

<b>efile Public Visual Render</b>		<b>ObjectID: 202231319349202068 - Submission: 2022-05-11</b>		<b>TIN: 04-3093735</b>	
<div>Form</div> <div style="font-size: 2em; font-weight: bold;">990EZ</div> <div></div> <div>Department of the Treasury Internal Revenue Service</div>	<div style="font-weight: bold; font-size: 1.2em;">Short Form</div> <div style="font-weight: bold; font-size: 1.5em;">Return of Organization Exempt From Income Tax</div> <div style="font-size: 0.8em;">Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)</div> <div style="margin-top: 10px;"><div>▶ Do not enter social security numbers on this form as it may be made public.</div><div>▶ Go to <a href="https://www.irs.gov/Form990EZ">www.irs.gov/Form990EZ</a> for instructions and the latest information.</div></div>				<div>OMB No. 1545-1150</div> <div style="font-size: 3em; font-weight: bold; color: green;">2020</div> <div style="font-weight: bold; text-align: center;">Open to Public Inspection</div>
	<b>A For the 2020 calendar year, or tax year beginning 07-01-2020, and ending 06-30-2021</b>				
	<div style="display: flex; justify-content: space-between;"><div style="width: 15%;"><b>B</b> Check if applicable: <input type="checkbox"/> Address change <input type="checkbox"/> Name change <input type="checkbox"/> Initial return <input type="checkbox"/> Final return/terminated <input type="checkbox"/> Amended return <input type="checkbox"/> Application pending</div><div style="width: 55%; border: 1px solid black; padding: 5px;"><b>C</b> Name of organization MASSACHUSETTS COMMUNITY &amp; BANKING COUNCIL INC Number and street (or P. O. box, if mail is not delivered to street address) Room/suite PO BOX 960305 City or town, state or province, country, and ZIP or foreign postal code BOSTON, MA 02196</div><div style="width: 30%; border: 1px solid black; padding: 5px;"><b>D</b> Employer identification number 04-3093735 <b>E</b> Telephone number (800) 982-8268 <b>F</b> Group Exemption Number</div></div>				
<div style="display: flex; justify-content: space-between;"><div style="width: 60%;"><b>G</b> Accounting Method: <input type="checkbox"/> Cash <input checked="" type="checkbox"/> Accrual Other (specify) _____</div><div style="width: 35%;"><b>H</b> Check <input checked="" type="checkbox"/> required to attach Schedule B (Form 990, 990-EZ, or 990-PF).</div></div> <div style="margin-top: 5px;"><b>I Website:</b> <input type="checkbox"/> MCBC.INFO</div> <div style="margin-top: 5px;"><b>J Tax-exempt status</b> (check only one) - <input type="checkbox"/> 501(c)(3) <input checked="" type="checkbox"/> 501(c)( 6 ) ◀ (insert no.) <input type="checkbox"/> 4947(a)(1) or <input type="checkbox"/> 527</div> <div style="margin-top: 5px;"><b>K</b> Form of organization: <input checked="" type="checkbox"/> Corporation <input type="checkbox"/> Trust <input type="checkbox"/> Association <input type="checkbox"/> Other _____</div> <div style="margin-top: 5px;"><b>L</b> Add lines 5b, 6c, and 7b to line 9 to determine gross receipts. If gross receipts are \$200,000 or more, or if total assets (Part II, column (B) below) are \$500,000 or more, file Form 990 instead of Form 990-EZ . . . . . ▶ \$ <b>142,065</b></div>					
<b>Part I Revenue, Expenses, and Changes in Net Assets or Fund Balances</b> (see the instructions for Part I) Check if the organization used Schedule O to respond to any question in this Part I . . . . . <input checked="" type="checkbox"/>					
Revenue	<b>1</b> Contributions, gifts, grants, and similar amounts received . . . . .	<b>1</b>			
	<b>2</b> Program service revenue including government fees and contracts . . . . .	<b>2</b>	0		
	<b>3</b> Membership dues and assessments . . . . .	<b>3</b>	141,950		
	<b>4</b> Investment income . . . . .	<b>4</b>	115		
	<b>5a</b> Gross amount from sale of assets other than inventory . . . . . <b>5a</b>				
	<b>b</b> Less: cost or other basis and sales expenses . . . . . <b>5b</b>				
	<b>c</b> Gain or (loss) from sale of assets other than inventory (Subtract line 5b from line 5a) . . . . .	<b>5c</b>			
	<b>6</b> Gaming and fundraising events				
	<b>a</b> Gross income from gaming (attach Schedule G if greater than \$15,000) <b>6a</b>				
	<b>b</b> Gross income from fundraising events (not including \$ _____ of contributions from fundraising events reported on line 1) (attach Schedule G if the sum of such gross income and contributions exceeds \$15,000) . . . . . <b>6b</b>				
<b>c</b> Less: direct expenses from gaming and fundraising events . . . . . <b>6c</b>					
<b>d</b> Net income or (loss) from gaming and fundraising events (add lines 6a and 6b and subtract line 6c)	<b>6d</b>				
<b>7a</b> Gross sales of inventory, less returns and allowances . . . . . <b>7a</b>					
<b>b</b> Less: cost of goods sold . . . . . <b>7b</b>					
<b>c</b> Gross profit or (loss) from sales of inventory (Subtract line 7b from line 7a) . . . . .	<b>7c</b>				
<b>8</b> Other revenue (describe in Schedule O) . . . . .	<b>8</b>				
<b>9</b> <b>Total revenue.</b> Add lines 1, 2, 3, 4, 5c, 6d, 7c, and 8 . . . . . ▶	<b>9</b>	142,065			
Expenses	<b>10</b> Grants and similar amounts paid (list in Schedule O) . . . . .	<b>10</b>			
	<b>11</b> Benefits paid to or for members . . . . .	<b>11</b>			
	<b>12</b> Salaries, other compensation, and employee benefits . . . . .	<b>12</b>	14,474		
	<b>13</b> Professional fees and other payments to independent contractors . . . . .	<b>13</b>	77,288		
	<b>14</b> Occupancy, rent, utilities, and maintenance . . . . .	<b>14</b>	522		
	<b>15</b> Printing, publications, postage, and shipping . . . . .	<b>15</b>	45		
	<b>16</b> Other expenses (describe in Schedule O) . . . . .	<b>16</b>	11,218		
	<b>17</b> <b>Total expenses.</b> Add lines 10 through 16 . . . . . ▶	<b>17</b>	103,547		
Net Assets	<b>18</b> Excess or (deficit) for the year (Subtract line 17 from line 9) . . . . .	<b>18</b>	38,518		
	<b>19</b> Net assets or fund balances at beginning of year (from line 27, column (A)) (must agree with end-of-year figure reported on prior year's return) . . . . .	<b>19</b>	168,046		
	<b>20</b> Other changes in net assets or fund balances (explain in Schedule O) . . . . .	<b>20</b>	0		
	<b>21</b> Net assets or fund balances at end of year. Combine lines 18 through 20 . . . . .	<b>21</b>	206,564		

For Paperwork Reduction Act Notice, see the separate instructions.

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Page **2****Part II Balance Sheets**(see the instructions for Part II)Check if the organization used Schedule O to respond to any question in this Part II ☒

	(A) Beginning of year		(B) End of year
<b>22</b> Cash, savings, and investments . . . . .	141,905	<b>22</b>	216,874
<b>23</b> Land and buildings . . . . .		<b>23</b>	
<b>24</b> Other assets (describe in Schedule O) . . . . .	57,041	<b>24</b>	45,041
<b>25 Total assets</b> . . . . .	198,946	<b>25</b>	261,915
<b>26 Total liabilities</b> (describe in Schedule O). . . . .	30,900	<b>26</b>	55,351
<b>27 Net assets or fund balances</b> (line 27 of column (B) <b>must</b> agree with line 21)	168,046	<b>27</b>	206,564

**Part III Statement of Program Service Accomplishments** (see the instructions for Part III)Check if the organization used Schedule O to respond to any question in this Part III ☒

What is the organization's primary exempt purpose?

TO BRING TOGETHER COMMUNITY ORGANIZATIONS AND FINANCIAL INSTITUTIONS TO AFFECT POSITIVE CHANGE IN THE AVAILABILITY OF CREDIT AND FINANCIAL SERVICES ACROSS MASSACHUSETTS BY ENCOURAGING COMMUNITY INVESTMENT IN LOW AND MODERATE INCOME AND MINORITY GROUP NEIGHBORHOODS AND PROVIDING RESEARCH, OTHER INFORMATION, ASSISTANCE AND DIRECTION IN UNDERSTANDING AND ADDRESSING THE CREDIT AND FINANCIAL NEEDS OF LOW AND MODERATE INCOME INDIVIDUALS AND NEIGHBORHOODS.

Describe the organization's program service accomplishments for each of its three largest program services, as measured by expenses. In a clear and concise manner, describe the services provided, the number of persons benefited, and other relevant information for each program title.

**28** TO BRING TOGETHER COMMUNITY ORGANIZATIONS AND FINANCIAL INSTITUTIONS TO AFFECT POSITIVE CHANGE IN THE AVAILABILITY OF CREDIT AND FINANCIAL SERVICES ACROSS MASSACHUSETTS BY ENCOURAGING COMMUNITY INVESTMENT IN LOW AND MODERATE INCOME AND MINORITY GROUP NEIGHBORHOODS AND PROVIDING RESEARCH, OTHER INFORMATION, ASSISTANCE AND DIRECTION IN UNDERSTANDING AND ADDRESSING THE CREDIT AND FINANCIAL NEEDS OF LOW AND MODERATE INCOME INDIVIDUALS AND NEIGHBORHOODS.(Grants \$ 0) If this amount includes foreign grants, check here ☐**29**(Grants \$ ) If this amount includes foreign grants, check here ☐**30**(Grants \$ ) If this amount includes foreign grants, check here ☐**31** Other program services (describe in Schedule O) . . . . .(Grants \$ ) If this amount includes foreign grants, check here ☐**32 Total program service expenses** (add lines 28a through 31a) ☒**Expenses**

(Required for section 501(c)(3) and 501(c)(4) organizations; optional for others.)

**28a**

86,503

**29a****30a****31a****32**

86,503

**Part IV List of Officers, Directors, Trustees, and Key Employees** (list each one even if not compensated ; see the instructions for Part IV)Check if the organization used Schedule O to respond to any question in this Part IV. ☒

(a) Name and title	(b) Average hours per week devoted to position	(c) Reportable compensation (Forms W-2/1099-MISC) (if not paid, enter -0-)	(d) Health benefits, contributions to employee benefit plans, and deferred compensation	(e) Estimated amount of other compensation
KAREN FREDERICK	1.00	0	0	0
DIRECTOR				
LISA JOYNER	1.00	0	0	0
DIRECTOR				
REGAN ST PIERRE	40.00	59,089	0	0
EXECUTIVE DIRECTOR (UNTIL AUG 2020)				
KIMBERLY HIRSH	40.00	5,730	0	0
INTERIM ED (AS OF NOV 2020)				
SARAH LAMITIE	1.00	0	0	0
DIRECTOR				
JASON ANDRADE	1.00	0	0	0
DIRECTOR				
SUSANNE CAMERON	1.00	0	0	0
DIRECTOR				
GRAHAM CHAPMAN	1.00	0	0	0
DIRECTOR				

MARITZA CROSSEN	1.00	0	0	0
DIRECTOR				
KAREN KELLEHER	1.00	0	0	0
DIRECTOR				
ANA HAMMOCK	1.00	0	0	0
DIRECTOR				
MICHELLE MEISER	1.00	0	0	0
DIRECTOR				

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Page **3****Part V Other Information** (Note the Schedule A and personal benefit contract statement requirements in the instructions for Part V.) Check if the organization used Schedule O to respond to any question in this Part V. . . . . ☒

	Yes	No
<b>33</b> Did the organization engage in any significant activity not previously reported to the IRS? If "Yes," provide a detailed description of each activity in Schedule O . . . . .	<b>33</b>	No
<b>34</b> Were any significant changes made to the organizing or governing documents? If "Yes," attach a conformed copy of the amended documents if they reflect a change to the organization's name. Otherwise, explain the change on Schedule O. See instructions. . . . .	<b>34</b>	No
<b>35a</b> Did the organization have unrelated business gross income of \$1,000 or more during the year from business activities (such as those reported on lines 2, 6a, and 7a, among others)? . . . . .	<b>35a</b>	No
<b>b</b> If "Yes," to line 35a, has the organization filed a Form 990-T for the year? If "No," provide an explanation in Schedule O	<b>35b</b>	
<b>c</b> Was the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization subject to section 6033(e) notice, reporting, and proxy tax requirements during the year? If "Yes," complete Schedule C, Part III	<b>35c</b>	No
<b>36</b> Did the organization undergo a liquidation, dissolution, termination, or significant disposition of net assets during the year? If "Yes," complete applicable parts of Schedule N . . . . .	<b>36</b>	No
<b>37a</b> Enter amount of political expenditures, direct or indirect, as described in the instructions. ▶ <b>37a</b> 0	<b>37a</b>	
<b>b</b> Did the organization file <b>Form 1120-POL</b> for this year? . . . . .	<b>37b</b>	
<b>38a</b> Did the organization borrow from, or make any loans to, any officer, director, trustee, or key employee <b>or</b> were any such loans made in a prior year and still outstanding at the end of the tax year covered by this return? . . . . .	<b>38a</b>	No
<b>b</b> If "Yes," complete Schedule L, Part II and enter the total amount involved . . . . . <b>38b</b>	<b>38b</b>	
<b>39</b> Section 501(c)(7) organizations. Enter:		
<b>a</b> Initiation fees and capital contributions included on line 9 . . . . . <b>39a</b>	<b>39a</b>	
<b>b</b> Gross receipts, included on line 9, for public use of club facilities . . . . . <b>39b</b>	<b>39b</b>	
<b>40a</b> Section 501(c)(3) organizations. Enter amount of tax imposed on the organization during the year under: section 4911 ▶ ; section 4912 ▶ ; section 4955 ▶		
<b>b</b> Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations. Did the organization engage in any section 4958 excess benefit transaction during the year, or did it engage in an excess benefit transaction in a prior year that has not been reported on any of its prior Forms 990 or 990-EZ? If "Yes," complete Schedule L, Part I	<b>40b</b>	
<b>c</b> Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations. Enter amount of tax imposed on organization managers or disqualified persons during the year under sections 4912, 4955, and 4958 ▶		
<b>d</b> Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations. Enter amount of tax on line 40c reimbursed by the organization ▶		
<b>e</b> All organizations. At any time during the tax year, was the organization a party to a prohibited tax shelter transaction? If "Yes," complete Form 8886-T . . . . . <b>40e</b>	<b>40e</b>	No
<b>41</b> List the states with which a copy of this return is filed. ▶ MA		
<b>42a</b> The organization's books are in care of ▶ THOMAS CALLAHAN Telephone no. ▶ (800) 982-8268		

Located at ▶ 195 MARKET STREET EP4-18 LYNN, MA ZIP + 4 ▶ 01901

	Yes	No
<b>b</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: ▶	<b>42b</b>	No
See the instructions for exceptions and filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR).		
<b>c</b> At any time during the calendar year, did the organization maintain an office outside the U.S.? . . . . . If "Yes," enter the name of the foreign country: ▶	<b>42c</b>	No

**43** Section 4947(a)(1) nonexempt charitable trusts filing Form 990-EZ in lieu of **Form 1041** - Check here . . . . . ☐

and enter the amount of tax-exempt interest received or accrued during the tax year . . . . ▶ **43**

	Yes	No
<b>44a</b> Did the organization maintain any donor advised funds during the year? If "Yes," Form 990 must be completed instead of Form 990-EZ . . . . .		No
<b>b</b> Did the organization operate one or more hospital facilities during the year? If "Yes," Form 990 must be completed instead of Form 990-EZ . . . . .		No
<b>c</b> Did the organization receive any payments for indoor tanning services during the year? . . . . .		No
<b>d</b> If "Yes," to line 44c, has the organization filed a Form 720 to report these payments? If "No," provide an explanation in Schedule O . . . . .		
<b>45a</b> Did the organization have a controlled entity within the meaning of section 512(b)(13)? . . . . .		No
<b>45b</b> 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," Form 990 and Schedule R may need to be completed instead of Form 990-EZ (see instructions) . . . . .		

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	Yes	No
<b>46</b> Did the organization engage, directly or indirectly, in political campaign activities on behalf of or in opposition to candidates for public office? If "Yes," complete Schedule C, Part I. . . . .		No

**Part VI Section 501(c)(3) Organizations Only**

All section 501(c)(3) organizations must answer questions 47- 49b and 52, and complete the tables for lines 50 and 51. Check if the organization used Schedule O to respond to any question in this Part VI . . . . . ☐

	Yes	No
<b>47</b> Did the organization engage in lobbying activities or have a section 501(h) election in effect during the tax year? If "Yes," complete Schedule C, Part II . . . . .		
<b>48</b> Is the organization a school as described in section 170(b)(1)(A)(ii)? If "Yes," complete Schedule E . . . . .		
<b>49a</b> Did the organization make any transfers to an exempt non-charitable related organization? . . . . .		
<b>b</b> If "Yes," was the related organization a section 527 organization? . . . . .		

**50** Complete this table for the organization's five highest compensated employees (other than officers, directors, trustees and key employees) who each received more than \$100,000 of compensation from the organization. If there is none, enter "None."

(a) Name and title of each employee	(b) Average hours per week devoted to position	(c) Reportable compensation (Forms W-2/1099-MISC)	(d) Health benefits, contributions to employee benefit plans, and deferred compensation	(e) Estimated amount of other compensation

**f** Total number of other employees paid over \$100,000 . . . . . ▶

**51** Complete this table for the organization's five highest compensated independent contractors who each received more than \$100,000 of compensation from the organization. If there is none, enter "None."

(a) Name and business address of each independent contractor	(b) Type of service	(c) Compensation

**d**  
Total number of other independent contractors each receiving over \$100,000. . . . . ▶

**52** Did the organization complete Schedule A? **NOTE.** All section 501(c)(3) organizations must attach a completed Schedule A . . . . . ☐ 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.

<b>Sign Here</b>	Signature of officer		2022-04-30				
	THOMAS CALLAHAN, EXECUTIVE DIRECTOR		Date				
<b>Paid Preparer Use Only</b>	Print/Type preparer's name JOLANTA TUCK CPA		Preparer's signature		Date 2022-04-30	Check <input type="checkbox"/> if self-employed	PTIN P01340068
	Firm's name ▶ COHNREZNICK LLP					Firm's EIN ▶ 04-3097400	
	Firm's address ▶ 10 FORBES ROAD SUITE 200 BRAINTREE, MA 02184					Phone no. (781) 380-3520	

May the IRS discuss this return with the preparer shown above? See instructions . . . . . ☒ Yes ☐ No

Form **990-EZ** (2020)

## Additional Data

[Return to Form](#)

**Software ID:**  
**Software Version:**

### Form 990-EZ, Special Condition Description:

<b>efile Public Visual Render</b>	<b>ObjectID: 202231319349202068 - Submission: 2022-05-11</b>	<b>TIN: 04-3093735</b>
<b>SCHEDULE O</b> (Form 990 or 990-EZ)	<b>Supplemental Information to Form 990 or 990-EZ</b> 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. ▶ Go to <a href="http://www.irs.gov/Form990">www.irs.gov/Form990</a> for the latest information.	OMB No. 1545-0047 <b>2020</b> Open to Public Inspection
Department of the Treasury Internal Revenue Service		
Name of the organization MASSACHUSETTS COMMUNITY & BANKING COUNCIL INC		Employer identification number 04-3093735

Return Reference	Explanation
FORM 990-EZ, PART I, LINE 4 - OTHER INVESTMENT INCOME	DESCRIPTION: INTEREST. AMOUNT: 115.
FORM 990-EZ, PART I, LINE 14	DESCRIPTION: DEPRECIATION. AMOUNT: 522.
FORM 990-EZ, PART I, LINE 16 - OTHER EXPENSES	DESCRIPTION: OFFICE EXPENSES. AMOUNT: 8,348. DESCRIPTION: TRAVEL. AMOUNT: 250. DESCRIPTION: PAYROLL TAXES. AMOUNT: 1,107. DESCRIPTION: INSURANCE. AMOUNT: 1,513. TOTAL TO FORM 990-EZ, LINE 16: 11,218.
FORM 990-EZ, PART II, LINE 24 - OTHER ASSETS	DESCRIPTION: ACCOUNTS RECEIVABLE. BEG. OF YEAR AMOUNT: 55,825. END OF YEAR AMOUNT: 44,725. DESCRIPTION: PREPAID EXPENSES. BEG. OF YEAR AMOUNT: 694. END OF YEAR AMOUNT: 316. DESCRIPTION: OTHER DEPRECIABLE ASSETS. BEG. OF YEAR AMOUNT: 522. END OF YEAR AMOUNT: 0.
FORM 990-EZ, PART II, LINE 26 - OTHER	DESCRIPTION: ACCOUNTS PAYABLE AND ACCRUED EXPENSES. BEG. OF YEAR AMOUNT: 30,900. END OF YEAR AMOUNT: 55,351.

<b>efile Public Visual Render</b>	<b>ObjectID: 202231319349202068 - Submission: 2022-05-11</b>	<b>TIN: 04-3093735</b>
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## **TY 2020 IRS 990 e-File Render**

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**Name:** MASSACHUSETTS COMMUNITY & BANKING  
COUNCIL INC

**EIN:** 04-3093735

**Declaration:** THE ORGANIZATION DID NOT, DURING THE YEAR, RECEIVE ANY FUNDS, DIRECTLY,OR INDIRECTLY, TO PAY PREMIUMS ON A PERSONAL BENEFIT CONTRACT.THE ORGANIZATION, DID NOT, DURING THE YEAR, PAY ANY PREMIUMS, DIRECTLY,OR INDIRECTLY, ON A PERSONAL BENEFIT CONTRACT.