

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. 1545-0047 2022 Open to Public Inspection

For calendar year 2022, or tax year beginning 07-01-2022, and ending 06-30-2023

Name of foundation: CHARLES STEWART HARDING FOUNDATION. A Employer identification number: 38-6081208. B Telephone number: (810) 767-0136. C If exemption application is pending, check here. G Check all that apply: Initial return, Final return, Address change, etc. H Check type of organization: Section 501(c)(3) exempt private foundation. I Fair market value of all assets at end of year: \$15,126,509. J Accounting method: Cash.

Table with 5 columns: (a) Revenue and expenses per books, (b) Net investment income, (c) Adjusted net income, (d) Disbursements for charitable purposes. Rows include Revenue (1-12), Operating and Administrative Expenses (13-26), and Summary (27-29).

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	178,939	118,918	118,918
	2 Savings and temporary cash investments	209,367	107,422	107,422
	3 Accounts receivable ▶ _____ Less: allowance for doubtful accounts ▶ _____			
	4 Pledges receivable ▶ _____ Less: allowance for doubtful accounts ▶ _____			
	5 Grants receivable			
	6 Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)			
	7 Other notes and loans receivable (attach schedule) ▶ _____ Less: allowance for doubtful accounts ▶ _____			
	8 Inventories for sale or use			
	9 Prepaid expenses and deferred charges			
	10a Investments—U.S. and state government obligations (attach schedule)			
	b Investments—corporate stock (attach schedule)	10,061,035	11,222,942	11,222,942
	c Investments—corporate bonds (attach schedule)	1,443,417	1,307,330	1,307,330
	11 Investments—land, buildings, and equipment: basis ▶ _____ Less: accumulated depreciation (attach schedule) ▶ _____			
	12 Investments—mortgage loans			
	13 Investments—other (attach schedule)	2,595,664	2,359,860	2,359,860
	14 Land, buildings, and equipment: basis ▶ _____ Less: accumulated depreciation (attach schedule) ▶ _____			
15 Other assets (describe ▶ _____)	7,749	10,037	10,037	
16 Total assets (to be completed by all filers—see the instructions. Also, see page 1, item I)	14,496,171	15,126,509	15,126,509	
Liabilities	17 Accounts payable and accrued expenses			
	18 Grants payable			
	19 Deferred revenue			
	20 Loans from officers, directors, trustees, and other disqualified persons			
	21 Mortgages and other notes payable (attach schedule)			
	22 Other liabilities (describe ▶ _____)	55,304	0	0
	23 Total liabilities (add lines 17 through 22)	55,304	0	0
Net Assets or Fund Balances	Foundations that follow FASB ASC 958, check here ▶ <input type="checkbox"/> and complete lines 24, 25, 29 and 30.			
	24 Net assets without donor restrictions			
	25 Net assets with donor restrictions			
	Foundations that do not follow FASB ASC 958, check here ▶ <input checked="" type="checkbox"/> and complete lines 26 through 30.			
	26 Capital stock, trust principal, or current funds	5,045,559	5,045,559	
	27 Paid-in or capital surplus, or land, bldg., and equipment fund	0	0	
	28 Retained earnings, accumulated income, endowment, or other funds	9,395,308	10,080,950	
29 Total net assets or fund balances (see instructions)	14,440,867	15,126,509		
30 Total liabilities and net assets/fund balances (see instructions) .	14,496,171	15,126,509		

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	14,440,867
2 Enter amount from Part I, line 27a	2	385,695
3 Other increases not included in line 2 (itemize) ▶ _____	3	299,947
4 Add lines 1, 2, and 3	4	15,126,509
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	15,126,509

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

(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col.(h))
a 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	649,712
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6): If gain, also enter in Part I, line 8, column (c) (see instructions). If (loss), enter -0- in Part I, line 8	{ }	3	

Part V Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948—see instructions)

Table with 11 rows for excise tax calculation. Includes fields for exempt foundations, tax under section 511, subtitle A tax, tax based on investment income, credits/payments, and tax due/overpayment. Total tax due is 4,742.

Part VI-A Statements Regarding Activities

Table with 10 rows for activity statements. Columns include question number, Yes, and No. Questions cover political activities, tax filing, and asset requirements.

Part VI-A Statements Regarding Activities (continued)

11 At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule. See instructions.
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
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address N/A
14 The books are in care of GREG M TAUNTON Telephone no. (810) 767-0136
Located at 111 E COURT STREET SUITE 3D FLINT MI ZIP+4 485021649
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
16 At any time during calendar year 2022, 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? See the instructions for exceptions and filing requirements for FinCEN Form 114. If "Yes", enter the name of the foreign country

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.

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?
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?
(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? (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.)
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.
c Organizations relying on a current notice regarding disaster assistance check here.
d 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 2022?
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 2022, did the foundation have any undistributed income (Part XII, lines 6d and 6e) for tax year(s) beginning before 2022?. 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.)
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?
b If "Yes," did it have excess business holdings in 2022 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 2022.)
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?
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 2022?.

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

5a	During the year did the foundation pay or incur any amount to:		Yes	No
	(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?.	5a(1)		No
	(2) Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive?.	5a(2)		No
	(3) Provide a grant to an individual for travel, study, or other similar purposes?.	5a(3)		No
	(4) Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? See instructions.	5a(4)		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?.	5a(5)		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		
c	Organizations relying on a current notice regarding disaster assistance check <input type="checkbox"/>			
d	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?. <i>If "Yes," attach the statement required by Regulations section 53.4945-5(d).</i>	5d		
6a	Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	6a		No
b	Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? <i>If "Yes" to 6b, file Form 8870.</i>	6b		No
7a	At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?	7a		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?.	8		No

Part VII 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 VII 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 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 THE FOUNDATION DID NOT CONDUCT ANY DIRECT CHARITABLE ACTIVITIES AND DID NOT MAKE ANY PROGRAM RELATED INVESTMENTS. NO ALLOCATION OF ADMINISTRATIVE EXPENSES IS MADE OTHER THAN THE AMOUNT IN PART I, COLUMN D.	0
2	
3	
4	

Part VIII-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 SEE PART VIII-A ABOVE.	0
2	
All other program-related investments. See instructions.	
3	
Total. Add lines 1 through 3 ▶	0

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	14,230,511
b	Average of monthly cash balances.	1b	709,852
c	Fair market value of all other assets (see instructions).	1c	2,617,225
d	Total (add lines 1a, b, and c).	1d	17,557,588
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	17,557,588
4	Cash deemed held for charitable activities. Enter 1.5% (0.015) of line 3 (for greater amount, see instructions).	4	263,364
5	Net value of noncharitable-use assets. Subtract line 4 from line 3.. . . .	5	17,294,224
6	Minimum investment return. Enter 5% (0.05) of line 5.	6	864,711

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	864,711
2a	Tax on investment income for 2022 from Part V, line 5.	2a	16,919
b	Income tax for 2022. (This does not include the tax from Part V.)	2b	
c	Add lines 2a and 2b.	2c	16,919
3	Distributable amount before adjustments. Subtract line 2c from line 1.	3	847,792
4	Recoveries of amounts treated as qualifying distributions.	4	0
5	Add lines 3 and 4.	5	847,792
6	Deduction from distributable amount (see instructions).	6	0
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XII, line 1.	7	847,792

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	831,770
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	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part XII, line 4.. . . .	4	831,770

Part XII Undistributed Income (see instructions)

	(a) Corpus	(b) Years prior to 2021	(c) 2021	(d) 2022
1 Distributable amount for 2022 from Part X, line 7				847,792
2 Undistributed income, if any, as of the end of 2022:				
a Enter amount for 2021 only.			801,601	
b Total for prior years: 20___, 20___, 20___		0		
3 Excess distributions carryover, if any, to 2022:				
a From 2017.				
b From 2018.				
c From 2019.				
d From 2020.				
e From 2021.				
f Total of lines 3a through e.	0			
4 Qualifying distributions for 2022 from Part XI, line 4: ▶ \$ <u>831,770</u>				
a Applied to 2021, but not more than line 2a			801,601	
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 2022 distributable amount.				30,169
e Remaining amount distributed out of corpus	0			
5 Excess distributions carryover applied to 2022. (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	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.			0	
d Subtract line 6c from line 6b. Taxable amount—see instructions.		0		
e Undistributed income for 2021. Subtract line 4a from line 2a. Taxable amount—see instructions.			0	
f Undistributed income for 2022. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2023.				817,623
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 2017 not applied on line 5 or line 7 (see instructions).	0			
9 Excess distributions carryover to 2023. Subtract lines 7 and 8 from line 6a.	0			
10 Analysis of line 9:				
a Excess from 2018.				
b Excess from 2019.				
c Excess from 2020.				
d Excess from 2021.				
e Excess from 2022.				

Part XIII Private Operating Foundations (see instructions and Part VI-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 2022, enter the date of the ruling ▶					
b Check box to indicate whether the organization is a private operating foundation described in section <input type="checkbox"/> 4942(j)(3) or <input type="checkbox"/> 4942(j)(5)					
2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part IX for each year listed	Tax year	Prior 3 years			(e) Total
	(a) 2022	(b) 2021	(c) 2020	(d) 2019	
b 85% (0.85) of line 2a					
c Qualifying distributions from Part XI, 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 IX, 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 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).)

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

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

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

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

TIMOTHY C SANFORD FAX 810-767-1207
 C/O MFO MANAGEMENT COMPANY 111 E
 COURT STREET SUITE 3D
 FLINT, MI 485021649
 (810) 767-0136

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

INITIAL SUBMISSION SHOULD BE IN THE FORM OF A LETTER EXPLAINING THE ORGANIZATION AND THE PURPOSE OF THE REQUEST.

c Any submission deadlines:

A FORMAL SUBMISSION DEADLINE HAS NOT BEEN ESTABLISHED.

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

THE FOUNDATION WAS FORMED TO MAKE CONTRIBUTIONS TO WORTHY ORGANIZATIONS, MAINLY CHARITABLE AND EDUCATIONAL, WHICH ARE QUALIFIED UNDER SECTION 501(C)(3) OF THE INTERNAL REVENUE CODE.

Part XIV **Supplementary Information** (continued)

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

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

Part XV-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated.

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

Table with 5 columns: (a) Business code, (b) Amount, (c) Exclusion code, (d) Amount, (e) Related or exempt function income. Includes rows for various income categories and a total row at the bottom showing 1,278,849.

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

Table with 2 columns: Line No. and Explain below how each activity for which income is reported in column (e) of Part XV-A contributed importantly to the accomplishment of the foundation's exempt purposes...

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

Part XVI

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?

Table with 3 columns: Question, Yes, No. Rows include 1a(1) Cash, 1a(2) Other assets, 1b(1) Sales of assets, 1b(2) Purchases of assets, 1b(3) Rental of facilities, 1b(4) Reimbursement arrangements, 1b(5) Loans or loan guarantees, 1b(6) Performance of services, and 1c Sharing of facilities.

a Transfers from the reporting foundation to a noncharitable exempt organization of:

- (1) Cash
(2) Other assets

b Other transactions:

- (1) Sales of assets to a noncharitable exempt organization.
(2) Purchases of assets from a noncharitable exempt organization.
(3) Rental of facilities, equipment, or other assets.
(4) Reimbursement arrangements.
(5) Loans or loan guarantees.
(6) Performance of services or membership or fundraising solicitations.

c Sharing of facilities, equipment, mailing lists, other assets, or paid employees.

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.

Schedule table with 4 columns: (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.

Table with 3 columns: (a) Name of organization, (b) Type of organization, (c) Description of relationship.

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

Sign Here

Signature of officer or trustee: ***** Date: 2024-02-14 Title: *****

May the IRS discuss this return with the preparer shown below? See instructions. Yes No

Paid Preparer Use Only

Table for paid preparer information including name (JENNIFER C HEATWOLE), signature, date (2024-02-14), firm name (MFO E-FILING SERVICES CO), address (111 E COURT ST 3D, FLINT, MI 485021649), PTIN (P01331602), EIN (20-1597091), and phone number (810) 767-0136.

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

List and describe the kind(s) of property sold (e.g., real estate, (a) 2-story brick warehouse; or common stock, 200 shs. MLC Co.)		(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1	146600 SHS VANGUARD FEDERAL MONEY MARKET FUND	P	2016-09-08	2023-06-28
1	51831.841 SHS BLACKROCK LOW DURATION	P	2022-05-16	2022-07-21
	12275.732 SHS VANGUARD SHORT TERM INV GRADE FUND	P	2019-04-10	2022-07-22
	12275.732 SHS VANGUARD SHORT TERM INV GRADE FUND	P	2019-04-10	2022-07-22
	3784.295 SHS VANGUARD SHORT TERM INV GRADE FUND	P	2019-04-12	2022-07-22
	28062.324 SHS VANGUARD SHORT TERM INV GRADE FUND	P	2005-08-09	2022-07-22
	701.394 SHS VANGUARD SHORT TERM INV GRADE FUND	P	2006-08-31	2022-07-22
	762.25 SHS VANGUARD SHORT TERM INV GRADE FUND	P	2007-06-29	2022-07-22
	653.476 SHS VANGUARD SHORT TERM INV GRADE FUND	P	2005-12-30	2022-07-22
	674.669 SHS VANGUARD SHORT TERM INV GRADE FUND	P	2008-06-30	2022-07-22

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)
146,600		146,600	0
471,151		476,335	-5,184
124,721		130,000	-5,279
124,721		130,000	-5,279
38,448		40,000	-1,552
285,113		295,216	-10,103
7,126		7,379	-253
7,744		8,019	-275
6,639		6,868	-229
6,855		7,091	-236

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
			-5,184
			-5,279
			-5,279
			-1,552
			-10,103
			-253
			-275
			-229
			-236

Form 990PF 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.)
619.349 SHS VANGUARD SHORT TERM INV GRADE FUND	P	2005-11-30	2022-07-22
1 661.812 SHS VANGUARD SHORT TERM INV GRADE FUND	P	2006-01-31	2022-07-22
623.42 SHS VANGUARD SHORT TERM INV GRADE FUND	P	2005-10-31	2022-07-22
620.026 SHS VANGUARD SHORT TERM INV GRADE FUND	P	2006-02-28	2022-07-22
403.191 SHS VANGUARD SHORT TERM INV GRADE FUND	P	2009-08-31	2022-07-22
685.219 SHS VANGUARD SHORT TERM INV GRADE FUND	P	2006-07-31	2022-07-22
700.227 SHS VANGUARD SHORT TERM INV GRADE FUND	P	2006-03-31	2022-07-22
691.346 SHS VANGUARD SHORT TERM INV GRADE FUND	P	2006-04-28	2022-07-22
717.595 SHS VANGUARD SHORT TERM INV GRADE FUND	P	2008-07-31	2022-07-22
700.531 SHS VANGUARD SHORT TERM INV GRADE FUND	P	2006-05-31	2022-07-22

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)
6,293		6,503	-210
6,724		6,949	-225
6,334		6,540	-206
6,299		6,504	-205
4,096		4,225	-129
6,962		7,174	-212
7,114		7,324	-210
7,024		7,231	-207
7,291		7,506	-215
7,117		7,314	-197

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	
			-210
			-225
			-206
			-205
			-129
			-212
			-210
			-207
			-215
			-197

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

List and describe the kind(s) of property sold (e.g., real estate, (a) 2-story brick warehouse; or common stock, 200 shs. MLC Co.)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
658.517 SHS VANGUARD SHORT TERM INV GRADE FUND	P	2006-06-30	2022-07-22
1 722.649 SHS VANGUARD SHORT TERM INV GRADE FUND	P	2008-08-29	2022-07-22
520.655 SHS VANGUARD SHORT TERM INV GRADE FUND	P	2009-07-31	2022-07-22
558.857 SHS VANGUARD SHORT TERM INV GRADE FUND	P	2009-06-30	2022-07-22
602.014 SHS VANGUARD SHORT TERM INV GRADE FUND	P	2009-05-29	2022-07-22
718.249 SHS VANGUARD SHORT TERM INV GRADE FUND	P	2008-09-30	2022-07-22
614.268 SHS VANGUARD SHORT TERM INV GRADE FUND	P	2009-04-30	2022-07-22
704.567 SHS VANGUARD SHORT TERM INV GRADE FUND	P	2009-01-30	2022-07-22
661.179 SHS VANGUARD SHORT TERM INV GRADE FUND	P	2009-03-31	2022-07-22
642.011 SHS VANGUARD SHORT TERM INV GRADE FUND	P	2009-02-27	2022-07-22

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)
6,691		6,868	-177
7,342		7,537	-195
5,290		5,399	-109
5,678		5,717	-39
6,116		6,116	0
7,297		7,204	93
6,241		6,094	147
7,158		6,919	239
6,718		6,446	272
6,523		6,253	270

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	
			-177
			-195
			-109
			-39
			0
			93
			147
			239
			272
			270

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

List and describe the kind(s) of property sold (e.g., real estate, (a) 2-story brick warehouse; or common stock, 200 shs. MLC Co.)		(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
	741.789 SHS VANGUARD SHORT TERM INV GRADE FUND	P	2008-10-31	2022-07-22
1	703.828 SHS VANGUARD SHORT TERM INV GRADE FUND	P	2008-12-31	2022-07-22
	715.555 SHS VANGUARD SHORT TERM INV GRADE FUND	P	2008-11-28	2022-07-22
	50.24 SHS VANGUARD ULTRA SHORT TERM BOND	P	2022-07-22	2022-10-03
	38100.887 SHS VANGUARD ULTRA SHORT TERM BOND	P	2022-07-22	2022-10-03
	45129.447 SHS BLACKROCK TOTAL RETURN FUND	P	2022-07-21	2022-11-09
	38638.393 SHS BLACKROCK LOW DURATION	P	2022-11-09	2023-04-03
	10264.59 SHS BLACKROCK LOW DURATION	P	2022-11-09	2023-06-28
	250 SHS NORFOLK SOUTHERN CORP	P	2020-04-13	2023-02-15
	150 SHS CBOE GLOBAL MARKETS INC COM	P	2018-06-13	2023-04-10

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

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
7,537		7,173	364
7,151		6,806	345
7,270		6,869	401
988		994	-6
749,063		753,636	-4,573
432,791		471,151	-38,360
346,200		341,950	4,250
90,944		90,842	102
57,552		38,717	18,835
20,222		15,857	4,365

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	
			364
			345
			401
			-6
			-4,573
			-38,360
			4,250
			102
			18,835
			4,365

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

List and describe the kind(s) of property sold (e.g., real estate, (a) 2-story brick warehouse; or common stock, 200 shs. MLC Co.)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
115 SHS APPLE INC	P	2014-01-29	2023-04-13
1 23526.944 SHS VANGUARD EMERGING MKTS STOCK INDEX	P	2019-01-11	2022-12-16
270810 SHS DRAPER FISHER JURVETSON GROWTH FUND LP	P	2011-12-31	2023-03-31
CROSSLINK VENTURES VI, L.P.	P		2022-12-31
DFJ GROWTH 2006 CONTINUATION, L.P.	P		2022-12-31
MFO WESTFIELD FUND B	P		2022-12-31
MFO WESTFIELD FUND B	P		2022-12-31
MFO TOWLE FUND	P		2022-12-31
MFO TOWLE FUND	P		2022-12-31
MFO D&D SMID CAP VALUE FUND	P		2022-12-31

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)
18,885		2,061	16,824
759,685		776,860	-17,175
627,640		49,880	577,760
187			187
1,138			1,138
71,738		104,216	-32,478
83,055		76,753	6,302
517,822		605,176	-87,354
492,202		343,579	148,623
309,867		318,709	-8,842

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	
			16,824
			-17,175
			577,760
			187
			1,138
			-32,478
			6,302
			-87,354
			148,623
			-8,842

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

List and describe the kind(s) of property sold (e.g., real estate, (a) 2-story brick warehouse; or common stock, 200 shs. MLC Co.)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
MFO D&D SMID CAP VALUE FUND	P		2022-12-31
1 CAPITAL GAINS DIVIDENDS	P		

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

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
246,237		185,944	60,293
28,616			28,616

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	
			60,293
			28,616

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

(a) Name and address	Title, and average hours per week (b) devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	Expense account, (e) other allowances
CLAIRE MOTT WHITE DECEASED 111 EAST COURT STREET SUITE 3D FLINT, MI 485021649	PRESIDENT & TRUSTEE 0.00	0	0	0
C EDWARD WHITE JR DECEASED 111 EAST COURT STREET SUITE 3D FLINT, MI 485021649	SECRETARY & ASST TREASURER 0.00	0	0	0
WILLIAM S WHITE DECEASED 111 EAST COURT STREET SUITE 3D FLINT, MI 485021649	TREASURER, V.P. & TRUSTEE 0.00	0	0	0
PAULA M TURRENTINE 111 EAST COURT STREET SUITE 3D FLINT, MI 485021649	TRUSTEE 0.00	0	0	0
TIFFANY W LOVETT 111 EAST COURT STREET SUITE 3D FLINT, MI 485021649	TRUSTEE 0.00	0	0	0
RIDGWAY H WHITE 111 EAST COURT STREET SUITE 3D FLINT, MI 485021649	TRUSTEE 0.00	0	0	0

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

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
FLINT CHILDREN'S MUSEUM 1602 UNIVERSITY AVENUE FLINT, MI 48504	NONE	PC	FUTURE BUILDING FUND	62,000
FLINT CULTURAL CENTER CORPORATION 601 E SECOND STREET FLINT, MI 48503	NONE	PC	GENERAL OPERATING	20,000
FLINT INSTITUTE OF ARTS 1120 E KEARSLEY STREET FLINT, MI 485031991	NONE	PC	ART SCHOOL ENDOWMENT	100,000
Total ▶ 3a				800,000

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

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
FLINT INSTITUTE OF SCIENCE AND HISTORY 1221 E KEARSLEY STREET FLINT, MI 48503	NONE	PC	LONGWAY PLANETARIUM	25,000
FLINT INSTITUTE OF SCIENCE AND HISTORY 1221 E KEARSLEY STREET FLINT, MI 48503	NONE	PC	SLOAN MUSEUM	25,000
FLINT PUBLIC LIBRARY 1026 E KEARSLEY STREET FLINT, MI 48503	NONE	PC	GENERAL OPERATING	10,000
Total	▶ 3a			800,000

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

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
FLINT REPERTORY THEATRE 1220 E KEARSLEY STREET FLINT, MI 48503	NONE	PC	GENERAL OPERATING	5,000
GREATER FLINT ARTS COUNCIL 816 S SAGINAW STREET FLINT, MI 48502	NONE	PC	GENERAL OPERATING	20,000
TORCH LAKE PROTECTION ALLIANCE PO BOX 706 BELLAIRE, MI 49615	NONE	PC	GENERAL OPERATING	25,000
Total ▶ 3a				800,000

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

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
THE BLESSING PROJECTS 1 CENTRAL STREET 3 MORAN, WY 83013	NONE	PC	GENERAL OPERATING	300,000
BIBLOS FOUNDATION 196 SPRING OAKS DRIVE BALLWIN, MO 63011	NONE	PC	GENERAL OPERATING	98,000
YWCA OF GREATER FLINT 801 S SAGINAW STREET FLINT, MI 48502	NONE	PC	GENERAL OPERATING	10,000
Total ▶ 3a				800,000

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

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
GRAND TRAVERSE REGIONAL LAND CONSERVANCY 2846 N THREE MILE RD TRAVERSE CITY, MI 49686	NONE	PC	MEMORIAL FUND	50,000
TRAVERSE AREA RECREATION AND TRANSPORTATION (TART) TRAILS INC 148 E FRONT ST 201 TRAVERSE CITY, MI 49684	NONE	PC	GENERAL OPERATING	50,000
Total ▶ 3a				800,000

TY 2022 Accounting Fees Schedule**Name:** CHARLES STEWART HARDING FOUNDATION**EIN:** 38-6081208

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
ACCOUNTING MANAGEMENT FEE	6,750	0		6,750
ACCOUNTING	25,000	0		25,000

TY 2022 Investments Corporate Bonds Schedule**Name:** CHARLES STEWART HARDING FOUNDATION**EIN:** 38-6081208**Investments Corporate Bonds Schedule**

Name of Bond	End of Year Book Value	End of Year Fair Market Value
RIVER CANYON TOTAL RETURN BOND FUND, 34209 SHS	340,726	340,726
VANGUARD HIGH YIELD CORPORATE FUND, 44221 SHS	230,832	230,832
VANGUARD SHORT-TERM TREASURY FUND, 75155 SHS	735,772	735,772

TY 2022 Investments Corporate Stock Schedule**Name:** CHARLES STEWART HARDING FOUNDATION**EIN:** 38-6081208**Investments Corporation Stock Schedule**

Name of Stock	End of Year Book Value	End of Year Fair Market Value
ALPHABET INC, 600 SHS	72,582	72,582
APPLE INC, 645 SHS	125,111	125,111
AT&T INC, 2900 SHS	46,255	46,255
BARON REAL ESTATE INCOME FUND, 62916 SHS	863,212	863,212
BLACKROCK INC, 125 SHS	86,393	86,393
BLACKSTONE GROUP INC, 900 SHS	83,673	83,673
BLACKSTONE SECURED LENDING FUND, 2400 SHS	65,664	65,664
CBOE GLOBAL MARKETS INC, 500 SHS	69,005	69,005
CISCO SYSTEMS INC, 1000 SHS	51,740	51,740
CLEARWAY ENERGY INC, 2220 SHS	59,940	59,940
CME GROUP INC, 250 SHS	46,323	46,323
COCA-COLA COMPANY, 1050 SHS	63,231	63,231
CROWN CASTLE INC, 450 SHS	51,273	51,273
DISNEY (WALT) CO, 800 SHS	71,424	71,424
ENVESTNET INC, 900 SHS	53,415	53,415
HOME DEPOT INC, 200 SHS	62,128	62,128
JP MORGAN CHASE & CO, 350 SHS	50,904	50,904
KKR & CO INC, 1850 SHS	103,600	103,600
LAUDER ESTEE COS INC, 290 SHS	56,950	56,950
LOWES COMPANIES INC, 400 SHS	90,280	90,280
MFO - D&D SMID CAP VALUE FUND, 506434 SHS	1,025,657	1,025,657
MFO - TOWLE FUND, 105174 SHS	1,042,192	1,042,192
MFO - WESTFIELD FUND B, 14714 SHS	1,141,848	1,141,848
MICROSOFT CORPORATION, 150 SHS	51,081	51,081
NEXTERA ENERGY PARTNERS LP, 1700 SHS	99,688	99,688
NIKE INC, 525 SHS	57,944	57,944
PAYPAL HOLDINGS INC, 940 SHS	62,726	62,726
PEPSICO INC, 400 SHS	74,088	74,088
PERSHING SQUARE HOLDINGS LTD, 15650 SHS	566,530	566,530
QUALCOMM INC, 650 SHS	77,376	77,376

Investments Corporation Stock Schedule

Name of Stock	End of Year Book Value	End of Year Fair Market Value
RAYTHEON TECHNOLOGIES CORP, 685 SHS	67,103	67,103
SECTOR SPDR ENERGY, 450 SHS	36,527	36,527
STARWOOD PROPERTY TRUST INC, 3900 SHS	75,660	75,660
UNION PACIFIC CORP, 285 SHS	58,317	58,317
VANECK GOLD MINERS ETF, 3400 SHS	102,374	102,374
VANGUARD 500 INDEX FUND, 3718 SHS	1,526,279	1,526,279
VANGUARD DEVELOPED MARKETS INDEX, 88489 SHS	1,312,290	1,312,290
VANGUARD GLOBAL CAPITAL CYCLES FUND, 21819 SHS	262,696	262,696
VANGUARD REIT INDEX FUND, 7328 SHS	867,545	867,545
VANGUARD SMALL CAP INDEX, 3429 SHS	326,855	326,855
VERIZON COMMUNICATIONS, 750 SHS	27,893	27,893
VISA INC, 350 SHS	83,118	83,118
WASTE MANAGEMENT INC, 600 SHS	104,052	104,052

TY 2022 Investments - Other Schedule**Name:** CHARLES STEWART HARDING FOUNDATION**EIN:** 38-6081208**Investments Other Schedule 2**

Category/ Item	Listed at Cost or FMV	Book Value	End of Year Fair Market Value
CROSSLINK VI VENTURE FUND	FMV	22,465	22,465
DFJ GROWTH III, LP	FMV	239,581	239,581
INVENOMIC FUND INST CLASS, 67282 SHS	FMV	1,485,598	1,485,598
OTTER CREEK LONG/SHORT OPPORTUNITY FUND, 484386 SHS	FMV	599,668	599,668
UNITY SOFTWARE INC, 289 SHS	FMV	12,548	12,548

TY 2022 Other Assets Schedule**Name:** CHARLES STEWART HARDING FOUNDATION**EIN:** 38-6081208**Other Assets Schedule**

Description	Beginning of Year - Book Value	End of Year - Book Value	End of Year - Fair Market Value
DIVIDEND RECEIVABLE	7,749	10,037	10,037

TY 2022 Other Expenses Schedule**Name:** CHARLES STEWART HARDING FOUNDATION**EIN:** 38-6081208**Other Expenses Schedule**

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
CROSSLINK VENTURES VI K-1	105	105		0
DFJ GROWTH III K-1	3,774	3,774		0
DFJ GROWTH 2006 CONTINUATION, L.P. K-1	227	227		0
MFO D&D SMID CAP VALUE FUND JOINT VENTURE STMT	5,957	5,957		0
MFO TOWLE FUND JOINT VENTURE STMT	3,157	3,157		0
MFO WESTFIELD FUND B JOINT VENTURE STMT	5,597	5,597		0
STATE FILING FEE	20	0		20

TY 2022 Other Increases Schedule**Name:** CHARLES STEWART HARDING FOUNDATION**EIN:** 38-6081208**Other Increases Schedule**

Description	Amount
DEFERRED EXCISE TAX (EXPENSE)/BENEFIT PER AUDIT	17,800
UNREALIZED GAIN/LOSSES	282,147

TY 2022 Other Liabilities Schedule**Name:** CHARLES STEWART HARDING FOUNDATION**EIN:** 38-6081208**Other Liabilities Schedule**

Description	Beginning of Year - Book Value	End of Year - Book Value
CAPITAL COMMITMENT - CROSSLINK VI	4,504	0
DEFERRED TAXES	50,800	0

TY 2022 Other Professional Fees Schedule**Name:** CHARLES STEWART HARDING FOUNDATION**EIN:** 38-6081208

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
INVESTMENT MANAGEMENT FEE	35,650	35,650		0

TY 2022 Taxes Schedule**Name:** CHARLES STEWART HARDING FOUNDATION**EIN:** 38-6081208**Taxes Schedule**

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
FOREIGN TAXES WITHHELD	6,549	6,549		0
FOREIGN TAXES FROM MFO TOWLE FUND	354	354		0
FOREIGN TAXES FROM MFO WESTFIELD FUND B	14	14		0
FEDERAL EXCISE AND DEFERRED FEDERAL EXCISE TAXES	0	0		0