Road

Room/suite

City or town, state or province, country, and ZIP or foreign postal code
Saco, ME 04072

A Employer identification number
01-0516587

B Telephone number (see instructions)
(207) 284-4591

C If exemption application is pending, check here

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

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

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

G Check all that apply:
☐ Initial return
☐ Final return
☐ Address change

☐ Initial return of a former public charity
☐ Amended return
☐ Name change

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

I Fair market value of all assets at end
of year (from Part II, col. (c),
line 16) \$ 900,695

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

Part I

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

(a) Revenue and
expenses per
books

(b) Net investment
income

(c) Adjusted net
income

(d) Disbursements
for charitable
purposes
(cash basis only)

Revenue

1 Contributions, gifts, grants, etc., received (attach
schedule)

2 Check ☐ if the foundation is **not** required to attach
Sch. B

3 Interest on savings and temporary cash investments

4 Dividends and interest from securities

5a Gross rents

b Net rental income or (loss)

6a Net gain or (loss) from sale of assets not on line 10

b Gross sales price for all assets on line 6a

7 Capital gain net income (from Part IV, line 2)

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)

12 Total. Add lines 1 through 11

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)

c Other professional fees (attach schedule)

17 Interest

18 Taxes (attach schedule) (see instructions)

19 Depreciation (attach schedule) and depletion

20 Occupancy

21 Travel, conferences, and meetings

22 Printing and publications

23 Other expenses (attach schedule)

24 Total operating and administrative expenses.
Add lines 13 through 23

25 Contributions, gifts, grants paid

26 Total expenses and disbursements. Add lines 24 and
25

27 Subtract line 26 from line 12:
a Excess of revenue over expenses and
disbursements
b Net investment income (if negative, enter -0-)
c Adjusted net income (if negative, enter -0-)

For Paperwork Reduction Act Notice, see instructions.

Cat. No. 11289X

Form 990-PF (2020)

Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only. (See instructions.)		
		Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1 Cash—non-interest-bearing			
	2 Savings and temporary cash investments	117,091	267,385	267,385
	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)	727,965	601,900	633,310
	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 ▶ _____)				
16 Total assets (to be completed by all filers—see the instructions. Also, see page 1, item I)	845,056	869,285	900,695	
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	0	
Net Assets or Fund Balances	Foundations that follow FASB ASC 958, check here ▶ <input checked="" type="checkbox"/> and complete lines 24, 25, 29 and 30.			
	24 Net assets without donor restrictions	845,056	869,285	
	25 Net assets with donor restrictions			
	Foundations that do not follow FASB ASC 958, check here ▶ <input type="checkbox"/> and complete lines 26 through 30.			
	26 Capital stock, trust principal, or current funds			
	27 Paid-in or capital surplus, or land, bldg., and equipment fund			
	28 Retained earnings, accumulated income, endowment, or other funds			
	29 Total net assets or fund balances (see instructions)	845,056	869,285	
30 Total liabilities and net assets/fund balances (see instructions) .	845,056	869,285		

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 29 (must agree with end-of-year figure reported on prior year's return)	1	845,056
2 Enter amount from Part I, line 27a	2	24,029
3 Other increases not included in line 2 (itemize) ▶ _____	3	200
4 Add lines 1, 2, and 3	4	869,285
5 Decreases not included in line 2 (itemize) ▶ _____	5	0
6 Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 29 .	6	869,285

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse; or common stock, 200 shs. MLC Co.)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1 a Publicly Traded Securities	D		
b			
c			
d			
e			

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
a 582,126		228,451	353,675
b			
c			
d			
e			

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col.(h))
(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	
a			353,675
b			
c			
d			
e			

2 Capital gain net income or (net capital loss)	{ If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }	2	353,675
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6): If gain, also enter in Part I, line 8, column (c) (see instructions). If (loss), enter -0- in Part I, line 8		3	

Part V Qualification Under Section 4940(e) for Reduced Tax on Net Investment Income**SECTION 4940(e) REPEALED ON DECEMBER 20, 2019 - DO NOT COMPLETE**

1 Reserved			
(a) Reserved	(b) Reserved	(c) Reserved	(d) Reserved
2 Reserved		2	
3 Reserved		3	
4 Reserved		4	
5 Reserved		5	
6 Reserved		6	
7 Reserved		7	
8 Reserved ,		8	

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 <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	Reserved.	1	5,150
c	All other domestic foundations enter 1.39% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col. (b)		
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	2	0
3	Add lines 1 and 2.	3	5,150
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	4	0
5	Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-.	5	5,150
6	Credits/Payments:		
a	2020 estimated tax payments and 2019 overpayment credited to 2020	6a	6,000
b	Exempt foreign organizations—tax withheld at source	6b	0
c	Tax paid with application for extension of time to file (Form 8868)	6c	0
d	Backup withholding erroneously withheld	6d	0
7	Total credits and payments. Add lines 6a through 6d.	7	6,000
8	Enter any penalty for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached.	8	0
9	Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed .	9	
10	Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid .	10	850
11	Enter the amount of line 10 to be: Credited to 2021 estimated tax 850 Refunded	11	0

Part VII-A Statements Regarding Activities

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?	Yes	No
1a			No
b	Did it spend more than \$100 during the year (either directly or indirectly) for political purposes? (see Instructions for definition). <i>If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.</i>		No
1b			No
c	Did the foundation file Form 1120-POL for this year?	1c	No
d	Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation. ► \$ 0 (2) On foundation managers. ► \$ 0		
e	Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. ► \$ 0		
2	Has the foundation engaged in any activities that have not previously been reported to the IRS? <i>If "Yes," attach a detailed description of the activities.</i>	2	No
3	Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? <i>If "Yes," attach a conformed copy of the changes</i>	3	No
4a	Did the foundation have unrelated business gross income of \$1,000 or more during the year?	4a	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? <i>If "Yes," attach the statement required by General Instruction T.</i>	5	No
6	Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	6	Yes
7	Did the foundation have at least \$5,000 in assets at any time during the year? <i>If "Yes," complete Part II, col. (c), and Part XV.</i>	7	Yes
8a	Enter the states to which the foundation reports or with which it is registered (see instructions) ► ME		
b	If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? <i>If "No," attach explanation.</i>	8b	Yes
9	Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2020 or the taxable year beginning in 2020? See the instructions for Part XIV. <i>If "Yes," complete Part XIV</i>	9	No
10	Did any persons become substantial contributors during the tax year? <i>If "Yes," attach a schedule listing their names and addresses.</i>	10	No

Part VII-A Statements Regarding Activities (continued)

11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule. See instructions.	11		No
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement. See instructions	12		No
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ▶ <u>N/A</u>	13	Yes	
14	The books are in care of ▶ <u>Robert Quentin</u> Telephone no. ▶ <u>(207) 284-4591</u>			

Located at ▶ PO Box 557 Saco MEZIP+4 ▶ 04072

15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 —check here ▶ <input type="checkbox"/>			
	and enter the amount of tax-exempt interest received or accrued during the year ▶ 15			
16	At any time during calendar year 2020, 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	Yes	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.**

		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? <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 type="checkbox"/> Yes <input checked="" 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 type="checkbox"/> Yes <input checked="" 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? (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.) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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 <input type="checkbox"/>	1b	
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 2020?	1c	No
2	Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5)):		
a	At the end of tax year 2020, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2020? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b	If "Yes," did it have excess business holdings in 2020 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 2020.)	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 2020?	4b	No

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

5a	During the year did the foundation pay or incur any amount to:		Yes	No
(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 type="checkbox"/> Yes <input checked="" 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	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.	<input type="checkbox"/>		
c	If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? If "Yes," attach the statement required by Regulations section 53.4945–5(d).	<input type="checkbox"/> Yes <input type="checkbox"/> No		
6a	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	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? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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.				0

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

3 Five highest-paid independent contractors for professional services (see instructions). If none, enter "NONE".		
(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
NONE		
Total number of others receiving over \$50,000 for professional services. ▶		0

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

Part IX-B Summary of Program-Related Investments (see instructions)	
Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2.	Amount
1	
2	
All other program-related investments. See instructions.	
3	
Total. Add lines 1 through 3 ▶	0

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	618,457
b	Average of monthly cash balances.	1b	224,568
c	Fair market value of all other assets (see instructions).	1c	0
d	Total (add lines 1a, b, and c).	1d	843,025
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation).	1e	0
2	Acquisition indebtedness applicable to line 1 assets.	2	0
3	Subtract line 2 from line 1d.	3	843,025
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	12,645
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	830,380
6	Minimum investment return. Enter 5% of line 5.	6	41,519

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	41,519
2a	Tax on investment income for 2020 from Part VI, line 5.	2a	5,150
b	Income tax for 2020. (This does not include the tax from Part VI.).	2b	
c	Add lines 2a and 2b.	2c	5,150
3	Distributable amount before adjustments. Subtract line 2c from line 1.	3	36,369
4	Recoveries of amounts treated as qualifying distributions.	4	200
5	Add lines 3 and 4.	5	36,569
6	Deduction from distributable amount (see instructions).	6	0
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1.	7	36,569

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	441,713
b	Program-related investments—total from Part IX-B.	1b	0
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	441,713
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b. See instructions.	5	0
6	Adjusted qualifying distributions. Subtract line 5 from line 4.	6	441,713

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

Part XIII Undistributed Income (see instructions)

	(a) Corpus	(b) Years prior to 2019	(c) 2019	(d) 2020
1 Distributable amount for 2020 from Part XI, line 7				36,569
2 Undistributed income, if any, as of the end of 2020:				
a Enter amount for 2019 only.			0	
b Total for prior years: 20____, 20____, 20____		0		
3 Excess distributions carryover, if any, to 2020:				
a From 2015.	185,761			
b From 2016.	219,280			
c From 2017.	272,138			
d From 2018.	387,191			
e From 2019.	401,507			
f Total of lines 3a through e.	1,465,877			
4 Qualifying distributions for 2020 from Part XII, line 4: ► \$ 441,713				
a Applied to 2019, but not more than line 2a			0	
b Applied to undistributed income of prior years (Election required—see instructions).		0		
c Treated as distributions out of corpus (Election required—see instructions).	0			
d Applied to 2020 distributable amount.				36,569
e Remaining amount distributed out of corpus	405,144			
5 Excess distributions carryover applied to 2020. (If an amount appears in column (d), the same amount must be shown in column (a).)	0			0
6 Enter the net total of each column as indicated below:				
a Corpus. Add lines 3f, 4c, and 4e. Subtract line 5	1,871,021			
b Prior years' undistributed income. Subtract line 4b from line 2b.		0		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed.		0		
d Subtract line 6c from line 6b. Taxable amount—see instructions.		0		
e Undistributed income for 2019. Subtract line 4a from line 2a. Taxable amount—see instructions.			0	
f Undistributed income for 2021. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2020.				0
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions).	0			
8 Excess distributions carryover from 2015 not applied on line 5 or line 7 (see instructions).	185,761			
9 Excess distributions carryover to 2021. Subtract lines 7 and 8 from line 6a.	1,685,260			
10 Analysis of line 9:				
a Excess from 2016.	219,280			
b Excess from 2017.	272,138			
c Excess from 2018.	387,191			
d Excess from 2019.	401,507			
e Excess from 2020.	405,144			

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 2020, enter the date of the ruling. ▶

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

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

	Tax year	Prior 3 years			(e) Total
	(a) 2020	(b) 2019	(c) 2018	(d) 2017	
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:

Robert Quentin
50 Industrial Park Road
Saco, ME 04072
(207) 284-4591

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

Amount, or range, requested; proof of status as 501(c)(3) organization; and statement of intended use of the funds, including people/communities served.

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:

Must be a 501(c)(3) organization and a qualifying public charity.

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

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i> See Additional Data Table				
Total			▶ 3a	440,638
b <i>Approved for future payment</i>				
Total			▶ 3b	0

Enter gross amounts unless otherwise indicated.

	(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	(e) (See instructions.)
1 Program service revenue:					
a _____					
b _____					
c _____					
d _____					
e _____					
f _____					
g Fees and contracts from government agencies					
2 Membership dues and assessments.					
3 Interest on savings and temporary cash investments					
4 Dividends and interest from securities.			14	17,689	
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	66,344	
9 Net income or (loss) from special events:					
10 Gross profit or (loss) from sales of inventory					
11 Other revenue: a _____					
b _____					
c _____					
d _____					
e _____					
12 Subtotal. Add columns (b), (d), and (e).		0		84,033	0
13 Total. Add line 12, columns (b), (d), and (e). (See worksheet in line 13 instructions to verify calculations.)			13	84,033	84,033

[illegible]

Part XVII

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

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1b(1)	No
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1b(2)	No
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1b(3)		No
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1b(4)		No
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1b(5)		No
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1b(6)		No
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1c		No
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value
ue

[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

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.

<p>Sign Here</p> <p>*****</p> <p>_____</p> <p>Signature of officer or trustee</p>	<p>2021-03-15</p> <p>_____</p> <p>Date</p>	<p>*****</p> <p>_____</p> <p>Title</p>
--	--	--

May the IRS discuss this return with the preparer shown below

(see instr.) ☒ **Yes** ☐ **No**

May the IRS discuss this return with the preparer shown below

(see instr.) ☒ Yes ☐ No

Paid Preparer Use Only	Print/Type preparer's name	Preparer's Signature	Date	Check if self-employed <input type="checkbox"/>	PTIN
	Nicholas E Porto		2021-03-15		P01310283
	Firm's name ► BAKER NEWMAN & NOYES				Firm's EIN ► 01-0494526
	Firm's address ► PO BOX 507 PORTLAND, MA 04112				Phone no. (207) 879-2100

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

(a) Name and address	Title, and average hours per week (b) devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	Expense account, (e) other allowances
Roland M Eon	Director 0.10	0	0	0
50 Industrial Park Road Saco, ME 04072				
Joan R Fink	Director 0.10	0	0	0
50 Industrial Park Road Saco, ME 04072				
Susan B Hadianis	Director 0.10	0	0	0
50 Industrial Park Road Saco, ME 04072				
Morris L Fisher	Director 0.10	0	0	0
50 Industrial Park Road Saco, ME 04072				
Eric A Purvis	Director 0.10	0	0	0
50 Industrial Park Road Saco, ME 04072				
Mark L Peterson	Director 0.10	0	0	0
50 Industrial Park Road Saco, ME 04072				
Kevin P Savage	Director 0.10	0	0	0
50 Industrial Park Road Saco, ME 04072				
Robert F Wade	Chair 0.50	0	0	0
50 Industrial Park Road Saco, ME 04072				
Robert C Quentin	President 2.00	0	0	0
50 Industrial Park Road Saco, ME 04072				
Brian T Ballute	Secretary/Treasurer 0.50	0	0	0
50 Industrial Park Road Saco, ME 04072				
Mark H Jones	Vice President 0.50	0	0	0
50 Industrial Park Road Saco, ME 04072				
Lynne M Belanger	Vice President 0.50	0	0	0
50 Industrial Park Road Saco, ME 04072				
Jeffrey M Vachon	Vice President 0.50	0	0	0
50 Industrial Park Road Saco, ME 04072				
David A Goyet	Vice President 0.50	0	0	0
50 Industrial Park Road Saco, ME 04072				

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
1st Congregational Church of Scarborough Food Pantry 167 Black Point Road Scarborough, ME 04074	N/A	PC	General Operating Support	1,100
1st Congregational Church of South Portland Food Pantry 301 Cottage Road South Portland, ME 04106	N/A	PC	General Operating Support	300
A Running PassionPO Box 385 Biddeford, ME 040050385	N/A	PC	General Operating Support	250
Total ▶ 3a				440,638

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
ABBA Womens Resource Center 1250 Forest Avenue Portland, ME 041031889	N/A	PC	General Operating Support	250
Alzheimer's Disease and Related Disorders Association Inc 225 N Michigan Avenue 17th Floor Chicago, IL 606017633	N/A	PC	Alzheimer's Association, Maine Chapter	1,500
American Heart Association Inc 7272 Greenville Avenue Dallas, TX 75231	N/A	PC	American Heart Association, Maine Chapter	1,375
Total ▶ 3a				440,638

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
American Youth Football Inc PO Box 1473 Westbrook, ME 040981473	N/A	PC	Westbrook Youth Football	500
Animal Welfare SocietyPO Box 43 West Kennebunk, ME 040940043	N/A	PC	General Operating Support	600
Apex Youth Connection45 Granite Street Biddeford, ME 040053657	N/A	PC	General Operating Support	500
Total ▶ 3a				440,638

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
Best Buddies International Inc 102 SE 2nd Street Suite 2200 Miami, FL 33131	N/A	PC	Best Buddies, New Hampshire Chapter	1,250
Biddeford Food Pantry162 Elm Street Biddeford, ME 04005	N/A	PC	General Operating Support	3,700
Biddeford Historical SocietyPO Box 200 Biddeford, ME 040050200	N/A	PC	General Operating Support	500
Total ▶ 3a				440,638

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
Biddeford Little League (ID # 2190401) PO Box 485 Biddeford, ME 04005	N/A	PC	General Operating Support	600
Biddeford Schools18 Maplewood Avenue Biddeford, ME 04005	N/A	GOV	Biddeford Education Foundation	1,000
Big Brothers Big Sisters of Southern Maine 625 Main Street Westbrook, ME 040924120	N/A	PC	General Operating Support	2,500
Total ▶ 3a				440,638

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
Bon Appetit Community Meal Program PO Box 1091 Biddeford, ME 040051091	N/A	PC	General Operating Support	3,700
Caring Unlimited965 Main Street Sanford, ME 040733764	N/A	PC	General Operating Support	3,500
Carlisle Charitable Foundation PO Box 935 Kennebunk, ME 040430935	N/A	PC	General Operating Support	1,600
Total ▶ 3a				440,638

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
Catholic Schools Foundation Inc 67 Batterymarch Street No 6 Boston, MA 02110	N/A	PC	St. James Catholic School	350
Center for Grieving Children 555 Forest Avenue Portland, ME 041011504	N/A	PC	General Operating Support	3,700
Creative Works10 Speirs Street Westbrook, ME 040924122	N/A	PC	General Operating Support	2,500
Total ▶ 3a				440,638

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
Day One525 Main Street South Portland, ME 041065462	N/A	PC	General Operating Support	1,000
Dyer Library Association371 Main Street Saco, ME 040721520	N/A	PC	General Operating Support	1,500
Easter Seals Maine14 Atlantic Place South Portland, ME 041062316	N/A	PC	The Christopher Cash Memorial Race	500
Total ▶ 3a				440,638

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
Eastern Trail AlliancePO Box 250 Saco, ME 040720250	N/A	PC	General Operating Support	500
Ecology Education Inc184 Simpson Road Saco, ME 040729514	N/A	PC	General Operating Support	15,000
Eleanor Clare Paye Charitable Fund 291 Ferry Road Saco, ME 040722209	N/A	PC	General Operating Support	600
Total ▶ 3a				440,638

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
Engine IncPO Box 1681 Biddeford, ME 040051681	N/A	PC	General Operating Support	2,000
Ever After Mustang Rescue Training and Educational Center 6 Yates Street Biddeford Pool, ME 040060000	N/A	PC	General Operating Support	500
Furniture FriendsPO Box 631 Westbrook, ME 040980631	N/A	PC	General Operating Support	500
Total ▶ 3a				440,638

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
Girl Scouts of Maine 138 Gannett Drive South Portland, ME 041066938	N/A	PC	General Operating Support	500
Good Shepherd Food Bank 3121 Hotel Road Auburn, ME 042108398	N/A	PC	\$4,000 for General Operating Support; \$3,000 for the Stone Soup Food Pantry	7,000
Greater Portland Landmarks Inc 93 High Street Portland, ME 041013811	N/A	PC	General Operating Support	1,000
Total ▶ 3a				440,638

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
Gulf of Maine Research Institute 350 Commercial Street Portland, ME 041014618	N/A	PC	General Operating Support	1,000
Habitat for Humanity York County PO Box 267 Kennebunk, ME 04043	N/A	PC	General Operating Support	10,000
Heart of Biddeford 205 Main Street Suite 103 Biddeford, ME 040052414	N/A	PC	General Operating Support	6,000
Total ▶ 3a				440,638

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
HomeworksPO Box 2351 Augusta, ME 043382351	N/A	PC	General Operating Support	1,000
Hospice of Southern Maine 390 US Route 1 Scarborough, ME 040749772	N/A	PC	General Operating Support	25,000
John Duranceau Scholarship Fund 6 Plymouth Drive Saco, ME 040721734	N/A	PC	General Operating Support	1,010
Total ▶ 3a				440,638

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
Junior Achievement of Maine Inc 565 Congress Street Suite 306 Portland, ME 041018301	N/A	PC	General Operating Support	4,200
Kids First Center51 US Route 1 Suite S Scarborough, ME 040747134	N/A	PC	General Operating Support	2,500
Kids Free to Grow 57 Portland Road Suite 4 Kennebunk, ME 040436662	N/A	PC	General Operating Support	2,500
Total ▶ 3a				440,638

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
LifeFlight of Maine LLC 43 Whiting Hill Road Suite 400 Brewer, ME 044121012	N/A	PC	General Operating Support	2,500
Locker ProjectPO Box 3134 Portland, ME 041043134	N/A	PC	General Operating Support	1,500
LYMETVPO Box 15369 Portland, ME 041125369	N/A	PC	General Operating Support	500
Total ▶ 3a				440,638

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
Maine Behavioral Healthcare 78 Atlantic Place South Portland, ME 041062316	N/A	PC	General Operating Support	26,300
Maine Fishermen's ForumPO Box 288 Bath, ME 04530	N/A	PC	General Operating Support	300
Maine Special Olympics 125 John Roberts Road Suite 5 South Portland, ME 041063295	N/A	PC	General Operating Support	1,000
Total ▶ 3a				440,638

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
MaineHealth22 Bramhall Street Portland, ME 041023134	N/A	PC	\$20,000 Maine Medical Center; \$500 Barbara Bush Children's Hospital	20,500
Make-A-Wish Foundation of Maine 66 Mussey Road Sacarborough, ME 040748921	N/A	PC	General Operating Support	1,000
Marine Toys for Tots Foundation 18251 Quantico Gateway Drive Triangle, VA 04072	N/A	PC	General Operating Support	1,375
Total ▶ 3a				440,638

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
Mary's Walk62 Portland Road Suite 17 Kennebunk, ME 04043	N/A	PC	General Operating Support	4,000
Mercy Hospital144 State Street Portland, ME 04101	N/A	PC	Mercy Healthcare Foundation	10,000
Michael T Goulet TBI & Epilepsy Foundation 19 Thunder Road Saco, ME 040722125	N/A	PC	General Operating Support	2,000
Total ▶ 3a				440,638

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
Milestone Recovery65 India Street Portland, ME 041014209	N/A	PC	General Operating Support	750
My Place Teen Center Inc 755 Main Street Westbrook, ME 040923416	N/A	PC	General Operating Support	6,600
National Alliance of Mental Illness (NAMI) 3803 North Fairfax Drive Suite 100 Arlington, VA 222035860	N/A	PC	Maine Chapter	5,000
Total ▶ 3a				440,638

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
National AMBUCS IncPO Box 5127 High Point, NC 27262	N/A	PC	Maine Trykers Chapter	250
Natural Resources Council Inc 3 Wade Street Augusta, ME 043306318	N/A	PC	General Operating Support	250
New England Parkinson's Ride PO Box 1124 Merrimack, NH 030541124	N/A	PC	General Operating Support	250
Total ▶ 3a				440,638

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
Ocean Park AssociationPO Box 7296 Ocean Park, ME 040637296	N/A	PC	General Operating Support	6,500
Old Orchard Beach Community Food Pantry 155 Saco Avenue Old Orchard Beach, ME 04064	N/A	PC	General Operating Support	1,800
Olympia Snowe Women's Leadership Institute 1 Canal Plaza Suite 501 Portland, ME 041014083	N/A	PC	General Operating Support	1,000
Total ▶ 3a				440,638

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
Pittie Posse Rescue and Sanctuary 11 Atkinson Lane Saco, ME 040728822	N/A	PC	General Operating Support	314
Portland Trails305 Commercial Street Portland, ME 041014641	N/A	PC	General Operating Support	500
Preble Street38 Preble Street 3rd Floor Portland, ME 041012049	N/A	PC	General Operating Support	800
Total ▶ 3a				440,638

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
Project Feed202 Woodford Street Portland, ME 041035602	N/A	PC	General Operating Support	300
Project GracePO Box 6846 Scarborough, ME 04070	N/A	PC	General Operating Support	3,200
Riverview FoundationPO Box 310 Topsham, ME 040860310	N/A	PC	General Operating Support	500
Total ▶ 3a				440,638

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
Robbie FoundationPO Box 1534 Scarborough, ME 040701534	N/A	PC	General Operating Support	1,000
Ronald McDonald House Charities Inc 250 Brackett Street Portland, ME 041023208	N/A	PC	General Operating Support	22,500
Royal Family Kids Inc 3000 W Mac Arthur Boulevard Suite 412 Santa Ana, CA 92704	N/A	PC	Royal Family Kids, Maine Chapter	1,000
Total ▶ 3a				440,638

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
Saco Bay Lacrosse ClubPO BOX 1294 Saco, ME 040721294	N/A	PC	General Operating Support	500
Saco Bay Rotary Foundation Inc PO Box 778 Saco, ME 040720778	N/A	PC	Open Hands Open Hearts	1,500
Saco Food Pantry Inc25 Rosewood Drive Saco, ME 040723165	N/A	PC	General Operating Support	8,000
Total ▶ 3a				440,638

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
Saco Main Street PO Box 336 Saco, ME 040720336	N/A	PC	General Operating Support	6,000
Saco River Salmon Club (aka Saco Salmon Restoration Alliance & Hatchery) PO Box 115 Saco, ME 04072	N/A	PC	General Operating Support	500
Saco Steam 7 Chantelle Way Saco, ME 040729538	N/A	PC	General Operating Support	1,000
Total ▶ 3a				440,638

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
Saco Valley Land TrustPO BOX 1581 Saco, ME 040727581	N/A	PC	General Operating Support	778
Safe Passage 49 Farm View Drive Suite 302 New Gloucester, ME 042605142	N/A	PC	General Operating Support	250
Scarborough Kiwanis Charitable Foundation PO Box 846 Scarborough, ME 040700846	N/A	PC	General Operating Support	1,500
Total ▶ 3a				440,638

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
Scarborough Land Conservation Trust PO Box 1237 Sacarborough, ME 040701237	N/A	PC	General Operating Support	650
Seeds of Hope Neighborhood Center 35 South Street Biddeford, ME 040052473	N/A	PC	General Operating Support	4,200
Sexual Assault Response Services of Southern Maine PO Box 1371 Portland, ME 041041371	N/A	PC	General Operating Support	400
Total ▶ 3a				440,638

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
Shalom House106 Gilman Street Portland, ME 041023034	N/A	PC	General Operating Support	250
Shutterbugs 4 Charity488 Ferry Road Saco, ME 040722216	N/A	PC	General Operating Support	2,000
South Portland Food Cupboard 130 Thadeus Street South Portland, ME 041066249	N/A	PC	General Operating Support	2,700
Total ▶ 3a				440,638

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
South Portland Historical Society 55 Bug Light Park South Portland, ME 041061654	N/A	PC	General Operating Support	1,000
Southern Maine Agency on Aging 30 Barra Road Biddeford, ME 040059459	N/A	PC	General Operating Support	2,500
Southern Maine Community College Foundation 2 Fort Road South Portland, ME 041061698	N/A	PC	General Operating Support	250
Total ▶ 3a				440,638

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
Southern Maine Health CarePO Box 626 Biddeford, ME 040050626	N/A	PC	General Operating Support	9,200
Southwestern Maine Activities Association 9 Old Colony Lane Scarborough, ME 040748656	N/A	PC	General Operating Support	500
STRIVE Northern New England PO Box 799 Camden, ME 048430799	N/A	PC	General Operating Support	500
Total ▶ 3a				440,638

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
Sweetser50 Moody Street Saco, ME 040721536	N/A	PC	General Operating Support	3,000
The Dream Factory Inc 410 W Chesnut Street Louisville, KY 40202	N/A	PC	Dream Factory of Maine	500
The Opportunity Alliance50 Lydia Lane South Portland, ME 041062156	N/A	PC	General Operating Support	5,000
Total ▶ 3a				440,638

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
The Salvation Army National Corporation 615 Slaters Lane Alexandria, VA 22314	N/A	PC	Salvation Army, Old Orchard Beach, ME Location	10,200
Trout Unlimited Inc 1777 North Kent Street No 100 Arlington, VA 22209	N/A	PC	Sebago Chapter	500
Trustees of Thornton Academy 438 Main Street Saco, ME 040721565	N/A	PC	General Operating Support	48,186
Total ▶ 3a				440,638

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
United Way of Greater Portland One Canal Plaza Suite 300 Portland, ME 04112	N/A	PC	General Operating Support	11,500
United Way of York County 36 Water Street Kennebunk, ME 04043	N/A	PC	General Operating Support	38,200
Univeristy of New England 11 Hills Beach Road Biddeford, ME 040059526	N/A	PC	General Operating Support	2,000
Total ▶ 3a				440,638

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
Vouchers for Veterans 119 Chamberlain Street Rochester, NH 03867	N/A	PC	General Operating Support	1,000
Wardwell Home for Aging 43 Middle Street Saco, ME 040723300	N/A	EOF	General Operating Support	1,000
Wayside Food ProgramPO Box 1278 Portland, ME 041041278	N/A	PC	General Operating Support	800
Total ▶ 3a				440,638

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
Westbrook Community Food & Resource Center 426 Bridge Street Westbrook, ME 04092	N/A	PC	Westbrook Food Pantry	1,700
Westbrook Soccer LeaguePO Box 845 Westbrook, ME 040980845	N/A	PC	General Operating Support	500
Westbrook Strong20 Webster Street Westbrook, ME 040922433	N/A	PC	General Operating Support	500
Total ▶ 3a				440,638

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
WinterKids Education Foundation 506 Main Street Suite 10 Westbrook, ME 040924387	N/A	PC	General Operating Support	250
Wreaths Across AmericaPO Box 249 Columbia Falls, ME 046230249	N/A	PC	General Operating Support	750
York County Community Action Corp 6 Spruce Street Sanford, ME 040732917	N/A	PC	General Operating Support	1,500
Total ▶ 3a				440,638

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
York County Community College Foundation PO Box 529 Wells, ME 040900529	N/A	PC	General Operating Support	25,500
York County Shelter Programs 24 George Street Alfred, ME 040023296	N/A	PC	General Operating Support	2,800
Youth Full MainePO Box 745 Biddeford, ME 040050745	N/A	PC	General Operating Support	2,500
Total ▶ 3a				440,638

TY 2020 Accounting Fees Schedule

Name: Saco & Biddeford Savings
Charitable Foundation

EIN: 01-0516587

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
Accounting fees	1,650	825		825

TY 2020 Investments Corporate Stock Schedule

Name: Saco & Biddeford Savings
Charitable Foundation

EIN: 01-0516587

Investments Corporation Stock Schedule

Name of Stock	End of Year Book Value	End of Year Fair Market Value
1,500 shares CSCO	68,374	67,125
600 shares EMR	40,056	48,222
400 shares GE	18,418	4,320
300 shares HON	60,036	63,810
400 shares JNJ	55,563	62,952
900 shares PAYX	74,249	83,862
200 shares SRE	23,402	25,482
375 shares CLX	77,603	75,720
200 shares of LHX	42,109	37,804
300 shares of PG	36,669	41,742
1,125 shares of CARR	32,996	46,101
500 shares of QCOM	72,425	76,170

TY 2020 Other Expenses Schedule

Name: Saco & Biddeford Savings
Charitable Foundation

EIN: 01-0516587

Other Expenses Schedule

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
Filing fees	35	0		35
Bank fees	215	0		215

TY 2020 Other Increases Schedule

Name: Saco & Biddeford Savings
Charitable Foundation

EIN: 01-0516587

Other Increases Schedule

Description	Amount
Recoveries of prior year grants treated as qualifying distributions	200

TY 2020 Taxes Schedule

Name: Saco & Biddeford Savings
Charitable Foundation
EIN: 01-0516587

Taxes Schedule

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
Excise taxes	7,183	0		0

Schedule B (Form 990, 990-EZ, or 990-PF) <small>Department of the Treasury Internal Revenue Service</small>	Schedule of Contributors ▶ Attach to Form 990, 990-EZ, or 990-PF. ▶ Go to <u>www.irs.gov/Form990</u> for the latest information.	OMB No. 1545-0047
		2020
Name of the organization Saco & Biddeford Savings Charitable Foundation		Employer identification number 01-0516587

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 not 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 **General Rule** or a **Special Rule**.
Note: Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions.

General Rule

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

Special Rules

- ☐ For an organization described in section 501(c)(3) filing Form 990 or 990-EZ that met the 33¹/₃% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), that checked Schedule A (Form 990 or 990-EZ), Part II, line 13, 16a, or 16b, and that received from any one contributor, during the year, total contributions of the greater of (1) \$5,000 or (2) 2% of the amount on (i) Form 990, Part VIII, line 1h, or (ii) Form 990-EZ, line 1. Complete Parts I and II.
- ☐ For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than \$1,000 *exclusively* for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals. Complete Parts I, II, and III.
- ☐ For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions *exclusively* for religious, charitable, etc., purposes, but no such contributions totaled more than \$1,000. If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc., purpose. Don't complete any of the parts unless the **General Rule** applies to this organization because it received *nonexclusively* religious, charitable, etc., contributions totaling \$5,000 or more during the year ▶ \$ _____

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

Name of organization
Saco & Biddeford Savings
Charitable Foundation

Employer identification number
01-0516587

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

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
1	Saco Biddeford Savings Bank 50 Industrial Park Road Saco, ME 04072	\$ 389,717	<input type="checkbox"/> Person <input type="checkbox"/> Payroll <input checked="" type="checkbox"/> Noncash (Complete Part II for noncash contributions.)
		\$	<input type="checkbox"/> Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash (Complete Part II for noncash contributions.)
		\$	<input type="checkbox"/> Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash (Complete Part II for noncash contributions.)
		\$	<input type="checkbox"/> Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash (Complete Part II for noncash contributions.)
		\$	<input type="checkbox"/> Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash (Complete Part II for noncash contributions.)
		\$	<input type="checkbox"/> Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash (Complete Part II for noncash contributions.)
		\$	<input type="checkbox"/> Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash (Complete Part II for noncash contributions.)
		\$	<input type="checkbox"/> Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash (Complete Part II for noncash contributions.)

Name of organization Saco & Biddeford Savings Charitable Foundation	Employer identification number 01-0516587
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Part II Noncash Property

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
1	Various Publicly Traded Securities	\$ 389,717	2020-12-30
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
-		\$	
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
-		\$	
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
-		\$	
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
-		\$	
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
-		\$	
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
-		\$	

Name of organization Saco & Biddeford Savings Charitable Foundation	Employer identification number 01-0516587
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Part III

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

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
(e) Transfer of gift			
Transferee's name, address, and ZIP 4		Relationship of transferor to transferee	
_____		_____	
_____		_____	
-			
(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
(e) Transfer of gift			
Transferee's name, address, and ZIP 4		Relationship of transferor to transferee	
_____		_____	
_____		_____	
-			
(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
(e) Transfer of gift			
Transferee's name, address, and ZIP 4		Relationship of transferor to transferee	
_____		_____	
_____		_____	
-			
(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
(e) Transfer of gift			
Transferee's name, address, and ZIP 4		Relationship of transferor to transferee	
_____		_____	
_____		_____	
-			