

Form **990**

**Return of Organization Exempt From Income Tax**  
Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except black lung benefit trust or private foundation)

▶ The organization may have to use a copy of this return to satisfy state reporting requirements.

**A** For the 2007 calendar year, or tax year beginning 7/01/07, and ending 6/30/08

<b>B</b> Check if applicable: <input type="checkbox"/> Address change <input type="checkbox"/> Name change <input type="checkbox"/> Initial return <input type="checkbox"/> Termination <input type="checkbox"/> Amended return <input type="checkbox"/> Application pending	<b>C</b> Name of organization <u>United Way of Lapeer County</u> Number and street (or P.O. box if mail is not delivered to street address) Room/suite <u>220 West Nepessing</u> <u>201</u> City or town, state or country, and ZIP + 4 <u>Lapeer MI 48446</u>	<b>D</b> Employer identification number <u>38-3509445</u>	<b>E</b> Telephone number <u>810-667-3114</u>	<b>F</b> Accounting method: <input type="checkbox"/> Cash <input checked="" type="checkbox"/> Accrual <input type="checkbox"/> Other (specify)
--	---	--	--	---

• Section 501(c)(3) organizations and 4947(a)(1) nonexempt charitable trusts must attach a completed Schedule A (Form 990 or 990-EZ).

**G** Website: www.unitedwaylapeer.org

**J** Organization type (check only one)  501(c) ( 3 ) (insert no.)  4947(a)(1) or  527

**K** Check here  if the organization is not a 509(a)(3) supporting organization and its gross receipts are normally not more than \$25,000. A return is not required, but if the organization chooses to file a return, be sure to file a complete return.

**L** Gross receipts: Add lines 6b, 8b, 9b, and 10b to line 12 ▶ 294,805

H and I are not applicable to section 527 organizations.

**H(a)** Is this a group return for affiliates?  Yes  No

**H(b)** If "Yes," enter number of affiliates ▶

**H(c)** Are all affiliates included?  Yes  No  
(If "No," attach a list. See instructions.)

**H(d)** Is this a separate return filed by an organization covered by a group ruling?  Yes  No

**I** Group Exemption Number ▶

**M** Check  if the organization is not required to attach Sch. B (Form 990, 990-EZ, or 990-PF).

**Part I Revenue, Expenses, and Changes in Net Assets or Fund Balances (See the instructions.)**

	<p><b>1</b> Contributions, gifts, grants, and similar amounts received:</p> <p><b>a</b> Contributions to donor advised funds <span style="float: right;"><b>1a</b></span></p> <p><b>b</b> Direct public support (not included on line 1a) <span style="float: right;"><b>1b</b> <u>181,805</u></span></p> <p><b>c</b> Indirect public support (not included on line 1a) <span style="float: right;"><b>1c</b></span></p> <p><b>d</b> Government contributions (grants) (not included on line 1a) <span style="float: right;"><b>1d</b> <u>51,248</u></span></p> <p><b>e</b> Total (add lines 1a through 1d) (cash \$ <u>233,053</u> noncash \$ _____) <span style="float: right;"><b>1e</b> <u>233,053</u></span></p> <p><b>2</b> Program service revenue including government fees and contracts (from Part VII, line 93) <span style="float: right;"><b>2</b> <u>35,000</u></span></p> <p><b>3</b> Membership dues and assessments <span style="float: right;"><b>3</b></span></p> <p><b>4</b> Interest on savings and temporary cash investments <span style="float: right;"><b>4</b></span></p> <p><b>5</b> Dividends and interest from securities <span style="float: right;"><b>5</b> <u>17,765</u></span></p> <p><b>6a</b> Gross rents <span style="float: right;"><b>6a</b></span></p> <p><b>b</b> Less: rental expenses <span style="float: right;"><b>6b</b></span></p> <p><b>c</b> Net rental income or (loss). Subtract line 6b from line 6a <span style="float: right;"><b>6c</b></span></p> <p><b>7</b> Other investment income (describe ▶ <u>See Statement 1</u>) <span style="float: right;"><b>7</b> <u>3,702</u></span></p> <p><b>8a</b> Gross amount from sales of assets other than inventory <span style="float: right;"><b>8a</b></span></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">(A) Securities</td> <td style="width: 50%; text-align: center;">(B) Other</td> </tr> <tr> <td style="text-align: center;"><b>8a</b></td> <td style="text-align: center;"><b>8a</b></td> </tr> <tr> <td style="text-align: center;"><b>8b</b></td> <td style="text-align: center;"><b>8b</b></td> </tr> <tr> <td style="text-align: center;"><b>8c</b></td> <td style="text-align: center;"><b>8c</b></td> </tr> </table> <p><b>d</b> Net gain or (loss). Combine line 8c, columns (A) and (B) <span style="float: right;"><b>8d</b></span></p> <p><b>9</b> Special events and activities (attach schedule). If any amount is from gaming, check here <input type="checkbox"/></p> <p><b>a</b> Gross revenue (not including \$ _____ of contributions reported on line 1b) <span style="float: right;"><b>9a</b></span></p> <p><b>b</b> Less: direct expenses other than fundraising expenses <span style="float: right;"><b>9b</b></span></p> <p><b>c</b> Net income or (loss) from special events. Subtract line 9b from line 9a <span style="float: right;"><b>9c</b></span></p> <p><b>10a</b> Gross sales of inventory, less returns and allowances <span style="float: right;"><b>10a</b></span></p> <p><b>b</b> Less: cost of goods sold <span style="float: right;"><b>10b</b></span></p> <p><b>c</b> Gross profit or (loss) from sales of inventory (attach schedule). Subtract line 10b from line 10a <span style="float: right;"><b>10c</b></span></p> <p><b>11</b> Other revenue (from Part VII, line 103) <span style="float: right;"><b>11</b> <u>5,285</u></span></p> <p><b>12</b> Total revenue. Add lines 1e, 2, 3, 4, 5, 6c, 7, 8d, 9c, 10c, and 11 <span style="float: right;"><b>12</b> <u>294,805</u></span></p>	(A) Securities	(B) Other	<b>8a</b>	<b>8a</b>	<b>8b</b>	<b>8b</b>	<b>8c</b>	<b>8c</b>	
(A) Securities	(B) Other									
<b>8a</b>	<b>8a</b>									
<b>8b</b>	<b>8b</b>									
<b>8c</b>	<b>8c</b>									
	<p><b>13</b> Program services (from line 44, column (B)) <span style="float: right;"><b>13</b> <u>260,311</u></span></p> <p><b>14</b> Management and general (from line 44, column (C)) <span style="float: right;"><b>14</b> <u>45,682</u></span></p> <p><b>15</b> Fundraising (from line 44, column (D)) <span style="float: right;"><b>15</b> <u>27,660</u></span></p> <p><b>16</b> Payments to affiliates (attach schedule) <span style="float: right;"><b>16</b> <u>1,834</u></span></p> <p><b>17</b> Total expenses. Add lines 16 and 44, column (A) <span style="float: right;"><b>17</b> <u>335,487</u></span></p>									
	<p><b>18</b> Excess or (deficit) for the year. Subtract line 17 from line 12 <span style="float: right;"><b>18</b> <u>-40,682</u></span></p> <p><b>19</b> Net assets or fund balances at beginning of year (from line 73, column (A)) <span style="float: right;"><b>19</b> <u>251,386</u></span></p> <p><b>20</b> Other changes in net assets or fund balances (attach explanation) <span style="float: right;"><b>20</b> <u>-27,604</u></span></p> <p><b>21</b> Net assets or fund balances at end of year. Combine lines 18, 19, and 20 <span style="float: right;"><b>21</b> <u>183,100</u></span></p>									

**Part II Statement of Functional Expenses**

All organizations must complete column (A). Columns (B), (C), and (D) are required for section 501(c)(3) and (4) organizations and section 4947(a)(1) nonexempt charitable trusts but optional for others. (See the instructions.)

Do not include amounts reported on line 6b, 8b, 9b, 10b, or 16 of Part I.		(A) Total	(B) Program services	(C) Management and general	(D) Fundraising
<b>22a</b>	Grants paid from donor advised funds (attach schedule) (cash \$ _____ non-cash \$ _____) If this amount includes foreign grants, check here <input type="checkbox"/>				
<b>22b</b>	Other grants and allocations (attach schedule) Stmt 4 (cash \$ <u>136,432</u> non-cash \$ _____) If this amount includes foreign grants, check here <input type="checkbox"/>	136,432	136,432		
<b>23</b>	Specific assistance to individuals (attach schedule)				
<b>24</b>	Benefits paid to or for members (attach schedule)				
<b>25a</b>	Compensation of current officers, directors, key employees, etc. listed in Part V-A See Statement 5	76,988	53,322	11,833	11,833
<b>25b</b>	Compensation of former officers, directors, key employees, etc. listed in Part V-B				
<b>25c</b>	Compensation and other distributions, not included above, to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)				
<b>26</b>	Salaries and wages of employees not included on lines 25a, b, and c	17,333	8,333	9,000	
<b>27</b>	Pension plan contributions not included on lines 25a, b, and c				
<b>28</b>	Employee benefits not included on lines 25a - 27	23,430	14,763	5,334	3,333
<b>29</b>	Payroll taxes	8,167	5,717	1,225	1,225
<b>30</b>	Professional fundraising fees				
<b>31</b>	Accounting fees	4,410	2,940	1,470	
<b>32</b>	Legal fees				
<b>33</b>	Supplies	2,150	1,415	735	
<b>34</b>	Telephone	4,429	2,857	1,085	487
<b>35</b>	Postage and shipping	1,128	170	553	405
<b>36</b>	Occupancy	5,269	3,294	1,975	
<b>37</b>	Equipment rental and maintenance	3,243	2,093	78	1,072
<b>38</b>	Printing and publications	7,371	3,441	1,264	2,666
<b>39</b>	Travel	1,584	229	956	399
<b>40</b>	Conferences, conventions, and meetings	2,269	336	1,831	102
<b>41</b>	Interest				
<b>42</b>	Depreciation, depletion, etc. (attach schedule)	433	216	130	87
<b>43</b>	Other expenses not covered above (itemize):				
<b>43a</b>	a See Statement 6	39,017	24,753	8,213	6,051
<b>43b</b>	b				
<b>43c</b>	c				
<b>43d</b>	d				
<b>43e</b>	e				
<b>43f</b>	f				
<b>43g</b>	g				
<b>44</b>	<b>Total functional expenses.</b> Add lines 22a through 43g. (Organizations completing columns (B)-(D), carry these totals to lines 13-15)	333,653	260,311	45,682	27,660

**Joint Costs.** Check  if you are following SOP 98-2.

Are any joint costs from a combined educational campaign and fundraising solicitation reported in (B) Program services?  Yes  No

If "Yes," enter (i) the aggregate amount of these joint costs \$ \_\_\_\_\_; (ii) the amount allocated to Program services \$ \_\_\_\_\_; (iii) the amount allocated to Management and general \$ \_\_\_\_\_; and (iv) the amount allocated to Fundraising \$ \_\_\_\_\_

Part III Statement of Program Service Accomplishments (See the instructions.)

Form 990 is available for public inspection and, for some people, serves as the primary or sole source of information about a particular organization. How the public perceives an organization in such cases may be determined by the information presented on its return. Therefore, please make sure the return is complete and accurate and fully describes, in Part III, the organization's programs and accomplishments.

What is the organization's primary exempt purpose?

▶ See Statement 7

Program Service Expenses (Required for 501(c)(3) and (4) orgs., and 4947(a)(1) trusts; but optional for others.)

All organizations must describe their exempt purpose achievements in a clear and concise manner. State the number of clients served, publications issued, etc. Discuss achievements that are not measurable. (Section 501(c)(3) and (4) organizations and 4947(a)(1) nonexempt charitable trusts must also enter the amount of grants and allocations to others.)

a Fundraising contributions distributed to various nonprofits for program services provided directly by those agencies to advance their work.

(Grants and allocations \$ 136,432 ) If this amount includes foreign grants, check here ▶  136,432

b

(Grants and allocations \$ ) If this amount includes foreign grants, check here ▶

c

(Grants and allocations \$ ) If this amount includes foreign grants, check here ▶

d

(Grants and allocations \$ ) If this amount includes foreign grants, check here ▶

e Other program services (attach schedule) See Stmt 8

(Grants and allocations \$ ) If this amount includes foreign grants, check here ▶  123,879

f Total of Program Service Expenses (should equal line 44, column (B), Program services)

▶ 260,311

**Part IV Balance Sheets** (See the instructions.)

				(A)		(B)	
				Beginning of year		End of year	
<b>Note:</b> Where required, attached schedules and amounts within the description column should be for end-of-year amounts only.							
Assets	45	Cash—non-interest-bearing			45		
	46	Savings and temporary cash investments		64,852	46	32,284	
	47a	Accounts receivable	47a	100			
	b	Less: allowance for doubtful accounts	47b		5,834	47c	100
	48a	Pledges receivable	48a	113,777			
	b	Less: allowance for doubtful accounts	48b	25,170	89,715	48c	88,607
	49	Grants receivable			41,395	49	8,088
	50a	Receivables from current and former officers, directors, trustees, and key employees (attach schedule)				50a	
	b	Receivables from other disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B) (att. schedule)				50b	
	51a	Other notes and loans receivable (attach schedule)	51a				
	b	Less: allowance for doubtful accounts	51b			51c	
	52	Inventories for sale or use				52	
	53	Prepaid expenses and deferred charges				53	
	54a	Investments—publicly-traded securities <i>See Statement 9</i>			260,879	54a	214,903
	b	Investments—other securities (attach schedule)				54b	
	55a	Investments—land, buildings, and equipment: basis	55a				
	b	Less: accumulated depreciation (attach schedule)	55b			55c	
	56	Investments—other (attach schedule)				56	
	57a	Land, buildings, and equipment: basis	57a	9,160			
b	Less: accumulated depreciation (attach schedule) <i>See Statement 10</i>	57b	8,393	1,200	57c	767	
58	Other assets, including program-related investments (describe ▶ )				58		
59	<b>Total assets</b> (must equal line 74). Add lines 45 through 58			463,875	59	344,749	
Liabilities	60	Accounts payable and accrued expenses		74,999	60	116,287	
	61	Grants payable			61		
	62	Deferred revenue				62	
	63	Loans from officers, directors, trustees, and key employees (attach schedule)				63	
	64a	Tax-exempt bond liabilities (attach schedule)				64a	
	b	Mortgages and other notes payable (attach schedule)				64b	
	65	Other liabilities (describe ▶ <i>See Statement 11</i> )			137,490	65	45,362
66	<b>Total liabilities.</b> Add lines 60 through 65			212,489	66	161,649	
Net Assets or Fund Balances	Organizations that follow SFAS 117, check here <input checked="" type="checkbox"/> and complete lines 67 through 69 and lines 73 and 74.						
	67	Unrestricted		29,746	67	-37,632	
	68	Temporarily restricted		89,715	68	88,607	
	69	Permanently restricted		131,925	69	132,125	
	Organizations that do not follow SFAS 117, check here <input type="checkbox"/> and complete lines 70 through 74.						
	70	Capital stock, trust principal, or current funds				70	
	71	Paid-in or capital surplus, or land, building, and equipment fund				71	
	72	Retained earnings, endowment, accumulated income, or other funds				72	
	73	<b>Total net assets or fund balances.</b> Add lines 67 through 69 or lines 70 through 72. (Column (A) must equal line 19 and column (B) must equal line 21)			251,386	73	183,100
	74	<b>Total liabilities and net assets/fund balances.</b> Add lines 66 and 73			463,875	74	344,749





**Part VI Other Information (continued)**

		Yes	No
<b>82a</b>	Did the organization receive donated services or the use of materials, equipment, or facilities at no charge or at substantially less than fair rental value?		X
<b>b</b>	If "Yes," you may indicate the value of these items here. Do not include this amount as revenue in Part I or as an expense in Part II. (See instructions in Part III.)		
	82b		
<b>83a</b>	Did the organization comply with the public inspection requirements for returns and exemption applications?	X	
<b>b</b>	Did the organization comply with the disclosure requirements relating to quid pro quo contributions?		N/A
<b>83b</b>			
<b>84a</b>	Did the organization solicit any contributions or gifts that were not tax deductible?		X
<b>b</b>	If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?		N/A
<b>84b</b>			
<b>85a</b>	501(c)(4), (5), or (6). Were substantially all dues nondeductible by members?		N/A
<b>b</b>	Did the organization make only in-house lobbying expenditures of \$2,000 or less? If "Yes" was answered to either 85a or 85b, do not complete 85c through 85h below unless the organization received a waiver for proxy tax owed for the prior year.		N/A
<b>85b</b>			
<b>c</b>	Dues, assessments, and similar amounts from members		85c
<b>d</b>	Section 162(e) lobbying and political expenditures		85d
<b>e</b>	Aggregate nondeductible amount of section 6033(e)(1)(A) dues notices		85e
<b>f</b>	Taxable amount of lobbying and political expenditures (line 85d less 85e)		85f
<b>g</b>	Does the organization elect to pay the section 6033(e) tax on the amount on line 85f?		N/A
<b>85g</b>			
<b>h</b>	If section 6033(e)(1)(A) dues notices were sent, does the organization agree to add the amount on line 85f to its reasonable estimate of dues allocable to nondeductible lobbying and political expenditures for the following tax year?		N/A
<b>85h</b>			
<b>86a</b>	501(c)(7) orgs. Enter: a Initiation fees and capital contributions included on line 12		
<b>86b</b>	Gross receipts, included on line 12, for public use of club facilities		
<b>87a</b>	501(c)(12) orgs. Enter: a Gross income from members or shareholders		
<b>87b</b>	Gross income from other sources. (Do not net amounts due or paid to other sources against amounts due or received from them.)		
<b>88a</b>	At any time during the year, did the organization own a 50% or greater interest in a taxable corporation or partnership, or an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? If "Yes," complete Part IX		X
<b>88b</b>	At any time during the year, did the organization, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," complete Part XI		X
<b>89a</b>	501(c)(3) organizations. Enter: Amount of tax imposed on the organization during the year under: section 4911 <input type="checkbox"/> 0 ; section 4912 <input type="checkbox"/> 0 ; section 4955 <input type="checkbox"/> 0		
<b>89b</b>	501(c)(3) and 501(c)(4) orgs. Did the organization engage in any section 4958 excess benefit transaction during the year or did it become aware of an excess benefit transaction from a prior year? If "Yes," attach a statement explaining each transaction		X
<b>c</b>	Enter: Amount of tax imposed on the organization managers or disqualified persons during the year under sections 4912, 4955, and 4958 <input type="checkbox"/> 0		
<b>d</b>	Enter: Amount of tax on line 89c, above, reimbursed by the organization <input type="checkbox"/> 0		
<b>89e</b>	All organizations. At any time during the tax year, was the organization a party to a prohibited tax shelter transaction?		X
<b>89f</b>	All organizations. Did the organization acquire a direct or indirect interest in any applicable insurance contract?		X
<b>89g</b>	For supporting organizations and sponsoring organizations maintaining donor advised funds. Did the supporting organization, or a fund maintained by a sponsoring organization, have excess business holdings at any time during the year?		X
<b>90a</b>	List the states with which a copy of this return is filed <input type="checkbox"/> MI		
<b>90b</b>	Number of employees employed in the pay period that includes March 12, 2007 (See instructions.)		3
<b>91a</b>	The books are in care of <input type="checkbox"/> Michelle Steiner Telephone no. <input type="checkbox"/> 810-667-3114 220 W. Nepessing Located at <input type="checkbox"/> Lapeer, MI ZIP + 4 <input type="checkbox"/> 48446		
<b>91b</b>	At any time during the calendar year, did the organization have an interest in or a signature or other authority over a financial account in a foreign country (such as a bank account, securities account, or other financial account)? If "Yes," enter the name of the foreign country <input type="checkbox"/> See the instructions for exceptions and filing requirements for Form TD F 90-22.1, Report of Foreign Bank and Financial Accounts.		X

**Part VI Other Information (continued)**

c At any time during the calendar year, did the organization maintain an office outside of the United States? 91c  Yes  No

If "Yes," enter the name of the foreign country ▶

92 Section 4947(a)(1) nonexempt charitable trusts filing Form 990 in lieu of Form 1041—Check here  and enter the amount of tax-exempt interest received or accrued during the tax year ▶ 92

**Part VII Analysis of Income-Producing Activities (See the instructions.)**

Note: Enter gross amounts unless otherwise indicated.

	Unrelated business income		Excluded by section 512, 513, or 514		(E) Related or exempt function income
	(A) Business code	(B) Amount	(C) Exclusion code	(D) Amount	
93 Program service revenue:					
a _____			41	35,000	
b _____					
c _____					
d _____					
e _____					
f Medicare/Medicaid payments					
g Fees and contracts from government agencies					
94 Membership dues and assessments					
95 Interest on savings and temporary cash investments					
96 Dividends and interest from securities			14	17,765	
97 Net rental income or (loss) from real estate:					
a debt-financed property					
b not debt-financed property					
98 Net rental income or (loss) from personal property					
99 Other investment income					3,702
100 Gain or (loss) from sales of assets other than inventory					
101 Net income or (loss) from special events					
102 Gross profit or (loss) from sales of inventory					
103 Other revenue: a _____					
b <u>Miscellaneous</u>			1	5,285	
c _____					
d _____					
e _____					
104 Subtotal (add columns (B), (D), and (E))		0		58,050	3,702
105 Total (add line 104, columns (B), (D), and (E))					61,752

Note: Line 105 plus line 1e, Part I, should equal the amount on line 12, Part I.

**Part VIII Relationship of Activities to the Accomplishment of Exempt Purposes (See the instructions.)**

Line No.	Explain how each activity for which income is reported in column (E) of Part VII contributed importantly to the accomplishment of the organization's exempt purposes (other than by providing funds for such purposes).
N/A	

**Part IX Information Regarding Taxable Subsidiaries and Disregarded Entities (See the instructions.)**

(A) Name, address, and EIN of corporation, partnership, or disregarded entity	(B) Percentage of ownership interest	(C) Nature of activities	(D) Total income	(E) End-of-year assets
N/A	%			
	%			
	%			
	%			

**Part X Information Regarding Transfers Associated with Personal Benefit Contracts (See the instructions.)**

(a) Did the organization, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?  Yes  No

(b) Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?  Yes  No

Note: If "Yes" to (b), file Form 8870 and Form 4720 (see instructions)

**Part XI Information Regarding Transfers To and From Controlled Entities.** Complete only if the organization is a controlling organization as defined in section 512(b)(13).

106 Did the reporting organization make any transfers to a controlled entity as defined in section 512(b)(13) of the Code? If "Yes," complete the schedule below for each controlled entity.

Yes	No
	X

(A) Name, address, of each controlled entity	(B) Employer ID Number	(C) Description of transfer	(D) Amount of transfer
a			
b			
c			
<b>Totals</b>			

107 Did the reporting organization receive any transfers from a controlled entity as defined in section 512(b)(13) of the Code? If "Yes," complete the schedule below for each controlled entity.

Yes	No
	X

(A) Name, address, of each controlled entity	(B) Employer ID Number	(C) Description of transfer	(D) Amount of transfer
a			
b			
c			
<b>Totals</b>			

108 Did the organization have a binding written contract in effect on August 17, 2006, covering the interest, rents, royalties, and annuities described in question 107 above?

Yes	No

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.

**Please Sign Here**

Signature of officer: *Lori Curtiss* Date: 4/21/09

Type or print name and title: Lori Curtiss President

**Paid Preparer's Use Only**

Preparer's signature: *Angela M. Bennett* Date: 10/29/08 Check if self-employed:

Firm's name (or yours if self-employed), address, and ZIP + 4: Yeo & Yeo, P.C. 3149 Main Street, Plaza #4 Marlette, MI 48453

Preparer's SSN or PTIN (See Gen. Instr. X): P00002429 EIN: 38-2706146 Phone no.: 989-635-7518