

**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](http://www.irs.gov/Form990PF) for instructions and the latest information.

For calendar year 2021 or tax year beginning , and ending

Name of foundation <b>Saco &amp; Biddeford Savings Charitable Foundation</b>		<b>A Employer identification number</b> <b>01-0516587</b>
Number and street (or P.O. box number if mail is not delivered to street address) <b>50 Industrial Park Road</b>	Room/suite	<b>B Telephone number</b> <b>(207) 284-4591</b>
City or town, state or province, country, and ZIP or foreign postal code <b>Saco, ME 04072</b>		<b>C</b> If exemption application is pending, check here <input type="checkbox"/>
<b>G</b> Check all that apply: <input type="checkbox"/> Initial return <input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Final return <input type="checkbox"/> Amended return <input type="checkbox"/> Address change <input type="checkbox"/> Name change		<b>D 1.</b> Foreign organizations, check here <input type="checkbox"/> <b>2.</b> Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>
<b>H</b> Check type of organization: <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation		<b>E</b> If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/>
<b>I</b> Fair market value of all assets at end of year (from Part II, col. (c), line 16) ▶ \$ <b>1,120,098.</b>	<b>J</b> Accounting method: <input checked="" type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____	<b>F</b> If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>

<b>Part I</b> Analysis of Revenue and Expenses <small>(The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a).)</small>	(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
<b>1</b> Contributions, gifts, grants, etc., received	534,685.		N/A	
<b>2</b> Check <input type="checkbox"/> if the foundation is not required to attach Sch. B				
<b>3</b> Interest on savings and temporary cash investments	50.	50.		
<b>4</b> Dividends and interest from securities	15,727.	15,727.		
<b>5a</b> Gross rents				
<b>b</b> Net rental income or (loss)				
<b>6a</b> Net gain or (loss) from sale of assets not on line 10	40,086.			Statement 1
<b>b</b> Gross sales price for all assets on line 6a	337,606.			
<b>7</b> Capital gain net income (from Part IV, line 2)		226,767.		
<b>8</b> Net short-term capital gain				
<b>9</b> Income modifications				
<b>10a</b> Gross sales less returns and allowances				
<b>b</b> Less: Cost of goods sold				
<b>c</b> Gross profit or (loss)				
<b>11</b> Other income				
<b>12</b> Total. Add lines 1 through 11	590,548.	242,544.		
<b>13</b> Compensation of officers, directors, trustees, etc.	0.	0.		0.
<b>14</b> Other employee salaries and wages				
<b>15</b> Pension plans, employee benefits				
<b>16a</b> Legal fees				
<b>b</b> Accounting fees	1,650.	825.		825.
<b>c</b> Other professional fees				
<b>17</b> Interest				
<b>18</b> Taxes	4,350.	0.		0.
<b>19</b> Depreciation and depletion				
<b>20</b> Occupancy				
<b>21</b> Travel, conferences, and meetings				
<b>22</b> Printing and publications				
<b>23</b> Other expenses	169.	0.		169.
<b>24</b> Total operating and administrative expenses. Add lines 13 through 23	6,169.	825.		994.
<b>25</b> Contributions, gifts, grants paid	442,116.			442,116.
<b>26</b> Total expenses and disbursements. Add lines 24 and 25	448,285.	825.		443,110.
<b>27</b> Subtract line 26 from line 12:				
<b>a</b> Excess of revenue over expenses and disbursements	142,263.			
<b>b</b> Net investment income (if negative, enter -0-)		241,719.		
<b>c</b> Adjusted net income (if negative, enter -0-)			N/A	

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Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only.		
		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	267,385.	172,483.	172,483.
	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			
	7 Other notes and loans receivable			
	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			
	b Investments - corporate stock Stmt 5	601,900.	839,065.	947,615.
	c Investments - corporate bonds			
	11 Investments - land, buildings, and equipment: basis			
Less: accumulated depreciation				
12 Investments - mortgage loans				
13 Investments - other				
14 Land, buildings, and equipment: basis				
Less: accumulated depreciation				
15 Other assets (describe)				
16 Total assets (to be completed by all filers - see the instructions. Also, see page 1, item I)	869,285.	1,011,548.	1,120,098.	
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			
	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	869,285.	1,011,548.	
	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	869,285.	1,011,548.		
30 Total liabilities and net assets/fund balances	869,285.	1,011,548.		

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	869,285.
2 Enter amount from Part I, line 27a	2	142,263.
3 Other increases not included in line 2 (itemize)	3	0.
4 Add lines 1, 2, and 3	4	1,011,548.
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	1,011,548.

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**Part IV Capital Gains and Losses for Tax on Investment Income**

(a) List and describe the kind(s) of property sold (for example, real estate, 2-story brick warehouse; or common stock, 200 shs. MLC Co.)	(b) How acquired P - Purchase D - Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
<b>1a Publicly Traded Securities</b>	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 337,606.		110,839.	226,767.
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) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	
a			226,767.
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	226,767.
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	N/A

**Part V Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 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)	1	3,360.
b All other domestic foundations enter 1.39% (0.0139) of line 27b. Exempt foreign organizations, enter 4% (0.04) of Part I, line 12, col. (b)	2	0.
2 Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only; others, enter -0-)	3	3,360.
3 Add lines 1 and 2	4	0.
4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only; others, enter -0-)	5	3,360.
5 Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-		
6 Credits/Payments:		
a 2021 estimated tax payments and 2020 overpayment credited to 2021	6a	5,200.
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	5,200.
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 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	1,840.
11 Enter the amount of line 10 to be: Credited to 2022 estimated tax <input type="checkbox"/> 1,840. Refunded <input type="checkbox"/>	11	0.

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**Part VI-A Statements Regarding Activities**

	Yes	No
<b>1a</b> During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign? .....		X
<b>1b</b> Did it spend more than \$100 during the year (either directly or indirectly) for political purposes? See the instructions for the definition. If the answer is "Yes" to <b>1a</b> or <b>1b</b> , attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities. ....		X
<b>1c</b> Did the foundation file <b>Form 1120-POL</b> for this year? .....		X
<b>d</b> Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation. ▶ \$ <u>0.</u> (2) On foundation managers. ▶ \$ <u>0.</u>		
<b>e</b> Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. ▶ \$ <u>0.</u>		
<b>2</b> Has the foundation engaged in any activities that have not previously been reported to the IRS? .....		X
If "Yes," attach a detailed description of the activities. ....		
<b>3</b> Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? If "Yes," attach a conformed copy of the changes .....		X
<b>4a</b> Did the foundation have unrelated business gross income of \$1,000 or more during the year? .....		X
<b>4b</b> If "Yes," has it filed a tax return on <b>Form 990-T</b> for this year? .....		N/A
<b>5</b> Was there a liquidation, termination, dissolution, or substantial contraction during the year? .....		X
If "Yes," attach the statement required by <i>General Instruction T</i> . ....		
<b>6</b> Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument? .....	X	
<b>7</b> 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 XIV .....	X	
<b>8a</b> Enter the states to which the foundation reports or with which it is registered. See instructions. ▶ <u>ME</u>		
<b>8b</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 <i>General Instruction G</i> ? If "No," attach explanation .....	X	
<b>9</b> Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2021 or the tax year beginning in 2021? See the instructions for Part XIII. If "Yes," complete Part XIII .....		X
<b>10</b> Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses .....		X
<b>11</b> At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule. See instructions .....		X
<b>12</b> Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement. See instructions .....		X
<b>13</b> Did the foundation comply with the public inspection requirements for its annual returns and exemption application? .....	X	
Website address ▶ <u>N/A</u>		
<b>14</b> The books are in care of ▶ <u>Robert Quentin</u> Telephone no. ▶ <u>(207) 284-4591</u> Located at ▶ <u>P.O. Box 557, Saco, ME</u> ZIP+4 ▶ <u>04072</u>		
<b>15</b> Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of <b>Form 1041</b> - check here ..... <input type="checkbox"/> and enter the amount of tax-exempt interest received or accrued during the year ..... ▶ <u>15</u> <u>N/A</u>		
<b>16</b> At any time during calendar year 2021, 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? .....		X
See the instructions for exceptions and filing requirements for FinCEN Form 114. If "Yes," enter the name of the foreign country ▶		

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**Part VI-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
<b>1a</b> 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? .....		X
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? .....		X
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? .....		X
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? .....		X
(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)? .....		
(6) Agree to pay money or property to a government official? ( <b>Exception.</b> Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.) .....		X
<b>b</b> If any answer is "Yes" to 1a(1)-(6), did <b>any</b> of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance? See instructions .....	N/A	
<b>c</b> Organizations relying on a current notice regarding disaster assistance, check here .....	<input type="checkbox"/>	
<b>d</b> Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2021? .....		X
<b>2</b> Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5)):		
<b>a</b> At the end of tax year 2021, did the foundation have any undistributed income (Part XII, lines 6d and 6e) for tax year(s) beginning before 2021? .....		X
If "Yes," list the years ▶ _____, _____, _____, _____		
<b>b</b> Are there any years listed in 2a for which the foundation is <b>not</b> applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to <b>all</b> years listed, answer "No" and attach statement - see instructions.) .....	N/A	
<b>c</b> If the provisions of section 4942(a)(2) are being applied to <b>any</b> of the years listed in 2a, list the years here. ▶ _____, _____, _____, _____		
<b>3a</b> Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? .....		X
<b>b</b> If "Yes," did it have excess business holdings in 2021 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 Form 4720, Schedule C, to determine if the foundation had excess business holdings in 2021.) .....	N/A	
<b>4a</b> Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes? .....		X
<b>b</b> Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2021? .....		X

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

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

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

**1** List all officers, directors, trustees, and 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
See Statement 6		0.	0.	0.

**2** Compensation of five highest-paid employees (other than those included on line 1). 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

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

**3** Five highest-paid independent contractors for professional services. 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 VIII-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 N/A	
2	
3	
4	

**Part VIII-B** Summary of Program-Related Investments

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

Total. Add lines 1 through 3 ▶ 0.

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**Part IX** 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	745,752.
b	Average of monthly cash balances	1b	188,229.
c	Fair market value of all other assets (see instructions)	1c	
d	<b>Total</b> (add lines 1a, b, and c)	1d	933,981.
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	933,981.
4	Cash deemed held for charitable activities. Enter 1.5% (0.015) of line 3 (for greater amount, see instructions)	4	14,010.
5	<b>Net value of noncharitable-use assets.</b> Subtract line 4 from line 3	5	919,971.
6	<b>Minimum investment return.</b> Enter 5% (0.05) of line 5	6	45,999.

**Part X** 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 IX, line 6	1	45,999.
2a	Tax on investment income for 2021 from Part V, line 5	2a	3,360.
b	Income tax for 2021. (This does not include the tax from Part V.)	2b	
c	Add lines 2a and 2b	2c	3,360.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	42,639.
4	Recoveries of amounts treated as qualifying distributions	4	0.
5	Add lines 3 and 4	5	42,639.
6	Deduction from distributable amount (see instructions)	6	0.
7	<b>Distributable amount</b> as adjusted. Subtract line 6 from line 5. Enter here and on Part XII, line 1	7	42,639.

**Part XI** 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	443,110.
b	Program-related investments - total from Part VIII-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	<b>Qualifying distributions.</b> Add lines 1a through 3b. Enter here and on Part XII, line 4	4	443,110.

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**Part XII** Undistributed Income (see instructions)

	(a) Corpus	(b) Years prior to 2020	(c) 2020	(d) 2021
1 Distributable amount for 2021 from Part X, line 7				42,639.
2 Undistributed income, if any, as of the end of 2021:				
a Enter amount for 2020 only			0.	
b Total for prior years:		0.		
3 Excess distributions carryover, if any, to 2021:				
a From 2016	219,280.			
b From 2017	272,138.			
c From 2018	387,191.			
d From 2019	401,507.			
e From 2020	405,144.			
f Total of lines 3a through e	1,685,260.			
4 Qualifying distributions for 2021 from Part XI, line 4: ▶ \$	443,110.			
a Applied to 2020, 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 2021 distributable amount				42,639.
e Remaining amount distributed out of corpus	400,471.			
5 Excess distributions carryover applied to 2021 (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	2,085,731.			
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 2020. Subtract line 4a from line 2a. Taxable amount - see instr.			0.	
f Undistributed income for 2021. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2022				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 2016 not applied on line 5 or line 7	219,280.			
9 Excess distributions carryover to 2022. Subtract lines 7 and 8 from line 6a	1,866,451.			
10 Analysis of line 9:				
a Excess from 2017	272,138.			
b Excess from 2018	387,191.			
c Excess from 2019	401,507.			
d Excess from 2020	405,144.			
e Excess from 2021	400,471.			

Saco & Biddeford Savings  
Charitable Foundation

**Part XIII Private Operating Foundations** (see instructions and Part VI-A, question 9) N/A

**1 a** If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2021, enter the date of the ruling ▶

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

	Tax year				(e) Total
	(a) 2021	(b) 2020	(c) 2019	(d) 2018	
<b>2 a</b> Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part IX for each year listed					
<b>b</b> 85% (0.85) of line 2a					
<b>c</b> Qualifying distributions from Part XI, line 4, for each year listed					
<b>d</b> Amounts included in line 2c not used directly for active conduct of exempt activities					
<b>e</b> Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c					
<b>3</b> Complete 3a, b, or c for the alternative test relied upon:					
<b>a</b> "Assets" alternative test - enter:					
<b>(1)</b> Value of all assets					
<b>(2)</b> Value of assets qualifying under section 4942(j)(3)(B)(i)					
<b>b</b> "Endowment" alternative test - enter 2/3 of minimum investment return shown in Part IX, line 6, for each year listed					
<b>c</b> "Support" alternative test - enter:					
<b>(1)</b> Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					
<b>(2)</b> Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)					
<b>(3)</b> Largest amount of support from an exempt organization					
<b>(4)</b> Gross investment income					

**Part XIV 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).)

None

**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.

None

**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.

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

See Statement 7

**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:

Saco & Biddeford Savings  
Charitable Foundation

Form 990-PF (2021)

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**Part XIV** Supplementary Information (continued)

<b>3 Grants and Contributions Paid During the Year or Approved for Future Payment</b>				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
<b>a Paid during the year</b>				
1st Congregational Church of Scarborough Food Pantry 167 Black Point Road Scarborough, ME 04074	N/A	PC	General Operating Support	1,250.
1st Congregational Church of South Portland Food Pantry 301 Cottage Road South Portland, ME 04106	N/A	PC	General Operating Support	1,200.
A Running Passion P.O. Box 385 Biddeford, ME 04005-0385	N/A	PC	General Operating Support	250.
ABBA Womens Resource Center 1250 Forest Avenue Portland, ME 04103-1889	N/A	PC	General Operating Support	250.
Adoptive & Foster Families of Maine, Inc. 304 Hancock Street, #2A Bangor, ME 04401	N/A	PC	General Operating Support	1,000.
<b>Total</b>	<b>See continuation sheet(s)</b>			<b>442,116.</b>
<b>b Approved for future payment</b>				
None				
<b>Total</b>				
				0.

Form 990-PF (2021)





Saco & Biddeford Savings  
Charitable Foundation

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**Part XIV** Supplementary Information

**3** Grants and Contributions Paid During the Year (Continuation)

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)				
Age Friendly Saco 75 Franklin Street Saco, ME 04072	N/A	PC	General Operating Support	1,125.
Alzheimer's Disease and Related Disorders Association Inc. 225 N. Michigan Avenue, 17th Floor Chicago, IL 60601-7633	N/A	PC	Alzheimer's Association, Maine Chapter	1,500.
American Foundation for Suicide Prevention 199 Water Street New York, NY 10038	N/A	PC	General Operating Support	500.
American Heart Association Inc. 7272 Greenville Avenue Dallas, TX 75231	N/A	PC	American Heart Association, Maine Chapter	3,000.
American Youth Football Inc. P.O. Box 1473 Westbrook, ME 04098-1473	N/A	PC	Westbrook Youth Football	500.
Animal Refuge League of Greater Portland P.O. Box 336 Westbrook, ME 04098	N/A	PC	General Operating Support	750.
Animal Welfare Society P.O. Box 43 West Kennebunk, ME 04094-0043	N/A	PC	General Operating Support	500.
Apex Youth Connection 45 Granite Street Biddeford, ME 04005-3657	N/A	PC	General Operating Support	500.
Arundel Historical Society 3 Talbot Drive Arundel, ME 04046	N/A	PC	General Operating Support	250.
Bear Hill Baptist Church Preservation Group P.O. Box 126 Hollis, ME 04042	N/A	PC	General Operating Support	250.
<b>Total from continuation sheets</b>				<b>438,166.</b>

Saco & Biddeford Savings  
Charitable Foundation

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**Part XIV** Supplementary Information

**3 Grants and Contributions Paid During the Year (Continuation)**

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
Best Buddies International, Inc. 102 SE 2nd Street, Suite 2200 Miami, FL 33131	N/A	PC	Best Buddies, New Hampshire Chapter	1,000.
Biddeford Food Pantry 162 Elm Street Biddeford, ME 04005	N/A	PC	General Operating Support	4,300.
Biddeford Hockey Boosters 7 Seigny Avenue Biddeford Pool, ME 04005	N/A	PC	General Operating Support	200.
Biddeford Project Sunrise 20 Maplewood Avenue Biddeford, ME 04005	N/A	PC	General Operating Support	250.
Big Brothers Big Sisters of Southern Maine 625 Main Street Westbrook, ME 04092-4120	N/A	PC	General Operating Support	3,250.
Bon Appetit Community Meal Program P.O. Box 1091 Biddeford, ME 04005-1091	N/A	PC	General Operating Support	1,800.
Brick Store Museum 117 Main Street Kennebunk, ME 04043	N/A	PC	General Operating Support	150.
Cape Elizabeth Land Trust 330 Ocean House Road Cape Elizabeth, ME 04107	N/A	PC	General Operating Support	750.
Caring Unlimited 965 Main Street Sanford, ME 04073-3764	N/A	PC	General Operating Support	7,500.
Carlisle Charitable Foundation P.O. Box 935 Kennebunk, ME 04043-0935	N/A	PC	General Operating Support	200.
<b>Total from continuation sheets</b> .....				

Saco & Biddeford Savings  
Charitable Foundation

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**Part XIV** Supplementary Information

**3** Grants and Contributions Paid During the Year (Continuation)

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)				
Casco Bay Bluefin Bonanza 103 Chute Road Windham, ME 04062	N/A	PC	General Operating Support	500.
Center for Grieving Children 555 Forest Avenue Portland, ME 04101-1504	N/A	PC	General Operating Support	17,800.
Children's Museum and Theatre of Maine 250 Thompson's Point Road Portland, ME 04102	N/A	PC	General Operating Support	1,000.
City Theater Associates Inc P.O. Box 993 Biddeford, ME 04005	N/A	PC	General Operating Support	2,000.
Creative Works 10 Speirs Street Westbrook, ME 04092-4122	N/A	PC	General Operating Support	2,500.
Day One 525 Main Street South Portland, ME 04106-5462	N/A	PC	General Operating Support	1,000.
Dyer Library Association 371 Main Street Saco, ME 04072-1520	N/A	PC	General Operating Support	1,650.
Eastern Trail Alliance P.O. Box 250 Saco, ME 04072-0250	N/A	PC	General Operating Support	625.
Ecology Education, Inc. 184 Simpson Road Saco, ME 04072-9514	N/A	PC	General Operating Support	15,000.
Eleanor Clare Paye Charitable Fund 291 Ferry Road Saco, ME 04072-2209	N/A	PC	General Operating Support	300.
<b>Total from continuation sheets</b>				



Saco & Biddeford Savings  
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**Part XIV** Supplementary Information

**3** Grants and Contributions Paid During the Year (Continuation)

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
Esther Residence 27 Thornton Avenue Saco, ME 04072	N/A	PC	General Operating Support	1,500.
Friends of Biddeford Football 17 Stacy Street Saco, ME 04072	N/A	PC	General Operating Support	500.
Friendship House Inc. 390 Lincoln Street South Portland, ME 04106	N/A	PC	General Operating Support	200.
Full Plates Full Potential 114 Maine Street Brunswick, ME 04011	N/A	PC	General Operating Support	200.
Furniture Friends P.O. Box 631 Westbrook, ME 04098-0631	N/A	PC	General Operating Support	500.
Gateway Community Services Maine 501 Forest Avenue Portland, ME 04101	N/A	PC	General Operating Support	500.
Good Shepherd Food Bank 3121 Hotel Road Auburn, ME 04210-8398	N/A	PC	General Operating Support	3,500.
Grahamtastic Connection 21 Bradeen Street, #107 Springvale, ME 04083	N/A	PC	General Operating Support	1,000.
Gulf of Maine Research Institute 350 Commercial Street Portland, ME 04101-4618	N/A	PC	General Operating Support	1,000.
H2O For Life 4756 Banning Avenue, #207 White Bear Lake, MN 55110	N/A	PC	General Operating Support	1,000.
<b>Total from continuation sheets</b>				

Saco & Biddeford Savings  
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**Part XIV** Supplementary Information

**3 Grants and Contributions Paid During the Year (Continuation)**

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
Habitat for Humanity of Greater Portland 659 Warren Avenue Portland, ME 04103	N/A	PC	General Operating Support	250.
Habitat for Humanity York County P.O. Box 267 Kennebunk, ME 04043	N/A	PC	General Operating Support	5,000.
Hair Matters 2 Me 37 Ocean Street South Portland, ME 04106	N/A	PC	General Operating Support	500.
Heart of Biddeford 205 Main Street, Suite 103 Biddeford, ME 04005-2414	N/A	PC	General Operating Support	6,000.
HerpHaven Reptile Rescue and Sanctuary 41 Hennessey Avenue Brunswick, ME 04011	N/A	PC	General Operating Support	1,000.
Homeworks P.O. Box 2351 Augusta, ME 04338-2351	N/A	PC	General Operating Support	1,000.
Hoops For Hope 10 Atlantic Way Saco, ME 04072	N/A	PC	General Operating Support	1,000.
Hospice of Southern Maine 390 U.S. Route 1 Scarborough, ME 04074-9772	N/A	PC	General Operating Support	25,500.
John Duranceau Scholarship Fund 6 Plymouth Drive Saco, ME 04072-1734	N/A	PC	General Operating Support	1,010.
Junior Achievement of Maine Inc. 565 Congress Street, Suite 306 Portland, ME 04101-8301	N/A	PC	General Operating Support	5,000.
<b>Total from continuation sheets</b>				

Saco & Biddeford Savings  
Charitable Foundation

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**Part XIV** Supplementary Information

**3 Grants and Contributions Paid During the Year (Continuation)**

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)				
Kennebunk Land Trust 6 Brown Street Kennebunk, ME 04043	N/A	PC	General Operating Support	225.
Kids Free to Grow 57 Portland Road, Suite 4 Kennebunk, ME 04043-6662	N/A	PC	General Operating Support	2,500.
LYMETV P.O. Box 15369 Portland, ME 04112-5369	N/A	PC	General Operating Support	500.
Lyric Music Theatre 176 Sawyer Street South Portland, ME 04106	N/A	PC	General Operating Support	1,250.
Maine Audubon 20 Gisland Farm Road Falmouth, ME 04105	N/A	PC	General Operating Support	250.
Maine Behavioral Healthcare 78 Atlantic Place South Portland, ME 04106-2316	N/A	PC	General Operating Support	13,000.
Maine Brain Aneurysm Awareness Committee 799 Wings Mills Road Mount Vernon, ME 04352	N/A	PC	General Operating Support	250.
Maine Cancer Foundation 170 US Route 1, #250 Falmouth, ME 04105	N/A	PC	General Operating Support	1,860.
Maine Coast Fisherman's Association 93 Pleasant Street Brunswick, ME 04011	N/A	PC	General Operating Support	500.
MaineHealth 22 Bramhall Street Portland, ME 04102-3134	N/A	PC	\$10,750 Barbara Bush Children's Hospital; \$20,000 Maine Medical Center	30,750.
<b>Total from continuation sheets</b>				

Saco & Biddeford Savings  
Charitable Foundation

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**Part XIV** Supplementary Information

**3 Grants and Contributions Paid During the Year (Continuation)**

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
Mainely Character P.O. Box 11131 Portland, ME 04104	N/A	PC	General Operating Support	1,500.
Make-A-Wish Foundation of Maine 66 Mussey Road Sacarborough, ME 04074-8921	N/A	PC	General Operating Support	1,250.
MAPS Scholarship Foundation P.O. Box 676 Old Orchard Beach, ME 04064	N/A	PC	General Operating Support	300.
Massabesic Little League P.O. Box 675 Alfred, ME 04002	N/A	PC	General Operating Support	650.
Milestone Recovery 65 India Street Portland, ME 04101-4209	N/A	PC	General Operating Support	1,050.
My Place Teen Center Inc. 755 Main Street Westbrook, ME 04092-3416	N/A	PC	General Operating Support	31,800.
National Multiple Sclerosis Society 733 Third Avenue New York, NY 10017	N/A	PC	Maine Chapter	3,000.
New England Parkinson's Ride P.O. Box 1124 Merrimack, NH 03054-1124	N/A	PC	General Operating Support	250.
Ocean Park Association P.O. Box 7296 Ocean Park, ME 04063-7296	N/A	PC	General Operating Support	3,500.
Old Orchard Beach Community Food Pantry 155 Saco Avenue Old Orchard Beach, ME 04064	N/A	PC	General Operating Support	1,000.
<b>Total from continuation sheets</b>				

Saco & Biddeford Savings  
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**Part XIV** Supplementary Information

**3 Grants and Contributions Paid During the Year (Continuation)**

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)				
Old Orchard Beach United Methodist Church 6 Fountain Avenue Old Orchard Beach, ME 04064	N/A	PC	General Operating Support	1,000.
Olympia Snowe Women's Leadership Institute 1 Canal Plaza, Suite 501 Portland, ME 04101-4083	N/A	PC	General Operating Support	1,000.
Pine Tree Society 149 Front Street Bath, ME 04530	N/A	PC	General Operating Support	1,250.
Portland Museum of Art 7 Congress Square Portland, ME 04101	N/A	PC	General Operating Support	500.
Portland Ovations 50 Monument Square Portland, ME 04101	N/A	PC	General Operating Support	1,250.
Portland Wheelers P.O. Box 11314 Portland, ME 04104	N/A	PC	General Operating Support	300.
Preble Street 38 Preble Street, 3rd Floor Portland, ME 04101-2049	N/A	PC	General Operating Support	1,200.
Project Feed 202 Woodford Street Portland, ME 04103-5602	N/A	PC	General Operating Support	300.
Project Grace P.O. Box 6846 Scarborough, ME 04070	N/A	PC	General Operating Support	1,500.
Robbie Foundation P.O. Box 1534 Scarborough, ME 04070-1534	N/A	PC	General Operating Support	1,300.
<b>Total from continuation sheets</b>				

Saco & Biddeford Savings  
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**Part XIV** Supplementary Information

**3** Grants and Contributions Paid During the Year (Continuation)

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
Ronald McDonald House Charities Inc. 250 Brackett Street Portland, ME 04102-3208	N/A	PC	General Operating Support	13,500.
Saco Food Pantry Inc. 25 Rosewood Drive Saco, ME 04072-3165	N/A	PC	\$4,625 - Food Pantry; \$1,000 - Open Hands Open Hearts	5,625.
Saco Little League P.O. Box 285 Saco, ME 04072	N/A	PC	General Operating Support	600.
Saco Main Street P.O. Box 336 Saco, ME 04072-0336	N/A	PC	General Operating Support	6,475.
Saco River Wildlife Center 238 River Road Limington, ME 04049	N/A	PC	General Operating Support	500.
Safe Passage 49 Farm View Drive, Suite 302 New Gloucester, ME 04260-5142	N/A	PC	General Operating Support	250.
Saint Andre Home 1066 Kenduskeag Avenue Bangor, ME 04401	N/A	PC	General Operating Support	350.
Scarborough Economic Development Corporation P.O. Box 550 Scarborough, ME 04070	N/A	PC	General Operating Support	250.
Scarborough Kiwanis Charitable Foundation P.O. Box 846 Scarborough, ME 04070-0846	N/A	PC	General Operating Support	1,500.
Scarborough Land Conservation Trust P.O. Box 1237 Sacarborough, ME 04070-1237	N/A	PC	General Operating Support	750.
<b>Total from continuation sheets</b>				

Saco & Biddeford Savings  
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**Part XIV** Supplementary Information

**3 Grants and Contributions Paid During the Year (Continuation)**

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)				
Sea Change Yoga P.O. Box 8135 Portland, ME 04104	N/A	PC	General Operating Support	800.
Seashore Trolley Museum 195 Log Cabin Road Kennebunkport, ME 04046	N/A	PC	General Operating Support	600.
Seeds of Hope Neighborhood Center 35 South Street Biddeford, ME 04005-2473	N/A	PC	General Operating Support	4,700.
Shalom House 106 Gilman Street Portland, ME 04102-3034	N/A	PC	General Operating Support	550.
Shutterbugs 4 Charity 488 Ferry Road Saco, ME 04072-2216	N/A	PC	General Operating Support	2,200.
South Portland Cape Elizabeth Rotary Charitable Fund 23 Ashbourne Court South Portland, ME 04106	N/A	PC	General Operating Support	3,000.
South Portland Food Cupboard 130 Thadeus Street South Portland, ME 04106-6249	N/A	PC	General Operating Support	1,800.
South Portland Historical Society 55 Bug Light Park South Portland, ME 04106-1654	N/A	PC	General Operating Support	1,000.
Southern Maine Agency on Aging 30 Barra Road Biddeford, ME 04005-9459	N/A	PC	General Operating Support	2,500.
Southern Maine Community College Foundation 2 Fort Road South Portland, ME 04106-1698	N/A	PC	General Operating Support	250.
<b>Total from continuation sheets</b>				

Saco & Biddeford Savings  
Charitable Foundation

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**Part XIV** Supplementary Information

**3 Grants and Contributions Paid During the Year (Continuation)**

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
Southern Maine Health Care P.O. Box 626 Biddeford, ME 04005-0626	N/A	PC	General Operating Support	7,000.
Southern Maine Planning and Development Commission 110 Main Street Saco, ME 04072	N/A	PC	General Operating Support	2,500.
Special Surfers 146 Holmes Road Scarborough, ME 04074	N/A	PC	General Operating Support	250.
Spurwink 901 Washington Avenue Portland, ME 04103	N/A	PC	General Operating Support	2,500.
St. Andre Health Care Facility 407 Pool Street Biddeford, ME 04005	N/A	PC	General Operating Support	500.
St. Jude Children's Research Hospital 501 St. Jude Place Memphis, TN 38105	N/A	PC	General Operating Support	300.
STRIVE Northern New England P.O. Box 799 Camden, ME 04843-0799	N/A	PC	General Operating Support	5,500.
Sweetser 50 Moody Street Saco, ME 04072-1536	N/A	PC	General Operating Support	8,000.
The Cromwell Center For Disabilities Awareness 97A Exchange Street, #205 Portland, ME 04101	N/A	PC	General Operating Support	250.
The Dream Factory, Inc. 410 W. Chesnut Street Louisville, KY 40202	N/A	PC	Dream Factory of Maine	500.
<b>Total from continuation sheets</b>				



Saco & Biddeford Savings  
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**Part XIV** Supplementary Information

**3 Grants and Contributions Paid During the Year (Continuation)**

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
The Family Restored 17 Bishop Street, #202 Portland, ME 04103	N/A	PC	General Operating Support	1,500.
The Opportunity Alliance 50 Lydia Lane South Portland, ME 04106-2156	N/A	PC	General Operating Support	6,500.
The Salvation Army National Corporation 615 Slaters Lane Alexandria, VA 22314	N/A	PC	Salvation Army, Old Orchard Beach, ME Location	6,100.
The Yellow Tulip Project 533 Congress Street Portland, ME 04101	N/A	PC	General Operating Support	1,250.
Tri City Community Chorus P.O. Box 423 Biddeford, ME 04005	N/A	PC	General Operating Support	750.
Trustees of Thornton Academy 438 Main Street Saco, ME 04072-1565	N/A	PC	General Operating Support	47,771.
Union Church 3 Stonecliff Road Biddeford Pool, ME 04006	N/A	PC	General Operating Support	1,500.
United Way of Southern Maine 36 Water Street Kennebunk, ME 04043	N/A	PC	General Operating Support	53,000.
Volunteers of America Northern New England 14 Maine Street, #100 Brunswick, ME 04011	N/A	PC	General Operating Support	1,000.
Vouchers for Veterans 119 Chamberlain Street Rochester, NH 03867	N/A	PC	General Operating Support	500.
<b>Total from continuation sheets</b>				

Saco & Biddeford Savings  
Charitable Foundation

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**Part XIV** Supplementary Information

**3 Grants and Contributions Paid During the Year (Continuation)**

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
Wardwell Home for Aging 43 Middle Street Saco, ME 04072-3300	N/A	EOF	General Operating Support	1,000.
Warrior Legacy Foundation P.O. Box 1797 Saco, ME 04072	N/A	PC	General Operating Support	200.
Wayside Food Program P.O. Box 1278 Portland, ME 04104-1278	N/A	PC	General Operating Support	700.
Westbrook Community Food & Resource Center 426 Bridge Street Westbrook, ME 04092	N/A	PC	Westbrook Food Pantry	1,500.
Westbrook Paper City Hoops 34 Cardinal Way Westbrook, ME 04098	N/A	PC	General Operating Support	500.
Westbrook Strong 20 Webster Street Westbrook, ME 04092-2433	N/A	PC	General Operating Support	500.
WinterKids Education Foundation 506 Main Street, Suite 10 Westbrook, ME 04092-4387	N/A	PC	General Operating Support	250.
Wreaths Across America P.O. Box 249 Columbia Falls, ME 04623-0249	N/A	PC	General Operating Support	750.
York County Chiefs Association 1 Summer Street Kennebunk, ME 04043	N/A	PC	General Operating Support	500.
York County Community College Foundation P.O. Box 529 Wells, ME 04090-0529	N/A	PC	General Operating Support	6,100.
<b>Total from continuation sheets</b>				

**Schedule B**  
**(Form 990)**

Department of the Treasury  
Internal Revenue Service

**Schedule of Contributors**

▶ Attach to Form 990 or Form 990-PF.  
▶ Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for the latest information.

OMB No. 1545-0047

**2021**

Name of the organization <b>Saco &amp; Biddeford Savings Charitable Foundation</b>	Employer identification number <b>01-0516587</b>
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Organization type (check one):

**Filers of:**

**Section:**

Form 990 or 990-EZ

- 501(c)( ) (enter number) organization
- 4947(a)(1) nonexempt charitable trust **not** treated as a private foundation
- 527 political organization

Form 990-PF

- 501(c)(3) exempt private foundation
- 4947(a)(1) nonexempt charitable trust treated as a private foundation
- 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 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 33 1/3% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), that checked Schedule A (Form 990), 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 (entering "N/A" in column (b) instead of the contributor name and address), 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), 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 990-PF, Part I, line 2, to certify that it doesn't meet the filing requirements of Schedule B (Form 990).

Name of organization <b>Saco &amp; Biddeford Savings Charitable Foundation</b>	Employer identification number <b>01-0516587</b>
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**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	\$ 534,685.	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input checked="" type="checkbox"/> (Complete Part II for noncash contributions.)
_____	_____ _____ _____	\$ _____	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
_____	_____ _____ _____	\$ _____	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
_____	_____ _____ _____	\$ _____	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
_____	_____ _____ _____	\$ _____	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
_____	_____ _____ _____	\$ _____	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
_____	_____ _____ _____	\$ _____	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)

Name of organization <b>Saco &amp; Biddeford Savings                  Charitable Foundation</b>	<b>Employer identification number</b> 01-0516587
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**Part II Noncash Property** (see instructions). Use duplicate copies of Part II if additional space is needed.

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
1	Various Publicly Traded Securities	\$ 534,685.	12/31/21
		\$ _____	_____
		\$ _____	_____
		\$ _____	_____
		\$ _____	_____
		\$ _____	_____
		\$ _____	_____
		\$ _____	_____
		\$ _____	_____

Name of organization <b>Saco &amp; Biddeford Savings Charitable Foundation</b>	Employer identification number <b>01-0516587</b>
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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 info. once.) ▶ \$ \_\_\_\_\_  
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	

Form 990-PF Gain or (Loss) from Sale of Assets Statement 1

(a) Description of Property	(b) Gross Sales Price	(c) Value at Time of Acq.	(d) Expense of Sale	Manner Acquired Donated	(e) Date Acquired	(f) Date Sold	Gain or Loss
Publicly Traded Securities	337,606.	297,520.	0.				40,086.
Capital Gains Dividends from Part IV							0.
Total to Form 990-PF, Part I, line 6a							40,086.

Form 990-PF Accounting Fees Statement 2

Description	(a) Expenses Per Books	(b) Net Invest- ment Income	(c) Adjusted Net Income	(d) Charitable Purposes
Accounting fees	1,650.	825.		825.
To Form 990-PF, Pg 1, ln 16b	1,650.	825.		825.

Form 990-PF Taxes Statement 3

Description	(a) Expenses Per Books	(b) Net Invest- ment Income	(c) Adjusted Net Income	(d) Charitable Purposes
Excise taxes	4,350.	0.		0.
To Form 990-PF, Pg 1, ln 18	4,350.	0.		0.

Form 990-PF	Other Expenses			Statement 4
Description	(a) Expenses Per Books	(b) Net Invest- ment Income	(c) Adjusted Net Income	(d) Charitable Purposes
Filing fees	35.	0.		35.
Bank fees	134.	0.		134.
To Form 990-PF, Pg 1, ln 23	169.	0.		169.

Form 990-PF	Corporate Stock		Statement 5
Description	Book Value	Fair Market Value	
1,500 shares CSCO	68,374.	95,055.	
600 shares EMR	40,056.	55,782.	
50 shares GE	18,418.	4,724.	
400 shares JNJ	55,563.	68,428.	
200 shares SRE	23,402.	26,456.	
375 shares CLX	77,603.	65,385.	
200 shares of LHX	42,109.	42,648.	
300 shares of PG	36,669.	49,074.	
1,125 shares of CARR	32,996.	61,020.	
1000 shares of QCOM	163,110.	182,870.	
250 shares of ADI	40,733.	43,943.	
500 shares of ETN	86,275.	86,410.	
400 shares ACN	153,757.	165,820.	
Total to Form 990-PF, Part II, line 10b	839,065.	947,615.	





Lynne M. Belanger 50 Industrial Park Road Saco, ME 04072	Vice President 0.50	0.	0.	0.
Jeffrey M. Vachon 50 Industrial Park Road Saco, ME 04072	Vice President 0.50	0.	0.	0.
David A. Goyet 50 Industrial Park Road Saco, ME 04072	Vice President 0.50	0.	0.	0.
Totals included on 990-PF, Page 6, Part VII		0.	0.	0.

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Form 990-PF	Grant Application Submission Information	Statement	7
	Part XIV, Lines 2a through 2d		

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Name and Address of Person to Whom Applications Should be Submitted

Robert Quentin  
50 Industrial Park Road  
Saco, ME 04072

Telephone Number

(207) 284-4591

Form and Content of Applications

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

Any Submission Deadlines

None

Restrictions and Limitations on Awards

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