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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
CHRISTIAN FAMILY FOUNDATION

A Employer identification number
54-1608741

Number and street (or P.O. box number if mail is not delivered to street address) C/O BRUCE MERTENS 1111 EAST MAIN ST
Room/suite

B Telephone number (see instructions)
(804) 783-7203

City or town, state or province, country, and ZIP or foreign postal code
Richmond, VA 23219

C If exemption application is pending, check here ▶ ☐

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

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

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

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

I Fair market value of all assets at end of year (from Part II, col. (c), *line 16*) ▶$ 7,891,109

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

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

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

	Line	Description	(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1	Contributions, gifts, grants, etc., received (attach schedule)				
	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	206,351	206,351		
	5a	Gross rents				
	b	Net rental income or (loss)				
	6a	Net gain or (loss) from sale of assets not on line 10	-5,848			
	b	Gross sales price for all assets on line 6a 880,290				
	7	Capital gain net income (from Part IV, line 2)		0		
	8	Net short-term capital gain			0	
	9	Income modifications				
	10a	Gross sales less returns and allowances				
	b	Less: Cost of goods sold				
	c	Gross profit or (loss) (attach schedule)	0			
	11	Other income (attach schedule)	0			
	12	**Total.** Add lines 1 through 11	200,503	206,351	0	
Operating and Administrative Expenses	13	Compensation of officers, directors, trustees, etc.	30,000	30,000		
	14	Other employee salaries and wages				
	15	Pension plans, employee benefits				
	16a	Legal fees (attach schedule)	717	717		
	b	Accounting fees (attach schedule)	5,000	5,000		
	c	Other professional fees (attach schedule)	50,693	50,693		
	17	Interest				
	18	Taxes (attach schedule) (see instructions)	2,200	2,200		
	19	Depreciation (attach schedule) and depletion	0			
	20	Occupancy				
	21	Travel, conferences, and meetings				
	22	Printing and publications				
	23	Other expenses (attach schedule)	470	470		
	24	**Total operating and administrative expenses.** Add lines 13 through 23	89,080	89,080		0
	25	Contributions, gifts, grants paid	391,000			391,000
	26	**Total expenses and disbursements.** Add lines 24 and 25	480,080	89,080		391,000
	27	Subtract line 26 from line 12:				
	a	**Excess of revenue over expenses and disbursements**	-279,577			
	b	**Net investment income** (if negative, enter -0-)		117,271		
	c	**Adjusted net income** (if negative, enter -0-)			0	

Part II Balance Sheets

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

			Beginning of year	End of year	
			(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1	Cash—non-interest-bearing	8,774	12,718	12,718
	2	Savings and temporary cash investments	356,959	365,744	365,744
	3	Accounts receivable ▶			
		Less: allowance for doubtful accounts ▶			
	4	Pledges receivable ▶			
		Less: allowance for doubtful accounts ▶			
	5	Grants receivable			
	6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)		0	
	7	Other notes and loans receivable (attach schedule) ▶			
		Less: allowance for doubtful accounts ▶		0	
	8	Inventories for sale or use			
	9	Prepaid expenses and deferred charges			
	10a	Investments—U.S. and state government obligations (attach schedule)	650,493	361,047	360,153
	b	Investments—corporate stock (attach schedule)	2,954,946	2,953,295	6,770,016
	c	Investments—corporate bonds (attach schedule)	252,795	229,002	231,476
	11	Investments—land, buildings, and equipment: basis ▶			
		Less: accumulated depreciation (attach schedule) ▶		0	
	12	Investments—mortgage loans			
	13	Investments—other (attach schedule)	70,929	93,513	151,002
	14	Land, buildings, and equipment: basis ▶			
		Less: accumulated depreciation (attach schedule) ▶		0	
	15	Other assets (describe ▶)	0	0	0
	16	**Total assets** (to be completed by all filers—see the instructions. Also, see page 1, item I)	4,294,896	4,015,319	7,891,109
Liabilities	17	Accounts payable and accrued expenses			
	18	Grants payable			
	19	Deferred revenue			
	20	Loans from officers, directors, trustees, and other disqualified persons		0	
	21	Mortgages and other notes payable (attach schedule)		0	
	22	Other liabilities (describe ▶)	0	0	
	23	**Total liabilities**(add lines 17 through 22)		0	
Net Assets or Fund Balances		**Foundations that follow FASB ASC 958, check here ▶** ☑ **and complete lines 24, 25, 29 and 30.**			
	24	Net assets without donor restrictions	4,294,896	4,015,319	
	25	Net assets with donor restrictions			
		Foundations that do not follow FASB ASC 958, check here ▶ ☐ **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)	4,294,896	4,015,319	
	30	**Total liabilities and net assets/fund balances** (see instructions)	4,294,896	4,015,319	

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	4,294,896
2	Enter amount from Part I, line 27a	2	-279,577
3	Other increases not included in line 2 (itemize) ▶	3	
4	Add lines 1, 2, and 3	4	4,015,319
5	Decreases not included in line 2 (itemize) ▶	5	
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 29	6	4,015,319

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.)
1a	See Additional Data Table			
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	See Additional Data Table			
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	See Additional Data Table			
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	-5,848
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	-3,535

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 ▶ ☐ and enter "N/A" on line 1. Date of ruling or determination letter: ________ **(attach copy of letter if necessary–see instructions)**		
b	Reserved	1	1,630
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	1,630
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	1,630
6	Credits/Payments:		
a	2020 estimated tax payments and 2019 overpayment credited to 2020 — 6a: 2,530		
b	Exempt foreign organizations—tax withheld at source — 6b:		
c	Tax paid with application for extension of time to file (Form 8868) — 6c:		
d	Backup withholding erroneously withheld — 6d:		
7	Total credits and payments. Add lines 6a through 6d	7	2,530
8	Enter any **penalty** for underpayment of estimated tax. Check here ☐ if Form 2220 is attached.	8	
9	**Tax due.** If the total of lines 5 and 8 is more than line 7, enter **amount owed** ▶	9	
10	**Overpayment.** If line 7 is more than the total of lines 5 and 8, enter the **amount overpaid** ▶	10	900
11	Enter the amount of line 10 to be: **Credited to 2021 estimated tax** ▶ 900 **Refunded** ▶	11	

Part VII-A **Statements Regarding Activities**

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

Part VII-A Statements Regarding Activities (continued)

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

Website address ▶NONE

14 The books are in care of ▶WORCESTER AND GANZERT CPA PC Telephone no. ▶(804) 320-4707

Located at ▶7122 FOREST HILL AVE RICHMOND VA ZIP+4 ▶232251542

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

		Line	Yes	No
16	At any time during calendar year 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		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

		Line	Yes	No
	File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.			
1a	During the year did the foundation (either directly or indirectly):			
	(1) Engage in the sale or exchange, or leasing of property with a disqualified person? ☐ Yes ☑ No			
	(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? ☐ Yes ☑ No			
	(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? ☐ Yes ☑ No			
	(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? ☐ Yes ☑ No			
	(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? ☐ Yes ☑ No			
	(6) Agree to pay money or property to a government official? (**Exception.** Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.) ☐ Yes ☑ No			
b	If any answer is "Yes" to 1a(1)–(6), did **any** of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance? See instructions	1b		
	Organizations relying on a current notice regarding disaster assistance check here ▶ ☐			
c	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 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? ☐ Yes ☑ No If "Yes," list the years ▶ 20____ , 20____ , 20____ , 20____			
b	Are there any years listed in 2a for which the foundation is **not** applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to **all** years listed, answer "No" and attach statement—see instructions.)	2b		
c	If the provisions of section 4942(a)(2) are being applied to **any** of the years listed in 2a, list the years here. ▶ 20____ , 20____ , 20____ , 20____			
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? ☐ Yes ☑ No			
b	If "Yes," did it have excess business holdings in 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)*

				Yes	No
5a	During the year did the foundation pay or incur any amount to:				
	(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?	☐ Yes ☑ No			
	(2) Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive?	☐ Yes ☑ No			
	(3) Provide a grant to an individual for travel, study, or other similar purposes?	☐ Yes ☑ No			
	(4) Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? See instructions	☐ Yes ☑ No			
	(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals?	☐ Yes ☑ No			
b	If any answer is "Yes" to 5a(1)–(5), did **any** of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance? See instructions		5b		
	Organizations relying on a current notice regarding disaster assistance check here ▶	☐			
c	If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? *If "Yes," attach the statement required by Regulations section 53.4945–5(d).*	☐ Yes ☐ No			
6a	Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	☐ Yes ☑ No			
b	Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? *If "Yes" to 6b, file Form 8870.*		6b		No
7a	At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?	☐ Yes ☑ No			
b	If "Yes", did the foundation receive any proceeds or have any net income attributable to the transaction?		7b		
8	Is the foundation subject to the section 4960 tax on payment(s) of more than $1,000,000 in remuneration or excess parachute payment during the year?	☐ Yes ☐ No			

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

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

(a) Name and address	**(b)** Title, and average hours per week devoted to position	**(c)** Compensation **(If not paid, enter -0-)**	**(d)** Contributions to employee benefit plans and deferred compensation	**(e)** Expense account, other allowances
See Additional Data Table				

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

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

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

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

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

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

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

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

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

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

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

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
a	Average monthly fair market value of securities	1a	6,339,027
b	Average of monthly cash balances	1b	372,316
c	Fair market value of all other assets (see instructions)	1c	0
d	**Total** (add lines 1a, b, and c)	1d	6,711,343
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation) — 1e: 0		
2	Acquisition indebtedness applicable to line 1 assets	2	
3	Subtract line 2 from line 1d	3	6,711,343
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	100,670
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3. Enter here and on Part V, line 4	5	6,610,673
6	**Minimum investment return.** Enter 5% of line 5	6	330,534

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	330,534
2a	Tax on investment income for 2020 from Part VI, line 5 — 2a: 1,630		
b	Income tax for 2020. (This does not include the tax from Part VI.) — 2b:		
c	Add lines 2a and 2b	2c	1,630
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	328,904
4	Recoveries of amounts treated as qualifying distributions	4	
5	Add lines 3 and 4	5	328,904
6	Deduction from distributable amount (see instructions)	6	
7	**Distributable amount** as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	328,904

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	391,000
b	Program-related investments—total from Part IX-B	1b	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	**Qualifying distributions.** Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	391,000
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	391,000

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					328,904
2 Undistributed income, if any, as of the end of 2020:					
a Enter amount for 2019 only.				187,496	
b Total for prior years: 20___ , 20___ , 20___					
3 Excess distributions carryover, if any, to 2020:					
a From 2015.	0				
b From 2016.	0				
c From 2017.	0				
d From 2018.	0				
e From 2019.	0				
f Total of lines 3a through e.		0			
4 Qualifying distributions for 2020 from Part XII, line 4: ▶ $ 391,000					
a Applied to 2019, but not more than line 2a				187,496	
b Applied to undistributed income of prior years (Election required—see instructions).					
c Treated as distributions out of corpus (Election required—see instructions).		0			
d Applied to 2020 distributable amount.					203,504
e Remaining amount distributed out of corpus		0			
5 Excess distributions carryover applied to 2020. *(If an amount appears in column (d), the same amount must be shown in column (a).)*					
6 Enter the net total of each column as indicated below:					
a Corpus. Add lines 3f, 4c, and 4e. Subtract line 5		0			
b Prior years' undistributed income. Subtract line 4b from line 2b			0		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed.					
d Subtract line 6c from line 6b. Taxable amount —see instructions			0		
e Undistributed income for 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					125,400
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions)					
8 Excess distributions carryover from 2015 not applied on line 5 or line 7 (see instructions)		0			
9 Excess distributions carryover to 2021. Subtract lines 7 and 8 from line 6a		0			
10 Analysis of line 9:					
a Excess from 2016.	0				
b Excess from 2017.	0				
c Excess from 2018.	0				
d Excess from 2019.	0				
e Excess from 2020.	0				

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)

	Tax year	Prior 3 years			(e) Total
	(a) 2020	**(b)** 2019	**(c)** 2018	**(d)** 2017	
2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed					
b 85% of line 2a					
c Qualifying distributions from Part XII, line 4 for each year listed					
d Amounts included in line 2c not used directly for active conduct of exempt activities					
e Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c					
3 Complete 3a, b, or c for the alternative test relied upon: **a** "Assets" alternative test—enter: **(1)** Value of all assets					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					
b "Endowment" alternative test— enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed.					
c "Support" alternative test—enter: **(1)** Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii).					
(3) Largest amount of support from an exempt organization					
(4) Gross investment income					

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

1 Information Regarding Foundation Managers:

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

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

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

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

a The name, address, and telephone number or email address of the person to whom applications should be addressed:

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

c Any submission deadlines:

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

Part XV **Supplementary Information** (continued)

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year* See Additional Data Table				
Total . . . . ▶ **3a**				391,000
b *Approved for future payment*				
Total . . . . ▶ **3b**				

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated.	Unrelated business income (a) Business code	Unrelated business income (b) Amount	Excluded by section 512, 513, or 514 (c) Exclusion code	Excluded by section 512, 513, or 514 (d) Amount	(e) Related or exempt function income (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	206,351	
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	-5,848	
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).				200,503	

13 **Total.** Add line 12, columns (b), (d), and (e). 13 200,503

(See worksheet in line 13 instructions to verify calculations.)

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

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

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

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

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

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

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

b If "Yes," complete the following schedule.

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

Sign Here

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

******	2021-02-12	******	May the IRS discuss this return with the preparer shown below (see instr.) ☑ Yes ☐ No
Signature of officer or trustee	Date	Title	

Paid Preparer Use Only

Print/Type preparer's name	Preparer's Signature	Date	Check if self-employed ▶ ☐	PTIN
J RICHARD WORCESTER				P01218683
Firm's name ▶ WORCESTER AND GANZERT CPA PC				Firm's EIN ▶
Firm's address ▶ 7122-C FOREST HILL AVENUE RICHMOND, VA 23225				Phone no. (804) 320-4707

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

(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.)
US TREASURY NOTE	P	2019-04-30	2020-01-31
US TREASURY NOTE	P	2019-01-01	2020-02-13
UNITED TECHNOLOGY NOTES	P	2019-01-01	2020-03-30
US TREASURY NOTE	P	2019-08-30	2020-03-31
370 SHS WESTROCK	P	2010-11-04	2020-05-05
780 SHS WESTROCK	P	2010-12-28	2020-05-05
US TREASURY NOTE	P	2020-01-17	2020-06-30
MCDONALDS CORP BOND	P	2019-02-01	2020-07-15
US TREASURY NOTE	P	2020-01-17	2020-09-30
US TREASURY NOTE	P	2020-01-31	2020-09-30

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)
200,000	0	201,530	-1,530
50,000	0	49,805	195
50,100	0	51,227	-1,127
100,000	0	100,229	-229
9,712	0	10,132	-420
20,475	0	20,889	-414
100,000	0	100,559	-559
50,000	0	50,547	-547
50,000	0	50,142	-142
50,000	0	50,155	-155

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	
0	0	0	-1,530
0	0	0	195
0	0	0	-1,127
0	0	0	-229
0	0	0	-420
0	0	0	-414
0	0	0	-559
0	0	0	-547
0	0	0	-142
0	0	0	-155

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

(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.)
.1972 VIATRS INC	P	2002-11-05	2020-11-17
US TREASURY NOTE	P	2020-01-31	2020-12-31

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)
3	0	3	0
200,000	0	200,920	-920

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	
0	0	0	0
0	0	0	-920

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

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
BRUCE L MERTENS PO BOX 1998 RICHMOND, VA 23218	DIRECTOR 2.00	30,000	0	0
LANGDON T CHRISTIAN IV 13 PARTRIDGE HILL ROAD HENRICO, VA 23238	DIRECTOR 2.00	0	0	0
WALTER LEE CHRISTIAN 9717 CRAGMONT DRIVE HENRICO, VA 23238	DIRECTOR 2.00	0	0	0
MARK A CHRISTIAN 5 TWIN LAKE LANE HENRICO, VA 23229	DIRECTOR 2.00	0	0	0
THOMAS K GARNER 7201 GLEN FOREST DRIVE RICHMOND, VA 23226	DIRECTOR 2.00	0	0	0

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
NEEDLE'S EYE MINISTRIES 104 BERRINGTON CT RICHMOND, VA 23221		PC	RELIGIOUS	5,000
GIRL SCOUTS OF VAPO BOX 548 MECHANINCSVILLE, VA 23111		PC	GENERAL FUNDING	8,000
UNIVERSITY OF VA HEALTH SYSTEM PO BOX 800809 CHARLOTTESVILLE, VA 22908		PC	FAMILY ADVOCACY	5,000
Total . . . . ▶ **3a**				391,000

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
VIRGINIA HOME FOR BOYS AND GIRLS 8716 WEST BROAD ST RICHMOND, VA 23294		PC	YOUTH SUPPORT	2,000
BOYS AND GIRLS CLUBS OF RICHMOND 5511 STAPLES MILL RD RICHMOND, VA 23228		PC	YOUTH SUPPORT	1,000
FEED MORE1415 RHOADMILLER ST RICHMOND, VA 23220		PC	HUNGER RELIEF	7,500
Total . . . . ▶ **3a**				391,000

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
SCIENCE MUSEUM OF VA 2500 W BROAD ST RICHMOND, VA 23220		PC	EDUCATION	7,500
EASTERN MENNONITE UNIVERSITY 1200 PARK RD HARRISONBURG, VA 23802		PC	EDUCATION	7,000
CROSSOVER HEALTHCARE MINISTRY 8600 QUIOCCASIN RD RICHMOND, VA 23229		PC	RELIGIOUSSUPPORT	10,000
Total . . . . ▶ **3a**				391,000

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
JAMES RIVER ASSOCIATION 9 SOUTH 12TH ST RICHMOND, VA 23219		PC	ENVIRONMENTALPROTECTION	6,000
CHESAPEAKE BAY FOUNDATION 6 HERNDON AVE ANNAPOLIS, MD 21403		PC	ENVIRONMENTALPROTECTION	8,000
RICHMOND SYMPHONY 612 EAST GRACE ST RICHMOND, VA 23219		PC	THE ARTS	2,500
Total . . . . ▶ **3a**				391,000

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
ST JOSEPHS VILLA8000 BROOK RD RICHMOND, VA 23227		PC	YOUTH SERVICES	7,500
CORAL REEF ALLIANCE 351 CALIFIORNIA ST SAN FRANSISCO, CA 94104		PC	ENVIRONMENTAL PROTECTION	2,000
J SARGEANT REYNOLDS CC FUND 1851 DICKINSON RD GOOCHLAND, VA 23063		PC	EDUCATION	4,500
Total . . . . ▶ **3a**				391,000

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
ST ANDREWS SCHOOL 227 SOUTH CHERRY ST RICHMOND, VA 23220		PC	EDUCATION	10,000
BOY SCOUTS OF AMERICA OF CENTRAL VA 4015 FITZHUGH AVE RICHMOND, VA 23230		PC	YOUTH PROGRAMS	43,000
VIRGINIA OPERAPO BOX 784 RICHMOND, VA 23218		PC	THE ARTS	55,000
Total . . . . ▶ **3a**				391,000

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
OCEAN CONSERVANCY1300 19TH ST WASHINGTON, DC 20036		PC	ENVIRONMENTALPROTECTION	2,000
WORLD WILDLIFE FUND1250 24TH ST WASHINGTON, DC 20037		PC	ENVIRONMENTAL PROTECTION	1,000
NATIONAL WILDLIFE FEDERATION 11100 WILDLIFE CENTER DR RESTON, VA 20190		PC	ENVIRONMENTALPROTECTION	1,000
Total . . . . ▶ **3a**				391,000

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
WORLD PEDIATRIC PROJECT 7201 GLEN FOREST DR RICHMOND, VA 23226		PC	HEALTH CARE	4,000
GLOUCESTER COMMUNITY FOUNDATION PO BOX 2303 GLOUCESTER, VA 23061		PC	COMMUNITY DEVELOPMENT	5,000
NORTH STAR ACADEMY 8055 SCHRADER RD RICHMOND, VA 23294		PC	EDUCATION	2,500
Total . . . . ▶ **3a**				391,000

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
TUCKAHOE YMCA9211 PATTERSON AVE HENRICO, VA 23229		PC	COMMUNITY DEVELOPMENT	62,500
VIRGINIA HISTORICAL SOCIETY 428 N BOULEVARD RICHMOND, VA 23220		PC	HISTORIC PRESERVATION	3,000
CHILDREN'S HOSPITAL FOUNDATION 2924 BROOK RD RICHMOND, VA 23220		PC	HEALTH RESEARCH	2,000
Total . . . . ▶ **3a**				391,000

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
LYME AND ASSOC DISEASES SOCIETY PO BOX 341461 BETHESDA, MD 20827		PC	HEALTH RESEARCH	20,000
CHILDSAVERS200 NORTH 22ND ST RICHMOND, VA 23223		PC	HEALTHCARE	2,000
RX PARTNERSHIP 2924 EMERYWOOD PKWY RICHMOND, VA 23294		PC	HEALTHCARE	5,500
Total . . . . ▶ **3a**				391,000

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
THE DOORWAYS 612 EAST MARSHALL ST RICHMOND, VA 23219		PC	HEALTHCARE	4,000
JDRF1801 LIBBIE AVE RICHMOND, VA 23226		PC	HEALTHCARE	1,000
MCV FOUNDATIONBOX 843042 RICHMOND, VA 23284		PC	EDUCATION	56,000
Total . . . . ▶ **3a**				391,000

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
RICHMOND PERFORMING ARTS ALLIANCE 600 EAST GRACE ST RICHMOND, VA 23219		PC	ARTS	12,000
THE FAISON CENTER1701 BYRD AVE RICHMOND, VA 23223		PC	HEALTHCARE	5,000
LEWIS GINTER BOTANICAL GARDEN 1800 LAKESIDE AVE RICHMOND, VA 23228		PC	ARTS	2,500
Total . . . . ▶ **3a**				391,000

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
MASSEY CANCER CENTER OF VCU 401 COLLEGE ST RICHMOND, VA 23298		PC	HEALTH CARE	2,500
EHLERS-DANLOS SOCIETY1732 IST AVE NEW YORK, NY 10128		PC	HEALTH CARE	4,000
VALENTINE MUSEUM1015 E CLAY ST RICHMOND, VA 23219		PC	ARTS	2,000
Total . . . . ▶ **3a**				391,000

TY 2020 Accounting Fees Schedule

Name: CHRISTIAN FAMILY FOUNDATION

EIN: 54-1608741

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
WORCESTER AND GANZERT BOOKKEEPING AND TAX PREP	5,000	5,000		

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

TY 2020 Gain/Loss from Sale of Other Assets Schedule

Name: CHRISTIAN FAMILY FOUNDATION

EIN: 54-1608741

Gain Loss Sale Other Assets Schedule

Name	Date Acquired	How Acquired	Date Sold	Purchaser Name	Gross Sales Price	Basis	Basis Method	Sales Expenses	Total (net)	Accumulated Depreciation
SEE PART IV		Purchased			880,290	886,138			-5,848	

TY 2020 Investments Corporate Bonds Schedule

Name: CHRISTIAN FAMILY FOUNDATION

EIN: 54-1608741

Investments Corporate Bonds Schedule

Name of Bond	End of Year Book Value	End of Year Fair Market Value
CAPITAL ONE FINL	49,738	51,613
DOMINION ENERGY	51,073	50,425
TRUIST FINL CORP	51,208	51,872
NEWMARKET CORP	26,910	26,546
WALGREENS	50,073	51,020

TY 2020 Investments Corporate Stock Schedule

Name: CHRISTIAN FAMILY FOUNDATION

EIN: 54-1608741

Investments Corporation Stock Schedule

Name of Stock	End of Year Book Value	End of Year Fair Market Value
3M CO	47,975	87,395
ABBOT LABS	31,814	164,235
ABBVIE INC	34,499	160,725
AIR PRODS CHEMICALS INC	16,043	81,966
ALPHABET INC	32,069	105,158
AMERICAN EXPRESS CO	62,509	84,637
APPLE INC	18,635	53,076
ATT INC	66,512	71,900
AUTOMATIC DATA PROCESSING	37,878	176,200
BANK OF NY MELLON	62,360	46,684
BRISTOL MYERS SQUIBB	32,399	62,030
CAPITAL ONE FINANCIAL CORP	75,358	98,850
CARRIER GOBAL CORP	4,014	30,176
CATERPILLAR INC	21,802	109,212
CHEVRON CORP	47,708	33,780
CHUBB LTD	33,306	46,176
CISCO SYS INC	65,829	179,000
CONOCOPHILLIPS	78,590	39,990
DEERE & CO	46,528	161,430
DOMINION ENERGY INC	91,950	188,000
DUPONT DE NEMOURS INC	30,528	48,924
ECOLAB INC	29,374	32,454
EMERSON ELEC CO	22,039	60,278
EXXON MOBIL	119,401	89,654
GENERAL ELECTRIC CO	51,187	21,600
GENUINE PARTS CO	44,221	130,559
GLAXO SMITHKLINE PLC	136,460	110,400
HOME DEPOT	50,885	478,116
ILLINOIS TOOL WORKS	27,332	163,104
INTEL CORP	65,528	149,460

Investments Corporation Stock Schedule

Name of Stock	End of Year Book Value	End of Year Fair Market Value
J P MORGAN CHASE	30,209	63,535
JOHNSON & JOHNSON	90,989	236,070
KIMBERLY CLARK CORP	46,945	134,830
MCDONALDS CORP	26,560	107,290
MICROSOFT	63,433	556,050
NORFOLK SOUTHERN CORP	27,124	142,566
ORACLE CORP	76,382	161,725
OTIS WORLDWIDE CORP	5,614	27,020
PEPSICO	59,234	148,300
PFIZER	62,797	92,025
PROCTOR & GAMBLE	34,492	139,140
PUBLIC SVC ENT GR INC	77,962	116,600
QUALCOMM INC	83,109	198,042
RAYTHEON TECHNOLGIES	11,849	57,208
ROYAL DUTCH SHELL PLC	60,581	42,168
SCHLUMBERGER LTD	49,407	17,464
SOUTHERN CO	108,527	184,290
TARGET CORP	48,010	176,530
THE COCA-COLA CO	63,848	164,520
TRUIST FINL CORP	55,486	95,860
UNILEVER PLC	58,143	99,594
US BANCORP	133,315	165,394
VERIZON COMMUNICATIONS	57,182	117,500
VIATRIS INC	3,442	5,809
WALT DISNEY CO	21,460	36,236
WELLS FARGO	60,495	66,396
XYLEM INC	51,967	152,685

TY 2020 Investments Government Obligations Schedule

Name:	CHRISTIAN FAMILY FOUNDATION
EIN:	54-1608741
US Government Securities - End of Year Book Value:	251,614
US Government Securities - End of Year Fair Market Value:	252,781
State & Local Government Securities - End of Year Book Value:	109,433
State & Local Government Securities - End of Year Fair Market Value:	107,372

TY 2020 Investments - Other Schedule

Name: CHRISTIAN FAMILY FOUNDATION

EIN: 54-1608741

Investments Other Schedule 2

Category/ Item	Listed at Cost or FMV	Book Value	End of Year Fair Market Value
TECHNOLOGY SELECT SECTOR SDPR ETF		28,655	78,012
VANGUARD FTSE DEVELOPED ETF		32,340	35,408
VANGUARD FTSE EMERGING ETF		32,518	37,582

TY 2020 Legal Fees Schedule

Name: CHRISTIAN FAMILY FOUNDATION

EIN: 54-1608741

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
SANDS ANDERSON MARKS & MILLER LEGAL SERVICES	717	717		

TY 2020 Other Expenses Schedule

Name: CHRISTIAN FAMILY FOUNDATION

EIN: 54-1608741

Other Expenses Schedule

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
BANK CHARGES	470	470		

TY 2020 Other Professional Fees Schedule

Name: CHRISTIAN FAMILY FOUNDATION

EIN: 54-1608741

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
KANAWA CAPITAL MANAGEMENT PORTFOLIO MANAGEMENT	50,693	50,693		

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TY 2020 Taxes Schedule

Name: CHRISTIAN FAMILY FOUNDATION

EIN: 54-1608741

Taxes Schedule

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
EXCISE TAX	2,200	2,200		