Biblical Business Training, Inc. Return of Organization Exempt From Income Tax June 30, 2014

OPEN TO PUBLIC INSPECTION

Return of Organization Exempt From Income Tax

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)

OMB No. 1545-0047

Inspection

Department of the Treasury Internal Revenue Service

A For the 2013 calendar year, or tax year beginning

▶ Do not enter Social Security numbers on this form as it may be made public.

JUL 1.

Information about Form 990 and its instructions is at www.irs 2013

and ending JŬN 30,

Open to Public

Check if C Name of organization D Employer identification number Address change BIBLICAL BUSINESS TRAINING, INC. X Name change 27-0392335 BBTDoing Business As Ilnitial Number and street (or P.O. box if mail is not delivered to street address) Room/suite E Telephone number return Termin-17209 CHESTERFIELD AIRPORT ROAD #270 314-276-9088 Amended return 982,483. City or town, state or province, country, and ZIP or foreign postal code G Gross receipts \$ Applica-CHESTERFIELD, MO 63005 H(a) Is this a group return pending F Name and address of principal officer: BRANDON MANN for subordinates? SAME AS C ABOVE H(b) Are all subordinates included? I Tax-exempt status: X 501(c)(3) 501(c) (€ 4947(a)(1) or 527 If "No." attach a list. (see instructions) J Website: ► WWW.B-B-T.ORG **H(c)** Group exemption number ▶ K Form of organization: X Corporation Trust Association Other > Year of formation: 2009 M State of legal domicile: MO Part I Summary Briefly describe the organization's mission or most significant activities: HELPING PEOPLE APPLY BIBLICAL **Activities & Governance** PRINCIPLES AT WORK WITH THE VISION OF SEEING PEOPLE GROW IN THEIR 2 Check this box I if the organization discontinued its operations or disposed of more than 25% of its net assets. Number of voting members of the governing body (Part VI, line 1a) 8 6 Number of independent voting members of the governing body (Part VI, line 1b) 6 Total number of individuals employed in calendar year 2013 (Part V, line 2a) 5 <u>139</u> Total number of volunteers (estimate if necessary) Ō. 7 a Total unrelated business revenue from Part VIII, column (C), line 12 Ō. **b** Net unrelated business taxable income from Form 990-T, line 34. **Prior Year Current Year** 209,240. 946,604. Contributions and grants (Part VIII, line 1h) Revenue Ō. 0. Program service revenue (Part VIII, line 2g) -19. 760. 10 Investment income (Part VIII, column (A), lines 3, 4, and 7d) 0. 0. Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e) 209,221. 945.844. 12 Total revenue - add lines 8 through 11 (must equal Part VIII, column (A), line 12) Grants and similar amounts paid (Part IX, column (A), lines 1-3) 0. Benefits paid to or for members (Part IX, column (A), line 4) 14 280,097.204,132. Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10) 16a Professional fundraising fees (Part IX, column (A), line 11e) 0. 0. **b** Total fundraising expenses (Part IX, column (D), line 25) 36,955. 110,805. 17 Other expenses (Part IX, column (A), lines 11a-11d, 11f-24e) 241.087. 390,902. Total expenses. Add lines 13-17 (must equal Part IX, column (A), line 25) -31,866. 554,942. Revenue less expenses. Subtract line 18 from line 12 Ssets or Balances **Beginning of Current Year End of Year** 52.793. 611.481. 20 Total assets (Part X, line 16) ,023 4,769. 21 Total liabilities (Part X. line 26) Net Net assets or fund balances. Subtract line 21 from line 20 Part II | Signature Block 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 officer) is based on all information of which preparer has any knowledge. Signature of officer Date Sign BRANDON MANN, EXECUTIVE DIRECTOR & CEO Here Type or print name and title Date PTIN Print/Type preparer's name Preparer's signature JEANETTE BAX-KURTZ JEANETTE BAX-KURTZ P00096490 Paid MUELLER PROST LC 43-1594752 Preparer Firm's name Firm's EIN Firm's address 7733 FORSYTH BLVD., **SUITE 1200** Use Only ST. LOUIS, MO 63105 Phone no. (314) 862-2070X May the IRS discuss this return with the preparer shown above? (see instructions)

Pai	t III Statement of Program Service Accomplishments
	Check if Schedule O contains a response or note to any line in this Part III
1	Briefly describe the organization's mission:
	HELPING PEOPLE APPLY BIBLICAL PRINCIPLES AT WORK WITH THE VISION OF
	SEEING PEOPLE GROW IN THEIR RELATIONSHIP WITH CHRIST, AND EXPAND GOD'S
	KINGDOM THROUGH THEIR LEADERSHIP. FAITH FOR WORK - LEADERSHIP FOR
	LIFE!
2	Did the organization undertake any significant program services during the year which were not listed on
	the prior Form 990 or 990-EZ?
	If "Yes," describe these new services on Schedule O.
3	Did the organization cease conducting, or make significant changes in how it conducts, any program services? Yes X No
	If "Yes," describe these changes on Schedule O.
4	Describe the organization's program service accomplishments for each of its three largest program services, as measured by expenses.
	Section 501(c)(3) and 501(c)(4) organizations are required to report the amount of grants and allocations to others, the total expenses, and
	revenue, if any, for each program service reported.
4a	(Code:) (Expenses \$316,044. including grants of \$) (Revenue \$)
	THE MINISTRY FOCUS OF BIBLICAL BUSINESS TRAINING (BBT) IS DEVELOPING
	GROUP LEADERS FOR SMALL-GROUP BIBLE STUDIES. BBT GROUPS MEET AT WORK,
	NEAR WORK (E.G., RESTAURANTS, COFFEE SHOPS, ETC.), OR AT A LOCAL
	CHURCH. BBT PROVIDES LEADERS WITH CURRICULUM (AGENDAS, GROUP LEADER
	GUIDES AND RECAPS) THAT IS FOCUSED ON PRACTICAL WORK SITUATIONS TO HELP
	PARTICIPANTS DIRECTLY APPLY BIBLICAL PRINCIPLES TO WHAT THEY DO EVERY
	DAY. BBT ALSO PROVIDES LEADERS WITH AN INDIVIDUALIZED BIBLICAL
	LEADERSHIP DEVELOPMENT PROCESS. BBT COACHES WORK WITH GROUP LEADERS TO
	ASSESS, EQUIP AND ENCOURAGE THEM TO LEAD IN EVERY AREA OF LIFE (WE CALL
	THIS THE LEADERSHIP FLYWHEEL). WE BELIEVE THAT LEADERS WHO ARE GROWING
	IN THEIR RELATIONSHIP WITH CHRIST WILL LEAD THRIVING, CHRIST-CENTERED
	SMALL GROUPS. BBT CURRENTLY HAS 75 GROUPS OPERATING THROUGHOUT THE
4b	(Code:) (Expenses \$ 1,121. including grants of \$) (Revenue \$) "PROCLAIM" SPEAKER EVENTS ARE HELD IN AN EFFORT TO PROVIDE AN
	OPPORTUNITY FOR BBTS TO COME TOGETHER IN A LARGER COMMUNITY, AND TO
	PROVIDE A PLATFORM FOR RAISING AWARENESS OF BBT WITH THOSE NOT YET
	INVOLVED IN BBT. THERE WERE APPROXIMATELY 200 ATTENDEES TO THESE
	SPEAKER EVENTS DURING THE YEAR. FURTHERMORE, "PROCLAIM ON CAMPUS"
	COLLABORATES WITH A TEAM OF STUDENT-LEADERS AT THE UNIVERSITY OF
	MISSOURI TO PILOT AN ON-CAMPUS PRESENCE OF BBT. THE ORGANIZATION HOPES
	TO FOSTER COLLEGE STUDENTS' INTEREST AND PASSION FOR LEARNING TO APPLY
	BIBLICAL PRINCIPLES WHILE IN COLLEGE, AND UPON GRADUATION, PROCLAIM CAN
	FACILITATE THEIR TRANSITION FROM COLLEGE TO THE WORKPLACE.
4c	(Code:) (Expenses \$
	7(1)
4d	Other program services (Describe in Schedule O.)
	(Expenses \$ including grants of \$) (Revenue \$)
4e	Total program service expenses ► 317,165.
	Form 990 (2013)

Part IV | Checklist of Required Schedules

1 Is the organization described in section S010(s) or 4947(s(1)) (either than a private foundation)? 1				Yes	No
2 Is the organization required to complete Schedule S. Schedule of Contributors 3 In the organization engage in direct or indirect political campagin activities on behalf of or in opposition to candidates for public offices? "Yes," complete Schedule C, Part I 3	1				
3 LY 4 Section 501(c)(3) organizations. Did the organization engage in obbying activities on behalf of or in opposition to candidates for public officer If "Yes," complete Schedule C, Part I LY 5 Section 501(c)(3) organizations. Did the organization engage in lobbying activities, or have a section 501(n) election in effect during the tax year" If "Yes," complete Schedule C, Part II LY 5 Is the organization a section 501(c)(4), 501(c)(6), 501(c)(6)			1		
Section 501(x) organizations. Did the organization engage in lobbying activities, or have a section 501(t) election in effect during the tax year? If "res," compilete Schedule C, Part II 4	2		2	X	
4 Section 501(c)(3) organizations. Did the organization engage in lobbying activities, or have a section 501(c)) election in effect during the tax year? If "Yes," complete Schedule C, Part II S is the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization that receives membership dues, assessments, or similar amounts as defined in Revenue Procedure 98-191 If "Yes," complete Schedule C, Part II S X S S S S S S S S S S S S S S S S	3				,,
during the tax year / If 'Yes,' complete Schedule C, Part II 4			3		X
5 Is the organization a section 501(c)(4), 501(c)(6) organization that receives membership dues, assessments, or similar amounts as defined in Revenue Procedure 9-191 / 1"yes," complete Schedule C, Part III 6 Did the organization maintain any donor advised funds or any similar funds or accounts for which donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts for which donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts for "Yes," complete Schedule D, Part III 7 Did the organization report and areas, or historic structures? If "Yes," complete Schedule D, Part III 8 Did the organization report an amount in Part X, ine 21, for escrow or custodial account liability, serve as a custodian for amounts not listed in Part X, or provide credit counseling, debt management, credit repair, or debt negotiation services? If "Yes," complete Schedule D, Part IV 9 Did the organization in sower to any of the following questions is "Yes," templete Schedule D, Part V 10 Did the organization showers of the following questions is "Yes," templete Schedule D, Part V 10 Did the organization report an amount for land, buildings, and equipment in Part X, line 10? If "Yes," complete Schedule D, Part V 11 If the organization report an amount for investments - other securities in Part X, line 10? If "Yes," complete Schedule D, Part VII 11 Did the organization report an amount for investments - other securities in Part X, line 12 that is 5% or more of its total assests reported in Part X, line 16? If "Yes," complete Schedule D, Part VII 11 Did the organization report an amount for investments - program related in Part X, line 13 that is 5% or more of its total assests the organization report an amount for investments - program related in Part X, line 16? If "Yes," complete Schedule D, Part VII X 10 Did the organization report an amount for investments - program related in Part X, line 18. If X X X X X X	4				₩.
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provide advice on the distribution or investment of amounts in such funds or accounts? If "Yes," complete Schedule D, Part II 7 Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas, or historic structures? If "Yes," complete Schedule D, Part II 8 X X 3 Did the organization maintain collections of works of art, historical treasures, or other similar assests? If "Yes," complete Schedule D, Part II 8 X X 3 Did the organization report an amount in Part X, line 21, for escrow or custodial account liability; serve as a custodian for amounts not listed in Part X, or provide credit counseling, debt management, credit repair, or debt negotiation services? If "Yes," complete Schedule D, Part IV 9 X X 3 papilicable. 10 Did the organization, directly or through a related organization, hold assets in temporarily restricted endowments, permanent endowments, or quasi-endowments? If "Yes," complete Schedule D, Part X V 10 Did the organization share to any of the following questions is "Yes," then complete Schedule D, Part X V 11 If the organization report an amount for land, buildings, and equipment in Part X, line 10? If "Yes," complete Schedule D, Part VI 11 Ib D Did the organization report an amount for investments - other securities in Part X, line 10? If "Yes," complete Schedule D, Part VIII 11 D Did the organization report an amount for investments - program related in Part X, line 13 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part VIII 11 D Did the organization report an amount for other assets in Part X, line 15? that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part X III 11 D D D D D D D D D D D D D D D D	5		5		х
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b Did the organization report an amount for investments - other securities in Part X, line 12 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part VIII c Did the organization report an amount for investments - program related in Part X, line 13 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part VIII d Did the organization report an amount for other assets in Part X, line 15 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part X X inc 16? If "Yes," complete Schedule D, Part X, line 15 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part X inc 16? If "Yes," complete Schedule D, Part X inc 25? If "Yes," complete Schedule D, Part I inc 25	а		11a	Х	
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	20a	Did the organization operate one or more hospital facilities? If "Yes," complete Schedule H	20a		Х
	b	If "Yes" to line 20a, did the organization attach a copy of its audited financial statements to this return?	20b		

Form 990 (2013) BIBLICAL BUSINESS Part IV Checklist of Required Schedules (continued)

			Yes	No
21	Did the organization report more than \$5,000 of grants or other assistance to any domestic organization or government on Part IX, column (A), line 1? If "Yes," complete Schedule I, Parts I and II	21		Х
22	Did the organization report more than \$5,000 of grants or other assistance to individuals in the United States on Part IX, column (A), line 2? If "Yes," complete Schedule I, Parts I and III	22		Х
23	Did the organization answer "Yes" to Part VII, Section A, line 3, 4, or 5 about compensation of the organization's current			
	and former officers, directors, trustees, key employees, and highest compensated employees? If "Yes," complete Schedule J	23		Х
24a	Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than \$100,000 as of the			
	last day of the year, that was issued after December 31, 2002? If "Yes," answer lines 24b through 24d and complete Schedule K. If "No", go to line 25a	24a		Х
b	Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?	24b		
	Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease			
	any tax-exempt bonds?	24c		
d	Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?	24d		
25a	Section 501(c)(3) and 501(c)(4) organizations. Did the organization engage in an excess benefit transaction with a disqualified person during the year? If "Yes," complete Schedule L, Part I	25a		Х
b	Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and			
	that the transaction has not been reported on any of the organization's prior Forms 990 or 990-EZ? If "Yes," complete Schedule L, Part I	25b		Х
26	Did the organization report any amount on Part X, line 5, 6, or 22 for receivables from or payables to any current or			
	former officers, directors, trustees, key employees, highest compensated employees, or disqualified persons? If so,			
	complete Schedule L, Part II	26		Х
27	Did the organization provide a grant or other assistance to an officer, director, trustee, key employee, substantial			
	contributor or employee thereof, a grant selection committee member, or to a 35% controlled entity or family member			
	of any of these persons? If "Yes," complete Schedule L, Part III	27		X
28	Was the organization a party to a business transaction with one of the following parties (see Schedule L, Part IV			
	instructions for applicable filing thresholds, conditions, and exceptions):			37
	A current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV	28a		X
	A family member of a current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV	28b		
С	An entity of which a current or former officer, director, trustee, or key employee (or a family member thereof) was an officer,	00-		Х
00	director, trustee, or direct or indirect owner? If "Yes," complete Schedule L, Part IV	28c		X
29	Did the organization receive more than \$25,000 in non-cash contributions? <i>If</i> "Yes," <i>complete Schedule M</i> Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation	29		
30	contributions? If "Yes," complete Schedule M	30		Х
31	Did the organization liquidate, terminate, or dissolve and cease operations?	١.,		Х
20	If "Yes," complete Schedule N, Part I	31		
32	Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? If "Yes," complete Schedule N, Part II	32		Х
33	Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? If "Yes," complete Schedule R, Part I	33		х
34	Was the organization related to any tax-exempt or taxable entity? If "Yes," complete Schedule R, Part II, III, or IV, and Part V, line 1	34		Х
35a	Did the organization have a controlled entity within the meaning of section 512(b)(13)?	35a		Х
	If "Yes" to line 35a, did the organization receive any payment from or engage in any transaction with a controlled entity			
	within the meaning of section 512(b)(13)? If "Yes," complete Schedule R, Part V, line 2	35b		
36	Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization?			
	If "Yes," complete Schedule R, Part V, line 2	36		Х
37	Did the organization conduct more than 5% of its activities through an entity that is not a related organization			
	and that is treated as a partnership for federal income tax purposes? If "Yes," complete Schedule R, Part VI	37		Х
38	Did the organization complete Schedule O and provide explanations in Schedule O for Part VI, lines 11b and 19?			
	Note. All Form 990 filers are required to complete Schedule O	38	X	

| Part V | Statements Regarding Other IRS Filings and Tax Compliance

	Check if Schedule O contains a response or note to any line in this Part V					
					Yes	No
1a	Enter the number reported in Box 3 of Form 1096. Enter -0- if not applicable	1a	3			
b	Enter the number of Forms W-2G included in line 1a. Enter -0- if not applicable	1b	0			
С	Did the organization comply with backup withholding rules for reportable payments to vendors and re	eporta	ble gaming			
	(gambling) winnings to prize winners?			1c		
2a	Enter the number of employees reported on Form W-3, Transmittal of Wage and Tax Statements,					
	filed for the calendar year ending with or within the year covered by this return	2a	6			
b	If at least one is reported on line 2a, did the organization file all required federal employment tax retur	ns?		2b	Х	
	Note. If the sum of lines 1a and 2a is greater than 250, you may be required to e-file (see instructions	s)				
За	Did the organization have unrelated business gross income of \$1,000 or more during the year?			3a		Х
b	If "Yes," has it filed a Form 990-T for this year? If "No," to line 3b, provide an explanation in Schedule	0		3b		
4a	At any time during the calendar year, did the organization have an interest in, or a signature or other	author	ity over, a			
	financial account in a foreign country (such as a bank account, securities account, or other financial	accour	nt)?	4a		Х
b	If "Yes," enter the name of the foreign country:					
	See instructions for filing requirements for Form TD F 90-22.1, Report of Foreign Bank and Financial A	Accour	nts.			
5a	Was the organization a party to a prohibited tax shelter transaction at any time during the tax year?			5a		Х
b	Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transa			5b		Х
С	If "Yes," to line 5a or 5b, did the organization file Form 8886-T?			5c		
	Does the organization have annual gross receipts that are normally greater than \$100,000, and did the					
	any contributions that were not tax deductible as charitable contributions?			6a		Х
b	If "Yes," did the organization include with every solicitation an express statement that such contribut					
	were not tax deductible?			6b		
7	Organizations that may receive deductible contributions under section 170(c).					
а	Did the organization receive a payment in excess of \$75 made partly as a contribution and partly for goods and ser	vices p	rovided to the payor?	7a		Х
b	If "Yes," did the organization notify the donor of the value of the goods or services provided?			7b		
С	Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was					
	to file Form 8282?			7с		Х
d	If "Yes," indicate the number of Forms 8282 filed during the year	7d				
е	Did the organization receive any funds, directly or indirectly, to pay premiums on a personal benefit of	ontrac	t?	7e		Х
f	Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contr	act?		7f		Х
g	If the organization received a contribution of qualified intellectual property, did the organization file Fo	orm 88	99 as required?	7g		
h	If the organization received a contribution of cars, boats, airplanes, or other vehicles, did the organization	ation fi	le a Form 1098-C?	7h		
8	$Sponsoring\ organizations\ maintaining\ donor\ advised\ funds\ and\ section\ 509(a) (3)\ supporting\ organizations.$	d the s	upporting			
	$organization, or a donor \ advised \ fund \ maintained \ by \ a \ sponsoring \ organization, \ have \ excess \ business \ holdings \ at$	any tim	e during the year?	8		
9	Sponsoring organizations maintaining donor advised funds.					
а	Did the organization make any taxable distributions under section 4966?			9a		
b	Did the organization make a distribution to a donor, donor advisor, or related person?			9b		
10	Section 501(c)(7) organizations. Enter:					
а	Initiation fees and capital contributions included on Part VIII, line 12	10a				
b	Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities	10b				
11	Section 501(c)(12) organizations. Enter:					
а	Gross income from members or shareholders	11a				
b	Gross income from other sources (Do not net amounts due or paid to other sources against					
	amounts due or received from them.)	11b				
12a	Section 4947(a)(1) non-exempt charitable trusts. Is the organization filing Form 990 in lieu of Form	1041?	•	12a		
b	If "Yes," enter the amount of tax-exempt interest received or accrued during the year	12b				
13	Section 501(c)(29) qualified nonprofit health insurance issuers.					
а	Is the organization licensed to issue qualified health plans in more than one state?			13a	\sqcup	
	Note. See the instructions for additional information the organization must report on Schedule O.					
b	Enter the amount of reserves the organization is required to maintain by the states in which the					
	organization is licensed to issue qualified health plans	13b				
	Enter the amount of reserves on hand	13c				
				14a		X
b	If "Yes," has it filed a Form 720 to report these payments? If "No," provide an explanation in Schedule	e O		14b	ليا	
				Form	990	(2013)

Part VI Governance, Management, and Disclosure For each "Yes" response to lines 2 through 7b below, and for a "No" response to line 8a, 8b, or 10b below, describe the circumstances, processes, or changes in Schedule O. See instructions.

	Check if Schedule O contains a response or note to any line in this Part VI			X
Sec	tion A. Governing Body and Management			
			Yes	No
1a	Enter the number of voting members of the governing body at the end of the tax year 1a			
	If there are material differences in voting rights among members of the governing body, or if the governing			
	body delegated broad authority to an executive committee or similar committee, explain in Schedule O.			
b	Enter the number of voting members included in line 1a, above, who are independent 1b			
2	Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other			
	officer, director, trustee, or key employee?	2	Х	
3	Did the organization delegate control over management duties customarily performed by or under the direct supervision			
	of officers, directors, or trustees, or key employees to a management company or other person?	3		Х
4	Did the organization make any significant changes to its governing documents since the prior Form 990 was filed?	4	Х	
5	Did the organization become aware during the year of a significant diversion of the organization's assets?	5		Х
6	Did the organization have members or stockholders?	6		Х
	Did the organization have members, stockholders, or other persons who had the power to elect or appoint one or			
-	more members of the governing body?	7a		Х
b	Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or			
-	persons other than the governing body?	7b		х
8	Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following:			
	The governing body?	8a	Х	
h	Each committee with authority to act on behalf of the governing body?	8b	X	
9	Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be reached at the	- 52		
Ū	organization's mailing address? If "Yes," provide the names and addresses in Schedule O	9		х
Sec	tion B. Policies (This Section B requests information about policies not required by the Internal Revenue Code.)		1	
	and by the meaning requests members about persons of the members are the second		Yes	No
10a	Did the organization have local chapters, branches, or affiliates?	10a	1.00	X
	If "Yes," did the organization have written policies and procedures governing the activities of such chapters, affiliates,	100		
~	and branches to ensure their operations are consistent with the organization's exempt purposes?	10b		
11a	Has the organization provided a complete copy of this Form 990 to all members of its governing body before filing the form?	11a	Х	
	Describe in Schedule O the process, if any, used by the organization to review this Form 990.			
	Did the organization have a written conflict of interest policy? If "No," go to line 13	12a	Х	
b	Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts?	12b	X	
	Did the organization regularly and consistently monitor and enforce compliance with the policy? If "Yes," describe			
·	in Schedule O how this was done	12c	Х	
13	Did the organization have a written whistleblower policy?	13	Х	
14	Did the organization have a written document retention and destruction policy?	14	Х	
15	Did the process for determining compensation of the following persons include a review and approval by independent			
	persons, comparability data, and contemporaneous substantiation of the deliberation and decision?			
а	The organization's CEO, Executive Director, or top management official	15a	Х	
	Other officers or key employees of the organization	15b	X	
	If "Yes" to line 15a or 15b, describe the process in Schedule O (see instructions).			
16a	Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a			
-	taxable entity during the year?	16a		х
b	If "Yes," did the organization follow a written policy or procedure requiring the organization to evaluate its participation			
-	in joint venture arrangements under applicable federal tax law, and take steps to safeguard the organization's			
	exempt status with respect to such arrangements?	16b		
Sec	tion C. Disclosure	,		
17	List the states with which a copy of this Form 990 is required to be filed ► NONE			
18	Section 6104 requires an organization to make its Forms 1023 (or 1024 if applicable), 990, and 990-T (Section 501(c)(3)s only)	availat	ole	
	for public inspection. Indicate how you made these available. Check all that apply.			
	Own website Another's website X Upon request Other (explain in Schedule O)			
19	Describe in Schedule O whether (and if so, how), the organization made its governing documents, conflict of interest policy, ar	d finai	ncial	
	statements available to the public during the tax year.			
20	State the name, physical address, and telephone number of the person who possesses the books and records of the organization.	tion:	•	
	BRANDON MANN, EXECUTIVE DIRECTOR & CEO - 314-276-9088			
	1076 NOONING TREE DRIVE, CHESTERFIELD, MO 63017			

Part VII Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors

Check if Schedule O contains a response or note to any line in this Part VII

Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees

- 1a Complete this table for all persons required to be listed. Report compensation for the calendar year ending with or within the organization's tax year.
- List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation. Enter -0- in columns (D), (E), and (F) if no compensation was paid.
 - List all of the organization's current key employees, if any. See instructions for definition of "key employee."
- List the organization's five current highest compensated employees (other than an officer, director, trustee, or key employee) who received reportable compensation (Box 5 of Form W-2 and/or Box 7 of Form 1099-MISC) of more than \$100,000 from the organization and any related organizations.
- List all of the organization's **former** officers, key employees, and highest compensated employees who received more than \$100,000 of reportable compensation from the organization and any related organizations.
- List all of the organization's **former directors or trustees** that received, in the capacity as a former director or trustee of the organization, more than \$10,000 of reportable compensation from the organization and any related organizations.

Check this box if neither the organization nor any related organization compensated any current officer, director, or trustee.

List persons in the following order: individual trustees or directors; institutional trustees; officers; key employees; highest compensated employees; and former such persons.

(A)	(B)	(C)						(D)	(E)	(F)
Name and Title	Average	Position (do not check more than one					one	Reportable	Reportable	Estimated
	hours per	box,	unle	ss pe	rson i	is bot	h an	compensation	compensation	amount of
	week	\vdash	cer an	dad	irecto	r/trus	tee)	from	from related	other
	(list any	rector						the	organizations	compensation
	hours for related	ndividual trustee or director Institutional trustee Officer (ey employee Highest compensated amployee Former		organization (W-2/1099-MISC)	(W-2/1099-MISC)	from the				
	organizations	rustee	l trus		99	npen		(88-2/1099-181130)		organization and related
	below	dual t	nstitutional trustee	ı	Key employee	Highest compensated employee	la la			organizations
	line)	Indivi	Instit	Officer	Key e	Highe	Former			
(1) BRANDON MANN	40.00									
EXECUTIVE DIRECTOR/CEO/VICE CHAIRMAN		Х		Х				115,000.	0.	10,852.
(2) LISA MANN	18.00									
COMMUNICATIONS DIRECTOR/TREASURER		Х		Х				37,988.	0.	0.
(3) DAVID STEWARD	1.00									
BOARD MEMBER		Х						0.	0.	0.
(4) GREG SCHUSTER	1.00								_	_
BOARD MEMBER/SECRETARY		Х		Х				0.	0.	0.
(5) DAVID PEACOCK	1.00									•
BOARD MEMBER		Х						0.	0.	0.
(6) DENNIS MUILENBURG	1.00									•
BOARD MEMBER/CHAIRMAN	1 00	Х		Х				0.	0.	0.
(7) DAVID GEORGE	1.00	,,								0
BOARD MEMBER	1 00	Х						0.	0.	0.
(8) SCOTT GLOVER BOARD MEMBER	1.00	х						0.	0.	0.
BOARD MEMBER		Δ						0.	0.	<u> </u>
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rendered to the organization? If "Yes," complete Schedule J for such person	and related organizations greater than \$15	0,000? If "Yes,	" co	mple	ete S	Sche	edul	e J	for such individual			4		_X_
Section B. Independent Contractors 1 Complete this table for your five highest compensated independent contractors that received more than \$100,000 of compensation from the organization. Report compensation for the calendar year ending with or within the organization's tax year. (A) (B) (C) Compensation None Description of services Total number of independent contractors (including but not limited to those listed above) who received more than		•				•			•					37
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		address	NO	INC	3					ervices	С			n
										+				
	2 Total number of independent contractors (including but n	ot li	mite	d to			ste	d above) who received n	nore than				

Pa	rt VII	II Statement of Rever	nue					
		Check if Schedule O cont	tains a response	or note to any lin	e in this Part VIII			
					(A) Total revenue	(B) Related or exempt function revenue	(C) Unrelated business revenue	Revenue excluded from tax under sections 512 - 514
nts	1 a	Federated campaigns	1a					
Contributions, Gifts, Grants and Other Similar Amounts	b							
s, (Am	С	Fundraising events	1c					
Gif la	d	Related organizations	1d					
JS, imi	е	Government grants (contribut	tions) 1e					
itio er S	f	All other contributions, gifts, gran	ts, and					
ję (similar amounts not included abo	ve 1f	946,604.				
ontr od C	g	Noncash contributions included in lines	s 1a-1f: \$	6,633.				
<u>ā Ö</u>	h	Total. Add lines 1a-1f			946,604.			
				Business Code				
ice	2 a							
er v	b							
n S	С							
Program Service Revenue	d	·						
Š	е	·						
т.	f	All other program service reve						
	g	Total. Add lines 2a-2f						
	3	Investment income (including	•					
		other similar amounts)						
	4	Income from investment of ta		: F				
	5	Royalties						
		Cuara vanta	(i) Real	(ii) Personal				
	ь	Gross rents						
	D	Less: rental expenses						
	C	Rental income or (loss)						
		Net rental income or (loss)						
	<i>i</i> a	Gross amount from sales of	(i) Securities 35,879.	(ii) Other				
	h	assets other than inventory Less: cost or other basis	33,073					
	b	and sales expenses	35 979	660.				
	_	Gain or (loss)	4 0 0	-660.				
		Net gain or (loss)			-760.	-660.		-100.
•		Gross income from fundraisin						
	0 "	including \$						
		contributions reported on line						
r		Part IV, line 18	-					
the	b	Less: direct expenses						
0		Net income or (loss) from fund						
		Gross income from gaming a						
		Part IV, line 19	а					
	b	Less: direct expenses						
	С	Net income or (loss) from gam	ning activities					
	10 a	Gross sales of inventory, less	returns					
		and allowances	a					
	b	Less: cost of goods sold	b					
	С	Net income or (loss) from sale	es of inventory					
		Miscellaneous Revenu	ie	Business Code				
	11 a	i						
	b							
	С							
		All other revenue						
		Total. Add lines 11a-11d			045 044	660		100
	12	Total revenue. See instructions.		>	945,844.	-660.	0.	-100.

Form 990 (2013) BIBLICAL BUSIZED Functional Expenses

Sect	ion 501(c)(3) and 501(c)(4) organizations must comp				
Do	Check if Schedule O contains a responsion tinclude amounts reported on lines 6b,	(A)	(B)	(C)	
	8b, 9b, and 10b of Part VIII.	Total expenses	Program service expenses	Management and general expenses	Fundraising expenses
1	Grants and other assistance to governments and				
	organizations in the United States. See Part IV, line 21				
2	Grants and other assistance to individuals in				
	the United States. See Part IV, line 22				
3	Grants and other assistance to governments,				
	organizations, and individuals outside the				
	United States. See Part IV, lines 15 and 16				
4	Benefits paid to or for members				
5	Compensation of current officers, directors,	1.60 727	112 022	14 750	40 046
	trustees, and key employees	168,737.	113,932.	14,759.	40,046.
6	Compensation not included above, to disqualified				
	persons (as defined under section 4958(f)(1)) and				
_	persons described in section 4958(c)(3)(B)	01 227	90 007	665	665
7	Other salaries and wages	81,337.	80,007.	665.	665.
8	Pension plan accruals and contributions (include				
_	section 401(k) and 403(b) employer contributions)	12,000.	12,000.		
9	Other employee benefits	18,023.	14,172.	1,069.	2,782.
10	Payroll taxes	10,023.	14,1/2•	1,009.	2,702
11	Fees for services (non-employees):				
	Management	3,501.		3,501.	
	Legal	1,770.		1,770.	
	Accounting	1,770		1,770	
u e	Lobbying Professional fundraising services. See Part IV, line 17				
f	Investment management fees				
g					
9	column (A) amount, list line 11g expenses on Sch O.)	1,379.		1,379.	
12	Advertising and promotion	1,832.	1,740.	273731	92.
13	Office expenses	2,552.	2,424.	51.	77.
14	Information technology	1,386.	1,284.	57.	45.
15	Royalties	_,	_,		
16	Occupancy				
17	Travel	10,260.	9,443.	307.	510.
18	Payments of travel or entertainment expenses		•		
	for any federal, state, or local public officials				
19	Conferences, conventions, and meetings				
20	Interest				
21	Payments to affiliates				
22	Depreciation, depletion, and amortization	1,383.	1,259.	55.	69.
 23	Insurance	3,985.	3,785.	80.	120.
24	Other expenses. Itemize expenses not covered				
	above. (List miscellaneous expenses in line 24e. If line 24e amount exceeds 10% of line 25, column (A)				
	amount, list line 24e expenses on Schedule 0.)				
а	TEACHING AIDS	58,142.	58,142.		
b	PLANNING & PROMOTION	10,347.	9,295.		1,052.
С	TELEPHONE & COMMUNICATI	7,004.	6,286.	368.	350.
d	TRAINING EXPENSE	4,070.	2,404.		1,666.
е	All other expenses	3,194.	992.	628.	1,574.
25	Total functional expenses . Add lines 1 through 24e	390,902.	317,165.	24,689.	49,048.
26	Joint costs. Complete this line only if the organization				
	reported in column (B) joint costs from a combined				
	educational campaign and fundraising solicitation.				
	Check here if following SOP 98-2 (ASC 958-720)				

Form 990 (2013)

Part X | Balance Sheet

1 2 3	Check if Schedule O contains a response or not	te to any l	ine in this Part X	(A)		
2				(A)		
2				Beginning of year		(B) End of year
	Cash - non-interest-bearing			14,247.	1	155,265
3	Savings and temporary cash investments				2	
	Pledges and grants receivable, net			33,750.	3	449,470
4	Accounts receivable, net		•	4	•	
5	Loans and other receivables from current and for				•	
·	trustees, key employees, and highest compensations		, , , , , , , , , , , , , , , , , , ,			
		=			5	
6	Loans and other receivables from other disquali					
Ū	section 4958(f)(1)), persons described in section	•	,			
	employers and sponsoring organizations of sec					
	employees' beneficiary organizations (see instr).		6			
7				7		
7	Notes and loans receivable, net					
8	Inventories for sale or use				8 9	
9	Prepaid expenses and deferred charges	 I I			9	
iua		40-	8 303			
			2 455	1 166	40	5 9/9
	Less: accumulated depreciation	10b		4,100.		5,848
11						
12						
13				0.5.0		
14			C20		858	
15					40	
16						611,481
17				1,023.		4,769
18			18			
19				19		
20				20		
21	Escrow or custodial account liability. Complete	Schedule D		21		
22						
	Complete Part II of Schedule L				22	
23	Secured mortgages and notes payable to unrela	ated third	parties		23	
24	Unsecured notes and loans payable to unrelate	d third pa	rties		24	
25	Other liabilities (including federal income tax, pa	yables to	related third			
	parties, and other liabilities not included on lines	s 17-24). C	Complete Part X of			
	Schedule D				25	
26				1,023.	26	4,769
	Organizations that follow SFAS 117 (ASC 958	3), check	here ▶ X and			
	complete lines 27 through 29, and lines 33 ar	nd 34.				
27	Unrestricted net assets				27	606,712
28				33,750.	28	0
29					29	
	and complete lines 30 through 34.					
30	Capital stock or trust principal, or current funds				30	
31					31	
32					32	
33				51,770.	33	606,712
34				52,793.	34	611,481
111111122 222 223333	b 11 12 13 14 15 16 17 18 19 20 21 22 22 23 24 25 27 28 29 31 32 33 33	Investments - publicly traded securities Investments - other securities. See Part IV, line Investments - program-related. See Part IV, line Intangible assets Other assets. See Part IV, line 11 Total assets. Add lines 1 through 15 (must equ Raccounts payable and accrued expenses Grants payable Deferred revenue Tax-exempt bond liabilities Escrow or custodial account liability. Complete Loans and other payables to current and former key employees, highest compensated employee Complete Part II of Schedule L Secured mortgages and notes payable to unrelate Unsecured notes and loans payable to unrelate Other liabilities (including federal income tax, pa parties, and other liabilities not included on lines Schedule D Total liabilities. Add lines 17 through 25 Organizations that follow SFAS 117 (ASC 958 complete lines 27 through 29, and lines 33 ar Unrestricted net assets Permanently restricted net assets Organizations that do not follow SFAS 117 (A and complete lines 30 through 34. Capital stock or trust principal, or current funds Paid-in or capital surplus, or land, building, or ed Retained earnings, endowment, accumulated in Total net assets or fund balances	basis. Complete Part VI of Schedule D b Less: accumulated depreciation Investments - publicly traded securities Investments - other securities. See Part IV, line 11 Investments - program-related. See Part IV, line 11 Intangible assets Other assets. See Part IV, line 11 Total assets. Add lines 1 through 15 (must equal line 34) Accounts payable and accrued expenses Grants payable Deferred revenue Tax-exempt bond liabilities Escrow or custodial account liability. 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Add lines 1 through 15 (must equal line 34) 17 Accounts payable and accrued expenses 1 , 023 . 18 Grants payable 19 Deferred revenue 10 Tax-exempt bond liabilities 11 Escrow or custodial account liability. Complete Part IV of Schedule D 12 Loans and other payables to current and former officers, directors, trustees, key employees, highest compensated employees, and disqualified persons. Complete Part II of Schedule L 23 Secured mortgages and notes payable to unrelated third parties 24 Unsecured notes and loans payable to unrelated third parties 25 Other liabilities (including federal income tax, payables to related third parties, and other liabilities not included on lines 17-24). Complete Part X of Schedule D 26 Total liabilities. Add lines 17 through 25 27 Unrestricted net assets 28 Temporarily restricted net assets 29 Permanently restricted net assets 30 Organizations that follow SFAS 117 (ASC 958), check here 20 and complete lines 30 through 34. 20 Capital stock or trust principal, or current funds 30 Paid-in or capital surplus, or land, building, or equipment fund 31 Paid-in or capital surplus, or land, building, or equipment fund 32 Retained earnings, endowment, accumulated income, or other funds 31 Total net assets or fund balances 51,770.	basis. Complete Part VI of Schedule D b Less: accumulated depreciation 10b 2, 455. 4, 166. 10c 11 Investments - publicly traded securities 12 Investments - other securities. See Part IV, line 11 13 Investments - program-related. See Part IV, line 11 14 Intangible assets 15 Other assets. See Part IV, line 11 16 Total assets. Add lines 1 through 15 (must equal line 34) 17 Accounts payable and accrued expenses 18 Grants payable 19 Deferred revenue 19 Deferred revenue 10 Tax-exempt bond liabilities 21 Escrow or custodial account liability. Complete Part IV of Schedule D 22 Loans and other payables to current and former officers, directors, trustees, key employees, highest compensated employees, and disqualified persons. 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Pa	rt XI Reconciliation of Net Assets				
	Check if Schedule O contains a response or note to any line in this Part XI				
1	Total revenue (must equal Part VIII, column (A), line 12)	1		5,8	
2	Total expenses (must equal Part IX, column (A), line 25)	2		0,9	
3	Revenue less expenses. Subtract line 2 from line 1	3		4,9	
4	Net assets or fund balances at beginning of year (must equal Part X, line 33, column (A))	4	5	1,7	<u>70.</u>
5	Net unrealized gains (losses) on investments	5			
6	Donated services and use of facilities	6			
7	Investment expenses	7			
8	Prior period adjustments	8			
9	Other changes in net assets or fund balances (explain in Schedule O)	9			0.
10	Net assets or fund balances at end of year. Combine lines 3 through 9 (must equal Part X, line 33,				
	column (B))	10	60	6,7	<u> 12.</u>
Pa	rt XII Financial Statements and Reporting				
	Check if Schedule O contains a response or note to any line in this Part XII				Ш
				Yes	No
1	Accounting method used to prepare the Form 990: Cash X Accrual Other				
	If the organization changed its method of accounting from a prior year or checked "Other," explain in Schedule	О.			
2a	Were the organization's financial statements compiled or reviewed by an independent accountant?		2a		X
	If "Yes," check a box below to indicate whether the financial statements for the year were compiled or reviewed	d on a			
	separate basis, consolidated basis, or both:				
	Separate basis Consolidated basis Both consolidated and separate basis				
b	Were the organization's financial statements audited by an independent accountant?		2b		X
	If "Yes," check a box below to indicate whether the financial statements for the year were audited on a separat				
	consolidated basis, or both:				
	Separate basis Consolidated basis Both consolidated and separate basis				
С	If "Yes" to line 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the	e audit,			
	review, or compilation of its financial statements and selection of an independent accountant?		2c		
	If the organization changed either its oversight process or selection process during the tax year, explain in Sch	edule O.			
За	As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Si	ngle Audit			
	Act and OMB Circular A-133?		За		X
b	If "Yes," did the organization undergo the required audit or audits? If the organization did not undergo the required]		_
	or audits, explain why in Schedule O and describe any steps taken to undergo such audits		3b		

SCHEDULE A

Department of the Treasury

(Form 990 or 990-EZ)

Public Charity Status and Public Support

Complete if the organization is a section 501(c)(3) organization or a section 4947(a)(1) nonexempt charitable trust.

➤ Attach to Form 990 or Form 990-EZ.

► Information about Schedule A (Form 990 or 990-EZ) and its instructions is at www.irs.gov/form990.

OMB No. 1545-0047

Open to Public Inspection

Internal Revenue Service Name of the organization

BIBLICAL BUSINESS TRAINING, INC. **Employer identification number** 27-0392335

Pa	πı	Reason	for Public Char	ity Status (All organiz	ations mu	st complet	e this part) See inst	ructions.					
Γhe	organ	ization is not a	a private foundation	because it is: (For lines 1	I through ⁻	11, check	only one b	ox.)						
1	Ш	A church, cor	nvention of churches	s, or association of churc	ches desc	ribed in se	ction 170	(b)(1)(A)(i)						
2		A school des	cribed in section 17	0(b)(1)(A)(ii). (Attach Sc	hedule E.)									
3		A hospital or	a cooperative hospi	tal service organization o	described	in section	170(b)(1)	A)(iii).						
4		A medical res	search organization of	operated in conjunction	with a hos	pital desc	ribed in se	ction 170	(b)(1)(A)(ii	i). Enter	the	hospital	's nam	ie,
		city, and state	e:											
5		An organizati	on operated for the	benefit of a college or ur	niversity ov	wned or op	perated by	a governi	mental uni	t describ	ed i	in		
	section 170(b)(1)(A)(iv). (Complete Part II.)													
6	A federal, state, or local government or governmental unit described in section 170(b)(1)(A)(v).													
7	An organization that normally receives a substantial part of its support from a governmental unit or from the gene										pub	olic desc	ribed i	n
	section 170(b)(1)(A)(vi). (Complete Part II.)													
8		-		ection 170(b)(1)(A)(vi).	(Complete	Part II.)								
9											ınd d	aross re	ceints	from
Ū		ŭ	•	nctions - subject to certa							•	•	•	
			•	axable income (less sect	•		•					•		
			509(a)(2). (Complete	•		л, потгы	0111000000	ioquirea b	y the orga	mzation	uite	or durie c	,0, 101	0.
10				perated exclusively to te	st for nubl	ic safety 9	See sectio	n 509(a)(4	ı)					
11	\Box	ŭ		perated exclusively for the	•	•			•	, out the	ווות ב	rnnses r	of one	or
••		ŭ		ations described in section						•	•	•		01
			•	organization and comple		•	, , ,	.). Occ 3cc).tioi1 505(t	4)(O). On	COR	tile box	triat	
		a Type I		· — ·	/pe III - Fu	_		d	Typ	e III - No	n-fu	nctional	v inte	hater
е		* -	-	t the organization is not	•	•	•		• • •				•	•
·		, 0	,	han one or more publicly		,	,	,		•	•			
f				ten determination from t						/(α)(1) Οι	300	,11011 000	,(α)(<u></u>).	
•		•	rganization, check th			•								
~			,	nis box organization accepted ar										
g		-		irectly controls, either al			•				,		Yes	No
				upported organization?								11g(i)	103	110
				described in (i) above?								11g(ii)		
				person described in (i) of								11g(iii)		_
h				about the supported or								119(111)		
		1 Tovide the N	ollowing information	about the supported of	garnzation	(3).								
/:\	Nomo	me of supported (ii) EIN (iii) Type of organization (iv) Is the organization (v) Did you notify the organization in col. (iii)												noton/
(1)		anization	(II) EIN		in col. (i) lis		organizat		organizátio (i) organiz	n in col.	(VII	Amount (or mor port	ietai y
	o, ge	an Education		above or IRC section	governing	document?	(i) of your	support?	U.S.	?		опр	Port	
				(see instructions))	Yes	No	Yes	No	Yes	No				
Γota	al													

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990 or 990-EZ.

Schedule A (Form 990 or 990-EZ) 2013

332021 09-25-13

Part II Support Schedule for Organizations Described in Sections 170(b)(1)(A)(iv) and 170(b)(1)(A)(vi)

(Complete only if you checked the box on line 5, 7, or 8 of Part I or if the organization failed to qualify under Part III. If the organization fails to qualify under the tests listed below, please complete Part III.)

Sec	ction A. Public Support						
Cale	ndar year (or fiscal year beginning in) 🕨	(a) 2009	(b) 2010	(c) 2011	(d) 2012	(e) 2013	(f) Total
1	Gifts, grants, contributions, and						
	membership fees received. (Do not						
	include any "unusual grants.")		286,590.	196,770.	209,240.	943,489.	1,636,089.
2	Tax revenues levied for the organ-						
	ization's benefit and either paid to						
	or expended on its behalf						
3	The value of services or facilities						
	furnished by a governmental unit to						
	the organization without charge						
4	Total. Add lines 1 through 3		286,590.	196,770.	209,240.	943,489.	1,636,089.
5	The portion of total contributions				-		
	by each person (other than a						
	governmental unit or publicly						
	supported organization) included						
	on line 1 that exceeds 2% of the						
	amount shown on line 11,						
							1,146,178.
6	Public support. Subtract line 5 from line 4.						489,911.
	etion B. Total Support						100,011.
	ndar year (or fiscal year beginning in)	(a) 2009	(b) 2010	(c) 2011	(d) 2012	(a) 2013	(f) Total
	Amounts from line 4	(a) 2003	286,590.	(c) 2011 196,770.	(d) 2012 209, 240.	(e) 2013 943, 489.	1,636,089.
	Gross income from interest,		200,000	23077700	203,2100	3 2 3 7 2 3 3 4	
0	· ·						
	dividends, payments received on						
	securities loans, rents, royalties		18.				18.
_	and income from similar sources		10.				
9	Net income from unrelated business						
	activities, whether or not the						
	business is regularly carried on						
10	Other income. Do not include gain						
	or loss from the sale of capital						
	assets (Explain in Part IV.)						
11	Total support. Add lines 7 through 10						1,636,107.
12	Gross receipts from related activities,					12	
13	First five years. If the Form 990 is for	-			•		
<u>C</u>	organization, check this box and stop						<u>▶X</u>
_	ction C. Computation of Publ		<u> </u>				
14	Public support percentage for 2013 (I					14	%
15	Public support percentage from 2012					15	<u>%</u>
16a	33 1/3% support test - 2013. If the o						
	$\ensuremath{\mathbf{stop}}$ here. The organization qualifies	as a publicly supp	orted organization	·			▶□
b	33 1/3% support test - 2012. If the o						
	and stop here. The organization qual	ifies as a publicly s	supported organization	ation			▶□
17a	10% -facts-and-circumstances test	t - 2013. If the org	anization did not o	check a box on line	e 13, 16a, or 16b, a	and line 14 is 10%	or more,
	and if the organization meets the "fac	ts-and-circumstan	ces" test, check th	nis box and stop h	nere. Explain in Par	rt IV how the organ	ization
	meets the "facts-and-circumstances"	test. The organiza	ition qualifies as a	publicly supported	d organization		▶□
b	10% -facts-and-circumstances test	t - 2012. If the org	anization did not o	check a box on line	e 13, 16a, 16b, or	17a, and line 15 is	10% or
	more, and if the organization meets th	ne "facts-and-circu	ımstances" test, cl	neck this box and	stop here. Explain	in Part IV how the	
	organization meets the "facts-and-circ						
18	Private foundation. If the organizatio						
						dule A (Form 990	

Schedule A (Form 990 or 990-EZ) 20 i

Part III | Support Schedule for Organizations Described in Section 509(a)(2)

(Complete only if you checked the box on line 9 of Part I or if the organization failed to qualify under Part II. If the organization fails to qualify under the tests listed below, please complete Part II.)

Section A. Public Support	now, piedoc com	oloto i art II.)				
Calendar year (or fiscal year beginning in)	(a) 2009	(b) 2010	(c) 2011	(d) 2012	(e) 2013	(f) Total
1 Gifts, grants, contributions, and		,	, ,	` '	,	.,
membership fees received. (Do not						
include any "unusual grants.")						
2 Gross receipts from admissions,						
merchandise sold or services per-						
formed, or facilities furnished in						
any activity that is related to the organization's tax-exempt purpose						
3 Gross receipts from activities that						
are not an unrelated trade or bus-						
iness under section 513						
4 Tax revenues levied for the organ-						
ization's benefit and either paid to						
or expended on its behalf						
5 The value of services or facilities						
furnished by a governmental unit to						
the organization without charge						
6 Total. Add lines 1 through 5						
7a Amounts included on lines 1, 2, and						
3 received from disqualified persons						
b Amounts included on lines 2 and 3 received						
from other than disqualified persons that						
exceed the greater of \$5,000 or 1% of the amount on line 13 for the year						
c Add lines 7a and 7b						
8 Public support (Subtract line 7c from line 6.)						
Section B. Total Support						
Calendar year (or fiscal year beginning in)	(a) 2009	(b) 2010	(c) 2011	(d) 2012	(e) 2013	(f) Total
9 Amounts from line 6		, ,	, ,		` ,	, ,
10a Gross income from interest,						
dividends, payments received on securities loans, rents, royalties						
and income from similar sources						
b Unrelated business taxable income						
(less section 511 taxes) from businesses						
acquired after June 30, 1975						
c Add lines 10a and 10b						
11 Net income from unrelated business						
activities not included in line 10b, whether or not the business is						
regularly carried on						
12 Other income. Do not include gain						
or loss from the sale of capital assets (Explain in Part IV.)						
13 Total support. (Add lines 9, 10c, 11, and 12.)						
14 First five years. If the Form 990 is for	the organization's	s first, second, thir	d, fourth, or fifth t	ax year as a sectio	n 501(c)(3) organiz	ation,
check this box and stop here						>
Section C. Computation of Public	c Support Pe	rcentage				
15 Public support percentage for 2013 (lin	ne 8, column (f) d	ivided by line 13, o	column (f))		15	%
16 Public support percentage from 2012					16	%
Section D. Computation of Inves	tment Incom	e Percentage				
17 Investment income percentage for 201	I3 (line 10c, colur	mn (f) divided by lir	ne 13, column (f))		17	%
18 Investment income percentage from 2	012 Schedule A,	Part III, line 17			18	%
19a 33 1/3% support tests - 2013. If the	organization did r	not check the box	on line 14, and line	e 15 is more than 3	33 1/3%, and line 1	7 is not
more than 33 1/3%, check this box an	d stop here. The	e organization qual	ifies as a publicly	supported organiz	ation	▶□
b 33 1/3% support tests - 2012. If the o	organization did r	not check a box or	line 14 or line 19	a, and line 16 is mo	ore than 33 1/3%,	and
line 18 is not more than 33 1/3%, chec	ck this box and s	top here. The orga	anization qualifies	as a publicly supp	orted organization	▶∐
20 Private foundation. If the organization	ı did not check a	box on line 14, 19	a, or 19b, check t	his box and see in	structions	> L

chedule A	(Form 990 or 990-E2	Z) 2013 BIBI	TCAL BO	SINESS	TRAINI	NG, INC.	27-0	0392335 Page
Part IV	Supplemental	Information	 Provide the e 	xplanations r	equired by Par	rt II, line 10; Part	I, line 17a or 17b; and	d Part III, line 12.
	Also complete this	part for any add	ditional informa	tion. (See ins	tructions).			

Schedule B (Form 990, 990-EZ, or 990-PF)

Department of the Treasury Internal Revenue Service

Name of the organization

Schedule of Contributors

▶ Attach to Form 990, Form 990-EZ, or Form 990-PF.
 ▶ Information about Schedule B (Form 990, 990-EZ, or 990-PF) and its instructions is at www.irs.gov/form990 ·

OMB No. 1545-0047

Employer identification number

2013

27-0392335 BIBLICAL BUSINESS TRAINING, INC. Organization type (check one): Filers of Section: X 501(c)(3) (enter number) organization Form 990 or 990-EZ 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, \$5,000 or more (in money or property) from any one contributor. Complete Parts I and II. **Special Rules** For a section 501(c)(3) organization 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) and received from any one contributor, during the year, a contribution 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 a section 501(c)(7), (8), or (10) organization filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than \$1,000 for use exclusively for religious, charitable, scientific, literary, or educational purposes, or the prevention of cruelty to children or animals. Complete Parts I, II, and III. For a section 501(c)(7), (8), or (10) organization filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions for use exclusively for religious, charitable, etc., purposes, but these contributions did not total to 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. Do not complete any of the parts unless the General Rule applies to this organization because it received nonexclusively religious, charitable, etc., contributions of \$5,000 or more during the year Caution. An organization that is not covered by the General Rule and/or the Special Rules does not file Schedule B (Form 990, 990-EZ, or 990-PF),

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990, 990-EZ, or 990-PF. Schedule B (Form 990, 990-EZ, or 990-PF) (2013)

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 does not meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF).

SCHEDULE D

(Form 990)

Department of the Treasury Internal Revenue Service

Supplemental Financial Statements

Complete if the organization answered "Yes," to Form 990, Part IV, line 6, 7, 8, 9, 10, 11a, 11b, 11c, 11d, 11e, 11f, 12a, or 12b. Attach to Form 990.

Information about Schedule D (Form 990) and its instructions is at www.irs.gov/form990

OMB No. 1545-0047

Inspection

Name of the organization **Employer identification number** BIBLICAL BUSINESS TRAINING, INC. 27-0392335 Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts. Complete if the Part I organization answered "Yes" to Form 990. Part IV. line 6. (a) Donor advised funds (b) Funds and other accounts Total number at end of year _____ 1 2 Aggregate contributions to (during year) 3 Aggregate grants from (during year) Aggregate value at end of year 4 Did the organization inform all donors and donor advisors in writing that the assets held in donor advised funds are the organization's property, subject to the organization's exclusive legal control? Did the organization inform all grantees, donors, and donor advisors in writing that grant funds can be used only for charitable purposes and not for the benefit of the donor or donor advisor, or for any other purpose conferring impermissible private benefit? Part II Conservation Easements. Complete if the organization answered "Yes" to Form 990, Part IV, line 7. Purpose(s) of conservation easements held by the organization (check all that apply). Preservation of land for public use (e.g., recreation or education) Preservation of an historically important land area Protection of natural habitat Preservation of a certified historic structure Preservation of open space Complete lines 2a through 2d if the organization held a qualified conservation contribution in the form of a conservation easement on the last day of the tax year. Held at the End of the Tax Year Total number of conservation easements 2a Total acreage restricted by conservation easements 2b Number of conservation easements on a certified historic structure included in (a) Number of conservation easements included in (c) acquired after 8/17/06, and not on a historic structure listed in the National Register 2d Number of conservation easements modified, transferred, released, extinguished, or terminated by the organization during the tax 3 vear -Number of states where property subject to conservation easement is located > Does the organization have a written policy regarding the periodic monitoring, inspection, handling of violations, and enforcement of the conservation easements it holds? Staff and volunteer hours devoted to monitoring, inspecting, and enforcing conservation easements during the year 6 Amount of expenses incurred in monitoring, inspecting, and enforcing conservation easements during the year > \$ Does each conservation easement reported on line 2(d) above satisfy the requirements of section 170(h)(4)(B)(i) and section 170(h)(4)(B)(ii)? In Part XIII, describe how the organization reports conservation easements in its revenue and expense statement, and balance sheet, and include, if applicable, the text of the footnote to the organization's financial statements that describes the organization's accounting for conservation easements. Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets. Complete if the organization answered "Yes" to Form 990, Part IV, line 8. 1a If the organization elected, as permitted under SFAS 116 (ASC 958), not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide, in Part XIII, the text of the footnote to its financial statements that describes these items. b If the organization elected, as permitted under SFAS 116 (ASC 958), to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items: (i) Revenues included in Form 990, Part VIII, line 1 (ii) Assets included in Form 990, Part X If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under SFAS 116 (ASC 958) relating to these items: a Revenues included in Form 990, Part VIII, line 1 Assets included in Form 990, Part X

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990. 332051 09-25-13

Schedule D (Form 990) 2013

22

		- BOSINESS							9233: -		age Z
Pai	t III Organizations Maintaining C	ollections of A	rt, His	torical Tr	easures,	or Othe	r Similar <i>I</i>	\sse	ts (contin	ued)	
3	Using the organization's acquisition, accession	on, and other record	ds, chec	k any of the	following that	at are a sig	nificant use	of its	collectio	n item	S
	(check all that apply):										
а	Public exhibition	C	!	Loan or exc	hange progra	ams					
b	Scholarly research	•	• 📖	Other							
С	Preservation for future generations										
4	Provide a description of the organization's co	llections and expla	in how th	ney further t	he organizati	ion's exem	npt purpose	in Part	XIII.		
5	During the year, did the organization solicit or							_	7		1
_	to be sold to raise funds rather than to be ma								Yes		No
Pai	t IV Escrow and Custodial Arrang		ete if the	e organizatio	n answered	"Yes" to F	orm 990, Pa	rt IV, li	ine 9, or		
	reported an amount on Form 990, Par										
1a	Is the organization an agent, trustee, custodia							_	1		1
	on Form 990, Part X?							🖳	Yes		No
b	If "Yes," explain the arrangement in Part XIII a	and complete the fo	ollowing	table:							
							 		Amount		
	Beginning balance										
	Additions during the year										
_	Distributions during the year										
f 20	Ending balance							\neg	Yes		No
	If "Yes," explain the arrangement in Part XIII.]
	t V Endowment Funds. Complete if						<u></u> 1				
		(a) Current year		Prior year			d) Three years	hack	(e) Four	vears	hack
12	Beginning of year balance	(a) current year	(5)	nor year	(6) 1 110 you	TO BUOK (aj imoo youro	Buon	(C) i dui	youro	Buon
	Contributions							-			
c	Net investment earnings, gains, and losses										
q	Grants or scholarships										
	Other expenditures for facilities										
·	and programs										
f	Administrative expenses										
g	End of year balance										
2	Provide the estimated percentage of the curr	ent vear end baland	ce (line 1	a. column (a	a)) held as:						
а	Board designated or quasi-endowment	•	%	3, ("						
	Permanent endowment	%	_								
	Temporarily restricted endowment ▶	 %									
	The percentages in lines 2a, 2b, and 2c shou										
За	Are there endowment funds not in the posses	ssion of the organiz	ation th	at are held a	administe	ered for the	e organizatio	n	_		
	by:									Yes	No
	(i) unrelated organizations								3a(i)		
	(ii) related organizations								3a(ii)		
b	If "Yes" to 3a(ii), are the related organizations	listed as required of	on Sche	dule R?					3b		
4	Describe in Part XIII the intended uses of the		owment	funds.							
Pai	t VI Land, Buildings, and Equipm	ent.									
	Complete if the organization answered	l "Yes" to Form 990), Part IV	/, line 11a. S	ee Form 990	, Part X, lii	ne 10.				
	Description of property	(a) Cost or o			or other		cumulated		(d) Bool	k value	Э
		basis (investi	ment)	basis	(other)	depr	reciation	\bot			
	Land										
	Buildings							┴			
	Leasehold improvements				0 202		0 455	┷		- ~	4.0
d	Equipment				8,303.		2,455	<u>.</u>		5,8	48.
_	Othor	1		1		ı					

Schedule D (Form 990) 2013

5,848.

Total. Add lines 1a through 1e. (Column (d) must equal Form 990, Part X, column (B), line 10(c).)

Schedule I	D (Form 990) 2013 BIBLICAL BU	JSINESS TRAI	NING, INC.	27-0392335 Page
	Investments - Other Securities.		•	
	Complete if the organization answered "Yes"	to Form 990, Part IV, I	ine 11b. See Form 990, Pa	urt X, line 12.
(a) Descri	iption of security or category (including name of security)	(b) Book value		uation: Cost or end-of-year market value
(1) Financ	cial derivatives			
	y-held equity interests			
(3) Other				
(A)				
(B)				
(C)				
(D)				
(E)				
(F)				
(G)				
(H)				
Total. (Col.	(b) must equal Form 990, Part X, col. (B) line 12.)			
	II Investments - Program Related.	•	•	
	Complete if the organization answered "Yes"	to Form 990. Part IV. I	ine 11c. See Form 990. Pa	rt X. line 13.
	(a) Description of investment	(b) Book value		uation: Cost or end-of-year market value
(1)				
(2)				
(3)				
(4)				
(5)				
(6)				
(7)				
(8)				
(9)				
$\overline{}$	(b) must equal Form 990, Part X, col. (B) line 13.)			
Part IX		1		
	Complete if the organization answered "Yes"	to Form 990, Part IV, I	ine 11d. See Form 990, Pa	ırt X, line 15.
		Description		(b) Book value
(1)				
(2)				
(3)				
(4)				
(5)				
(6)				
(7)				
(8)				
(9)				
	lumn (b) must equal Form 990, Part X, col. (B) lin	ne 15.)		
Part X	Other Liabilities.	,		<u> </u>
	Complete if the organization answered "Yes"	to Form 990, Part IV, I	ine 11e or 11f. See Form 9	90, Part X, line 25.
1.	(a) Description of liability		(b) Book value	· · · · · ·
	ederal income taxes			
(2)				
(3)				
(4)				
(5)				
(6)				
(7)				
(8)				

Total. (Column (b) must equal Form 990, Part X, col. (B) line 25.) \triangleright 2. Liability for uncertain tax positions. In Part XIII, provide the text of the footnote to the organization's financial statements that reports the organization's liability for uncertain tax positions under FIN 48 (ASC 740). Check here if the text of the footnote has been provided in Part XIII

Schedule D (Form 990) 2013

(9)

Complete if the organization answered "Yes" to Form 990, Part IV, line 12a. Total revenue, gains, and other support per audited financial statements Amounts included on line 1 but not on Form 990, Part VIII, line 12: Net unrealized gains on investments Donated services and use of facilities Recoveries of prior year grants Other (Describe in Part XIII.) Add lines 2a through 2d Subtract line 2e from line 1 Anounts included on Form 990, Part VIII, line 12, but not on line 1: Investment expenses not included on Form 990, Part VIII, line 7b Add lines 4a and 4b Total expenses and losses per audited financial statements With Expenses per Return. Complete if the organization answered "Yes" to Form 990, Part IV, line 12a. Total expenses and losses per audited financial statements Amounts included on line 1 but not on Form 990, Part IX, line 25: Donated services and use of facilities 1 Amounts included on line 1 but not on Form 990, Part IX, line 25: Donated services and use of facilities 2a Prior year adjustments 2b D Other (Describe in Part XIII.) Add lines 2a through 2d 2e Subtract line 2e from line 1 3 Amounts included on Form 990, Part IX, line 25, but not on line 1: Investment expenses not included on Form 990, Part IX, line 25, but not on line 1: Investment expenses not included on Form 990, Part IX, line 25, but not on line 1: Investment expenses not included on Form 990, Part IX, line 25, but not on line 1: Investment expenses not included on Form 990, Part IX, line 25, but not on line 1: Investment expenses not included on Form 990, Part IX, line 27, Part II, line 7b Add lines 4a and 4b 4c Total expenses. Add lines 3 and 4c. (This must equal Form 990, Part I, line 18) 5 S	Pag		
		nue per Return.	
		1	
	1 1		
		3	
	1 1		
b Other (Describe in Part XIII.)	4b		
	-	nses per Return.	
		1	
	1 1		
b Prior year adjustments	2b		
c Other losses	2c		
d Other (Describe in Part XIII.)	2d		
e Add lines 2a through 2d		2e	
Subtract line 2e from line 1		3	
Amounts included on Form 990, Part IX, line 25, but not on line 1:			
a Investment expenses not included on Form 990, Part VIII, line 7b	4a		
b Other (Describe in Part XIII.)	4b		
c Add lines 4a and 4b		4c	
Total expenses. Add lines 3 and 4c. (This must equal Form 990, Part I, line	18.)	5	
art XIII Supplemental Information.			
es 2d and 4b; and Part XII, lines 2d and 4b. Also complete this part to provide	any additional information.		

SCHEDULE 0 (Form 990 or 990-EZ)

Supplemental Information to Form 990 or 990-EZ

Complete to provide information for responses to specific questions on Form 990 or 990-EZ or to provide any additional information. ► Attach to Form 990 or 990-EZ.

OMB No. 1545-0047

Open to Public Inspection

Department of the Treasury Internal Revenue Service

Information about Schedule O (Form 990 or 990-EZ) and its instructions is at www irs gov/form990

Name of the organization BIBLICAL BUSINESS TRAINING, INC. **Employer identification number** 27-0392335

FORM 990, PART I, LINE 1, DESCRIPTION OF ORGANIZATION MISSION:

RELATIONSHIP WITH CHRIST. AND EXPAND GOD'S KINGDOM THROUGH THEIR

LEADERSHIP. FAITH FOR WORK - LEADERSHIP FOR LIFE!

FORM 990, PART III, LINE 4A, PROGRAM SERVICE ACCOMPLISHMENTS:

UNITED STATES, AND HAS SUPPORTED GROUPS IN GREAT BRITIAN, COSTA RICA,

AND SOUTH AFRICA. THESE GROUPS ARE HELPING AN ESTIMATED 1,250 MEN AND

WOMEN. BBT IS ACTIVELY RECRUTING ADDITIONAL GROUP LEADERS TO START

ADDTIOTINAL BBT GROUPS.

FORM 990, PART VI, SECTION A, LINE 2:

EXPLANATION: THE CEO AND THE TREASURER OF THE BOARD OF DIRECTORS ARE

HUSBAND AND WIFE.

FORM 990, PART VI, SECTION A, LINE 4:

EXPLANATION: ARTICLES OF AMENDMENT WERE FILED ON NOVEMBER 8, 2013 CHANGING

THE NAME OF THE ORGANIZATION TO BIBLICAL BUSINESS TRAINING,

FORM 990, PART VI, SECTION B, LINE 11:

EXPLANATION: PRIOR TO SUBMISSION, THE IRS FORM 990 AND ALL SCHEDULES OR

EXHIBITS THERETO SHALL BE REVIEWED BY THE ORGANIZATIONS BOARD OF DIRECTORS

THE IRS FORM 990 MAY BE FILED ONLY UPON AND THE CHIEF EXECUTIVE OFFICER.

PRESENTATION TO AND APPROVAL OF THE BOARD OF DIRECTORS.

FORM 990, PART VI, SECTION B, LINE 12C:

EXPLANATION: THE ORGANIZATION MONITORS COMPLIANCE WITH THE CONFLICT OF

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990 or 990-EZ.

332211 09-04-13

Schedule O (Form 990 or 990-EZ) (2013)

INTEREST POLICY BY REQUIRING EACH DIRECTOR, PRINCIPAL OFFICER AND MEMBER OF
COMMITTEE WITH GOVERNING BOARD DELEGATED POWERS TO SIGN ANNUALLY A
STATEMENT WHICH AFFIRMS SUCH PERSONS: A) HAS RECEIVED A COPY OF THE
CONFLICTS OF INTEREST POLICY; B) HAS READ AND UNDERSTANDS THE POLICY; C)
HAS AGREED TO COMPLY WITH THE POLICY; D) UNDERSTANDS THE ORGANIZATION IS
CHARITABLE AND IN ORDER TO MAINTAIN ITS FEDERAL TAX EXEMPTION IT MUST
ENGAGE PRIMARILY IN ACTIVITIES WHICH ACCOMPLISH ONE OR MORE OF IT'S
TAX-EXEMPT PURPOSES. IN ADDITION, PERIODIC REVEIWS OF COMPLIANCE WITH THE
CONFLICT OF INTEREST POLICY WILL BE CONDUCTED.

FORM 990, PART VI, SECTION B, LINE 15:

EXPLANATION: A SALARY COMPARISON AND/OR SURVEY WILL BE USED TO BENCHMARK

COMPENSATION FOR THE POSITION(S). THE COMPENSATION COMMITTEE WILL

DETERMINE THE RELEVANT MARKET DATA FOR THE PRINCIPAL POSITIONS BY OBTAINING
RELIABLE AND COMPARABLE DATA FROM PUBLISHED SURVEYS OF BOTH TAX-EXEMPT AND
FOR-PROFIT COMPANIES FOCUSING ON DATA FROM COMPARABLY ORGANIZED

INSTITUTIONS WITH SIMILARLY SIZED BUDGETS. MARKET INFORMATION FROM
PUBLISHED NOT-FOR-PROFIT COMPENSATION SURVEYS SUCH AS GUIDESTAR, INDUSTRY
SPECIFIC REPORTS AND OTHER STUDIES, PRIVATE FOUNDATIONS, MARKET SEGMENTS
AND OTHER PUBLISHED SURVEY DATA MAY BE USED AS GUIDANCE. THIS DATA WILL BE
USED TO FORM A MARKET COMPOSITE TO ASSESS THE COMPETITIVENESS OF
COMPENSATION.

FORM 990, PART VI, SECTION C, LINE 19:

EXPLANATION: THE ORGANIZATIONS GOVERNING DOCUMENTS AND FINANCIAL STATEMENTS ARE AVAILABLE TO THE PUBLIC UPON REQUEST.