

CHAPTER TREASURER MANUAL



**MINNESOTA
WOMEN OF TODAY**

Rev. 2020

CHAPTER TREASURER MANUAL



This manual is to remain the property of the local chapter of the Minnesota Women of Today. It is to be passed on to the incoming chapter treasurer at the end of the current term of office. Additional manuals can be purchased through the State Store.

Revised 2020

TREASURER'S MANUAL

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INTRODUCTION

Congratulations on being elected chapter treasurer! Your position as treasurer will be rewarding, educational and challenging. This position is one of great importance; after all you will be handling the chapter's finances. This manual will help you to be an effective treasurer by helping you understand what you are doing. The assistance you provide your president, board of directors and members in planning and carrying out activities is very valuable.

Your position will include depositing money, paying bills, collecting dues, keeping the books, filing sales tax forms and making sure everyone is staying in line with the budget.

You are important!

Please read through this manual carefully along with your president, if possible, and refer to it often. Each board member is equally responsible for the chapter's finances - not just the treasurer. An important part of your position is to make the board understand that the treasurer position has the role of providing more detailed care to the organization's financial business. All board members must read your treasurer's report, ask questions, and be knowledgeable about the chapter's financial status so that they can make appropriate decisions. Retain this manual as part of your chapter's files and pass it on from year to year. Should you lose your copy, additional ones can be purchased from the Minnesota Women of Today State Store.

JOB DESCRIPTION

This position has the following responsibilities:

MONTHLY

- Collect and process member dues
- Deposit money (dues, projects, donations)
- Pay bills (dues, chapter expenses, project expenses, donations)
- Reconcile bank statements
- Prepare treasurer's reports
- Report to the board and chapter
- Complete online transmittals with chapter reports

TRIMESTER

- Monitor the budget
- Process trimester renewals

ANNUALLY

- Prepare/mail sales tax return and payment (more often if required)
- Pay chapter liability insurance
- End of year treasurer's report
- Audit (need not be completed by an accountant)
- Help board prepare budget
- File 990-N or 990 as necessary
- File Annual Registration with the Secretary of State's office

THROUGHOUT THE YEAR

- Member of the board of directors
- Oversee all the chapter's financial business

This position requires the following qualifications:

- 1) Pays attention to details
- 2) Keeps neat and accurate records
- 3) Completes work on time
- 4) Is not afraid to ask questions

Below are listed four categories for which you will account. As treasurer, you should have a system for recording all of the four categories.

1. Cash - checking and savings accounts
2. Income - money received (i.e. dues, donations, interest)
3. Expenses - money paid out (i.e. chapter officer expenses, postage, project expenses, donations, dues)
4. Liabilities - what the chapter owes (outstanding bills not paid yet)

Miscellaneous Duties

1. Attend all chapter meetings including board meetings and listen carefully to motions regarding budget expenditures. Note budget approvals/changes in your records. Ensure each project has a budget before money is spent.
2. Review your chapter bylaws relating to finance, specifically your duties, who signs checks and on whose authority funds can be disbursed. Be sure members know expenses must be cleared by the whole chapter.
3. Help project chairs complete the financial portion of project report sheets. They will need a listing of all expenses and income associated with a project. Also help with reports as far as donations to a program area. Using the journal system described in this manual, you will have this information handy.
4. If you are running a fund-raiser for a specific organization you may want to consider keeping a predetermined portion in your treasury to start the project again next time.
5. If you are running a fund-raiser for a charitable organization you should donate all proceeds. If you keep any portion, you may be required to pay sales tax on the total amount raised in the fund-raiser.
6. Be proud of the contributions your chapter makes...publish them in your local paper, on your website, and through other communications.

BANK INFORMATION

Account Number _____

Name of Bank _____

Address _____

Contact Person _____

Phone Number _____

Check Signers _____
recommend that 2 persons
sign all checks _____

TAX NUMBERS

MN State Tax ID Number _____

Due Date of Sales Tax Return _____

Federal Tax ID (Exempt) Number _____

LOCATION OF PERMANENT RECORDS

Articles of Incorporation _____

Annual Registration _____

Minnesota Sales Tax Permit _____

Bank Statements _____

Treasurer's Reports _____

Insurance Information _____

MN Women of Today & Local Chapter IRS Classification

Your Women of Today chapter is classified by Internal Revenue Service as a 501(c)4, which is a non-charitable, not-for-profit organization and pertains to civic leagues or organizations. We operate for the benefit of a particular group rather than for society or general public as a whole. Women of Today local chapters and the Minnesota Women of Today are allowed to accept charitable contributions, but the donor is not allowed to claim it as a tax deduction.

The Minnesota Women of Today Foundation is classified as a 501(c)3, which is a charitable, not for profit organization. They are allowed to receive tax-deductible charitable contributions.

CHECKLIST OF ITEMS THAT SHOULD BE IN YOUR FILES

- Checkbook
- Deposit tickets
- Savings account books
- Cash receipts journal
- Cash disbursement journal
- Bank statements and bank reconciliations
- Canceled checks (if returned by bank)
- Treasurer's monthly reports from past years
- Invoices/vouchers from past years
- Deposit records from past years
- Signature stamp (if chapter has one)
- Copies of sales tax reports from past years
- Statement of insurance
- MN Women of Today Chapter Treasurer's Manual
- Transmittal forms (current year)
- MN State Sales Tax identification number
- Federal Income Tax exemption letter
- Copies of 990 or 990-N filings from past years
- Any password information for taxes and banking

BANKING

A. Checking and/or Savings Accounts

Chapters will need to call/visit the area financial institutions and choose a bank suitable for the chapter based on fees, services and location. The bank will give you forms for opening an account. The bank will probably require:

- A copy of the chapter's minutes highlighting the motion that states names of the persons authorized to sign checks and make withdrawals out of savings or special accounts.
- Notification of chapter's non-profit status under IRS code 501(c) 4.
- Chapter's federal ID number
- Name of chapter - very important that the name registered with the IRS is identical to the name on record with the bank (Women of Today).
- Number of signatures required. It is strongly recommended to require 2 signatures on each check.
- Authorized signers need to complete signature cards. Before changing signatures, an officer must notify the bank of the change in officers.
- Give address where the bank statements are to be sent each month.
- Order checks - checks should be imprinted with the chapter name/city.

Authorize at least three check signers. Sometimes a check signer is sick or on vacation and you do not want to be dependent on only one or two people. It is strongly recommended that each check be signed by two people - most likely the treasurer and one other officer. It is a smart practice to have at least two people aware of how the money is spent. It is not a good practice for one person to pre-sign checks to avoid the inconvenience of tracking down a second check signer. It takes away the responsibility of verifying the accuracy of the written check such as the payee and the amount.

It is suggested that both a checking and savings account be maintained. Keep enough money to cover one to two months' expenses in the checking account. The balance of the money can be kept in an interest bearing (savings) account. Remember to require two

signatures for withdrawal of money from savings.

Order an endorsement stamp, "For Deposit Only, _____ Women of Today." You may want to have your bank account number imprinted on the stamp. All checks collected should be stamped prior to deposit with your endorsement stamp.

B. NSF Checks

Sometimes a chapter will receive a check returned from the bank marked as NSF (non-sufficient funds). This means that it was returned to you because the person who made out the check had insufficient funds in their account. You must deduct the amount of the check in your checkbook plus any charges that the bank may add. The bank has decreased your account by that amount. How do you collect for the bad check? If your bank permits, the NSF check can be redeposited in the hope that they will have enough money this time. You could contact the person's bank and ask if there is enough money in their account to pay the check. If so, you could go to the bank and collect the money in exchange for the check. If the check is not good, then you should try to contact the person and collect the money in cash or money order.

C. Bank Deposits

Fill out a bank deposit ticket for each deposit. Record the name of each check on the ticket and write in the amount. If you have numerous checks, you can run a calculator tape instead of listing all the checks. On the deposit ticket, note "list attached" and include the calculator tape with your deposit.

Be sure to clearly identify the breakdown of each deposit in your checkbook register or journal (how much for dues, project income, etc.).

D. Bank Reconciliation

Checking and savings bank accounts should be reconciled each month to be sure that the balance in your checkbook is correct.

When you receive your bank account statement, you can use the bank reconciliation form, usually on the back side of the bank statement.

- 1) Trace each deposit in your checkbook to the bank statement. Put a check mark in the checkbook next to each deposit that is shown on the statement. Any deposit not shown on the statement, list under section "Enter deposits not shown on the statement." These are deposits that the bank may not have received before the bank prepared the bank statement.
- 2) Put the checks returned with the bank statement in order by check number. Trace each check to the checkbook. Put a check mark in your checkbook next to each check that has been returned. Any checks you have written and subtracted from your checkbook balance but have not been cashed by the bank are "outstanding checks." Any check not shown on the statement, list under section: "enter all checks, withdrawals and bank charges not shown on the statement."
- 3) Record in checkbook:
 - a) Service charges - subtract from balance
 - b) Interest earned - add to balance
- 4) Calculate checkbook balance.
- 5) Follow the directions on the backside of your bank statement to reconcile to your checkbook balance. Call the bank if you have any questions.

New Balance on the Bank Statement	\$ _____
Add: Deposits not shown on Bank Statement	+ _____
Minus: Outstanding Check not shown on Bank Statement	- _____
Equals: Checkbook Balance	\$ _____

This balance must agree with your checkbook. If it does not, you must find out why. Start by checking your arithmetic on the bank reconciliation. Next check the arithmetic in your checkbook from the point where you last reconciled. Also check the amount of each check in the bank statement with the amount in the checkbook.

When you have reconciled the account, draw a double line under the reconciled balance in your checkbook. Savings accounts can be reconciled the same way. Remember to file the bank statements in your chapter's permanent files.

CHAPTER BUDGET

At the beginning of each year, your chapter should establish a budget. This should be done by the board of directors and usually led

by the treasurer. The budget should be included in your chapter's Plan of Action and should be approved by your membership as soon as possible early in the year.

A good source to work from is last year's budget and chapter treasurer's reports. If you have not had a budget before, look through previous years' checks and chapter minutes and piece together where monies were spent and donated. This will give you some ideas of what your chapter's financial experience has been.

The budget should include all expenses and income you plan for the year. A good rule of thumb to follow is to plan more conservatively for income and a little higher for expenses, so you are less likely to come up short.

Be realistic in planning a budget, but do not be afraid to set goals too. Remember that the budget is more a tool to guide the chapter than a rigid standard from which you cannot deviate. If a terrific fundraising opportunity comes up during the year, it can be added to your budget. Likewise, if unexpected expenses arise, you may have to adjust your budget in another area. Also, expenses that are budgeted do not have to be spent. If changes are made, a motion should be made for approval by the chapter as of a revised budget.

On a trimester basis, you should compare the actual monies to the budget and update the chapter members on the status. Look at project income and expenses, membership dues, and other chapter income and expenses when preparing your report. A mid-year review should be conducted with the chapter board of directors. Budget adjustments should be presented to the chapter for approval. At the end of the year, you will want to leave some start-up money for the next year. For most chapters, \$200 to \$250 is a reasonable amount. A budget is a very useful tool provided that it gets used!

SAMPLE CHAPTER PROPOSED BUDGET

**AnyTown Women of Today -
PROPOSED BUDGET 20YY-20YY**

INCOME

Member Dues	\$500	
Ways & Means:		
Popcorn sale	\$200	
Hot Dog Stand	\$300	
Kiddie Pictures with Ghost	\$150	
Fall Craft Boutique	\$2,000	
Beautiful Baby Contest	\$100	
Butter Braids	\$50	
District meeting	\$125	
TOTAL INCOME		<u>\$3,425</u>

EXPENSES

Member Dues	\$500
Insurance	\$45
Membership nights/socials	\$150
Ways & Means:	
Popcorn Sale	\$0
Kiddie Parade/Movies	\$25
Women of Today Week display	\$10
Kiddie Pictures with Ghost	\$75
Turkey & Treats	\$75
Silent Santa	\$75
Fall Craft Boutique	\$500
Birthday Party	\$25
Beautiful Baby Contest	\$25
Awards Banquet	\$25
Hot Dog stand	\$100
Butter Braids	\$25
Chapter nametags	\$75
Postage	\$75
Speakers	\$60
Gifts (State Pres, DD, Chap Pres)	\$35
Officer & LPM expenses	\$600
Registrations (incentives)	\$450
District dues	\$60

District meeting	\$125
Donations	\$290
TOTAL EXPENSES	<u>\$3,425</u>

Note: You can add starting and ending balances for the year to keep track of where you started and what you expect to leave for the new year.

RECORD KEEPING

A. Cash Receipts Journal

One of the two basic types of records we need besides a checkbook register is a cash receipts journal. This journal can easily be kept as an Excel spreadsheet (recommended) or can be handwritten or typed. Label each column with the following basic information:

(1)	(2)	(3)	(4)
<u>DATE</u>	<u>NAME</u>	<u>AMOUNT</u>	<u>LINE ITEMS TO MATCH BUDGET</u>
			(for example: dues, projects)

A “Miscellaneous” column can be used for line items that occur less frequently. As you receive money, you enter each receipt, noting the date (1) and where it came from (2). Enter the total amount received (3) and move across the same line to enter the amount under the column for the appropriate budget line item (4). The amount(s) under budget line items will equal total received (3). This is called double entry accounting. When you have posted a deposit to the cash receipts journal, mark a “p” in your checkbook next to the deposit.

At the end of the month, total each column down. The total cash in column (3) must equal the rest of the columns in (4). The information from this report can be used for the income section of your monthly treasurer’s report.

Deposit cash received immediately. If you run a project where there is a cash box involved, it is recommended that two people count the cash before it is taken to the bank.

SAMPLE CASH RECEIPTS JOURNAL

ANYTOWN WOMEN OF TODAY Cash Receipts Journal

Date Rec'd	Rec'd From	Amount	Rec/		Accounts	
			Dep #	Dues	Project	Amount
06/08/YY	Receipts	\$254.55	1		Senior Bingo	\$254.55
06/08/YY	Smith	\$25.00	1	\$25.00		
06/08/YY	Jones	\$25.00	1	\$25.00		
06/12/YY	Receipts	\$1,195.19	2		Neon Sales	\$1,195.19
		\$1,499.74		\$50.00		\$1,449.74

NOTE: This report can be handwritten.

Receipts

Fill out receipts for monies you receive. A receipt should contain the following: date, received from, amount, purpose (Budget Line Item), chapter name and signature of the person issuing receipt. You can make your own receipts or receipt books are available for purchase from office supply stores. Be sure to keep a copy for your chapter records.

B. Cash Disbursements Journal

The other basic type of record you need is the cash disbursements journal. This journal can easily be kept as an Excel spreadsheet (recommended), or can be handwritten or typed. Label each column with the following basic information:

(1)	(2)	(3)	(4)	(5)
<u>DATE</u>	<u>NAME</u>	<u>CHECK NUMBER</u>	<u>AMOUNT OF CHECK</u>	<u>LINE ITEMS TO MATCH BUDGET</u>

A "Miscellaneous" column can be used for line items that occur less frequently. As you write checks, enter each check noting the date (1) and to whom the check is made out (2). Enter the check number (3) and check amount (4). Proceed across the line to enter the amount under the column for the appropriate budget line item (5). The amount(s) under budget line items will equal total received (4). This is called double entry accounting. When you have posted a check to the cash disbursements journal, mark a "p" in your checkbook next to the check.

At the end of the month, total each column down. The total checks in column (4) must equal the rest of the columns in (5). The information from this report can be used for the expense section of your monthly treasurer's report.

- 1) Pay bills on time. It is poor management for your chapter to be late with payments. Emphasize to members to turn bills in promptly.
- 2) Make reimbursement to your members in a timely manner. Encourage members to cash checks from the chapter promptly.
- 3) Make sure you have adequate funds in checking before writing out checks. Writing bad checks could jeopardize your chapter's credit.
- 4) Earmark on the memo portion of the check what it was written for. On your copy of the bill, mark the date paid and check number.
- 5) It is good practice to fill out a voucher for each check written. A voucher should contain the following information: payee's name, amount, date requested, purpose (Budget Line Item), check number, date paid, chapter name, and signature of approval from project chair or officer. A voucher should not be paid without receipts to accompany it.
- 6) Have check filled in completely before having the president sign. This way she can verify where the money is going and keep informed on chapter expenditures.
- 7) Disbursements should always be made by check, NOT BY CASH. Do not reimburse expenses out of cash collected for a fundraiser. A voucher with receipts should be completed before reimbursement is made.

SAMPLE CASH DISBURSEMENTS JOURNAL

ANYTOWN WOMEN OF TODAY Cash Disbursements Journal

Date Pd	Payee	Amount	Ck #	Dues	Accounts	
					Operating	Project
05/20/YY	Smith	\$7.00	968		Newsletter	
05/20/YY	Printshop	\$32.54	969		Newsletter	
05/20/YY	Barker	\$4.24	970		Officers	
05/20/YY	Grant	\$191.47	971		Officers	
05/20/YY	MNWT	\$25.00	972		State POA	
05/26/YY	MNWT	\$50.00	973	\$50.00		
05/26/YY	MN Gamblg Brd	\$25.00	974			Senior Bingo
05/26/YY	Journal	\$25.00	975			Senior Bingo
06/03/YY	B Bush	\$10.20	976		Speaker	
06/03/YY	Barker	\$400.00	977			Neon Sales
06/03/YY	Al's Toy Store	\$113.12	978			Senior Bingo
06/08/YY	District WT	\$4.00	979		Registration	
06/20/YY	Sparkle Co	\$598.10	980			Neon Sales
06/20/YY	Printshop	\$21.30	981		Newsletter	
		\$1,506.97		\$50.00		

NOTE: This report can be handwritten.

C. Project Journal

A project journal is used to record income and expenses for each individual project or budget line item. This journal can easily be kept as an Excel spreadsheet (recommended), or can be handwritten or typed. Set up a separate sheet for each project or budget line item labeling the columns with the following basic information:

(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>DATE</u>	<u>NAME</u>	<u>CK/DEP</u>	<u>INCOME</u>	<u>EXPENSE</u>	<u>BALANCE</u>	<u>SALES TAX</u>

Every time a check is written, record date (1), payee (2), and check number (3). Write the amount under the expense column (5).

When money is received, enter the date received (1), name of person received from (2), and deposit/receipt number (3). Enter the total amount received under the income column (4). Also record the amount of sales tax, which would be due on the income (7). The sales tax and gross receipts should also be recorded on a sales tax worksheet, which can be used when filing your chapter's sales tax. To determine the profit or loss on a project, add the income column and subtract the expense column to determine the project balance (6). Note: If sales tax must be paid on this project, also subtract the sales tax amount and set aside the money to be paid to the state later.

SAMPLE PROJECT JOURNAL

ANYTOWN WOMEN OF TODAY
Project Journal
Account #xxx - Dues

Budget

Date	Ck/Dep #	Payor/Payee	Income	Expense	Balance	SalesTax Payable
			\$500	\$500		
			Rec Amt	Exp Amt		
05/26/YY	973	MNWT		\$50.00		
06/08/YY	1	Jones	\$25.00			
06/08/YY	1	Smith	\$25.00		\$0.00	

Project Journal
Account #xxx - Senior Bingo

Budget

Date	Ck/Dep #	Payor/Payee	Income	Expense	Balance	SalesTax Payable
			\$300	\$225		
			Rec Amt	Exp Amt		
05/26/YY	974	St Gambling Div		\$25.00		
05/26/YY	975	The Journal		\$25.00		
06/03/YY	978	Al's Toy Store		\$113.12		
06/08/YY	1	Receipts	\$254.55		\$91.43	16.55

* This may be payable to the MN Dept of Revenue - record on Sales Tax Worksheet.

Note: These reports can be handwritten.

D. Computer Records

Some treasurers may prefer to use computer software programs designed for financial record keeping. Please refer to software instructions for creating cash receipts and disbursements journals, project journals, budget reports and monthly income and expense reports.

TREASURER'S REPORTS

Treasurers are to keep track of all the money and report to the chapter each month with a prepared report. It should contain the following information:

- Chapter name
- Date of report
- Beginning cash balance
- Income (money received)
- Expenses (checks paid)
- Ending cash balance

The cash balance should agree with your checkbook balance and also the balance after the bank reconciliation. Do a separate report

for checking and savings accounts. (They can be printed on the same page, however.)

Each chapter's report may differ depending on how much detail the chapter wants on the report. Accuracy is very important. It is better to create a report that chapter members can understand than a detailed one that they find confusing.

Treasurer's reports should be written and chapter members should receive copies with the agenda and in the chapter's newsletter. Even though it is written, you should still give a brief oral report stating the beginning balance, total income, total expenses and the ending balance. Once your oral report is given, the president should state that the treasurer's report is accepted. A motion is not needed, and will be filed for audit.

Note: SUCCESS System points can be earned for monthly written treasurer reports. Ten points are awarded for each written report submitted with the SUCCESS System. Be sure each report is dated.

SAMPLE TREASURER'S REPORT

ANYTOWN WOMEN OF TODAY

Monthly Treasurer's Report

June 18, 20YY

Beginning Cash Bal: 5/20/YY **\$444.22**

INCOME

Date	Deposit #	Description	Amount
06/08/YY	1	Senior Bingo - \$254.55	304.55
		Dues: Smith, Jones - \$50	
06/12/YY	2	Neon necklace sales	1195.19
Total Income:			\$1,499.74
Income plus Cash Balance:			\$1,943.96

EXPENSES

Date	Check #	Description	Amount
05/20/YY	968	Smith - newsletter stamps	\$7.00
05/20/YY	969	Printshop - newsletter copies	\$32.54
05/20/YY	970	Barker - acct pad	\$4.24
05/20/YY	971	Grant - Pres (19.88), POA (101.08), Incent. (65.73), banner (4.78)	\$191.47
05/20/YY	972	MNWT - State POA donation	\$25.00
05/26/YY	973	MNWT - dues (Smith, Jones)	\$50.00
05/26/YY	974	MN Gamblg Board - Bingo fee	\$25.00
05/26/YY	975	Journal - Bingo ad donation	\$25.00
06/03/YY	976	B Bush - mileage/speaker	\$10.20
06/03/YY	977	Barker - change	\$400.00
06/03/YY	978	Al's Toy Store - bingo prizes	\$113.12
06/08/YY	979	District WT - Regis./dist meeting	\$4.00
06/08/YY	980	Sparkle Co - neon necklaces	\$598.10
06/18/YY	981	Printshop - newsletter copies	\$21.30
Total Expenses:			\$1,506.97

Ending Cash Bal: 6/18/20YY **\$436.10**

NOTE: This report can be handwritten.

DUES AND INSURANCE

A. Dues Processing

You will probably be responsible for submitting dues for new members and collecting and submitting dues for renewing members. This is one of the major duties for the chapter treasurer. The following steps define procedures for handling renewals, new member

adds, and other situations.

1. RENEWALS:

Each trimester, the chapter will receive a chapter roster and a billing for existing members sent to your chapter's mailing address. The chapter roster shows an updated list of who your members are, their member number, addresses, when dues are due, and other pertinent information. Retain this with your chapter membership records. The trimester renewal billing form is a computerized list showing those members who are due to renew for the trimester. Collect state and national dues plus whatever your chapter sets for its own budget. Early bird renewals are due in hand by the 15th day of the third month of the trimester (July 15, November 15 and March 15). Final due date for renewals is the fifteenth day of the last month of the trimester (August 15, December 15, and April 15). There is a late fee charged to chapters for renewals postmarked after the final due date.

Contact each member on the renewal list to find out if she is re-joining. You will need to work with the chapter's Membership Vice President (MVP) to collect checks for renewing members. When you have collected dues for each renewing member, mark an "R" next to their names and send the top copy of the form along with a check for the total amount of state and national dues. (Do not send local dues to the state.)

Make check payable to "Minnesota Women of Today" and send with form to the Chapter Service Center. Keep a copy of the form for your records.

NOTE: Be sure to send in the renewal form even if no members are renewing. If you do not send in the form, you cannot get credit for "early bird" and you will be charged the late fee.

2. NEW MEMBER ADDS:

When your chapter signs a new member, collect annual dues from the new member. Checks should be made out to your local chapter. Get her birth date, phone number, mailing address and email address, if available. You will need to complete an Add & Change form to register with the Minnesota Women of Today. The Add & Change form can be downloaded from the MNWT website. If you need assistance, contact the Chapter Service Center. On the Add & Change form, mark the column "N" (new) and fill in all requested information, leaving the new member number column blank.

New members are considered official members when their dues are received by the Minnesota Women of Today at the Chapter Service Center. Your chapter will want to complete the Add & Change form and mail it with a chapter check for dues as quickly as possible to register new members in the same month they joined your chapter. If it is close to the end of the month, you can call, email or fax new members into the Chapter Service Center and put the chapter check and form in the mail.

Write out a chapter check to cover state and national dues for all new members included on the Add & Change form. Make chapter check payable to "Minnesota Women of Today" and send in with the form. Keep a copy of the form for your chapter records.

3. CHANGE OF NAME OR ADDRESS:

When a member changes their name, email address, phone number or address, it must be reported to the Chapter Service Center on an Add & Change form. Write in the name and mark the column "C" (change). If there is a name change, write in the new name next to the previous name noting which is the new name. Fill in the columns for new information only. For example, if the city and state do not change, leave those sections blank.

You can put changes on the same form with new members, just group them separately. The chapter is responsible for reporting name and address changes in a timely manner. If a state NEWSLET is returned due to an invalid address, the chapter will be charged a fee.

4. TRANSFER FORMS:

If a member is transferring from one chapter to another, obtain a transfer form from the Executive Director at the Chapter Service Center. The member's new chapter must submit the form. Send the white and yellow copies to the Chapter Service Center. The new chapter keeps the pink copy for their records.

5. CHAPTER BYLAWS:

Your bylaws should reflect wording regarding dues amount and payment due dates.

Sample Bylaws:

A. Each member shall pay individual dues of \$_____, which shall include \$____ for state dues, \$____ for national dues, and \$____ for local dues.

- B. The anniversary date for each member shall be the month in which her dues were first submitted to the Minnesota Women of Today.
 - C. All dues are payable to the chapter by the 1st day of the third month of the trimester in which the member's renewal date falls. Any individual whose dues are not paid on time may be dropped from the roster of the chapter and the Minnesota Women of Today.
6. IMPORTANT NOTES:
- DO send renewal form even if no member is renewing.
 - DO NOT combine a check that includes money for dues and donations.
 - DO NOT send transfers on an add & change form. Use a transfer form requested from the Chapter Service Center.
 - DO NOT send dues to the state treasurer. Send them to the Chapter Service Center addressed to Minnesota Women of Today.
 - DO make checks payable to "Minnesota Women of Today." All questions regarding dues should be directed to the Executive Director at the Chapter Service Center.
 - PLEASE use chapter check for dues rather than personal checks.

B. Liability Insurance

The Minnesota Women of Today carries a liability insurance policy, which covers all chapters throughout the state. The policy covers such things as medical expenses for food poisoning or a sprained ankle at a chapter dance. Special "dram shop" insurance is required for selling alcoholic beverages. Serving such beverages at a chapter event, such as a wine and cheese tasting social, is covered on our policy under a concept called "Host Liquor Liability."

Coverage is NOT optional and payment of premiums is mandatory as required by our bylaws. The policy year runs from January 1 – December 31 and the same premium is billed to each chapter. An insurance billing is sent to each chapter at their chapter address. All payments should be made out to "Minnesota Women of Today" and sent to the Chapter Service Center. If a chapter holds an event that requires filing a certificate of insurance, contact the Executive Director for more information.

Note: When a new chapter is formed, insurance is billed and payment is due within 90 days after the chapter is registered with the state.

SALES TAX

Sales tax is a tax on gross receipts from the retail sale, lease or rental of taxable personal property and the providing of taxable services in Minnesota. The general sales tax rate is 6.875% as of July 1st, 2010. Note: Some cities and counties also have a local tax that must be added to the amount of tax collected. There is a sales tax rate calculator available on the Minnesota Department of Revenue at www.revenue.state.mn.us under the Sales & Use Tax link.

SALES TAX - PURCHASES AND SALES

A. Non-profit Organizations - Purchases

Civic groups such as Women of Today do not qualify for exemption of sales tax when purchasing goods and services (unless it is a non-taxable item such as food). However, if you purchase taxable items for the purpose of reselling them, you can complete and send Form ST-3, Resale Exemption Certificate, to avoid paying sales tax at the time you purchase the goods. (See sample Form ST-3 under section on forms.) You would collect the sales tax when you make your sales and then remit the sales tax to the State of Minnesota when you normally file your sales tax return.

B. Non-profit Organizations - Fund-raising Sales

1. Fundraising project sales by non-profits are exempt from paying sales tax if **all** of the following requirements are met:
 - a. Profits must be used exclusively for charitable, religious, or educational purposes; however, no part of the net earnings of the organization can benefit a private individual. This means that all of the profits (income less your expenses) from a specific project must be donated out. If your chapter keeps any portion of the profits from a project, the sales would not be exempt from paying sales tax.
 - b. Separate accounting records must be well documented for each fundraising event, including all receipts and all expenses. Remember to keep records of the gross receipts, taxable sales, all expenses, and all donations. Each fundraising project should be tracked to show that you donated ALL of the proceeds for charitable, religious, or educational purposes. If a donation was not made for a project, the income may be subject to sales tax.
 - c. Your chapter donates all proceeds from a taxable fundraising project, so that project becomes exempt from paying sales tax. You could designate proceeds from a non-taxable fundraiser to be used for internal uses (ways and means) and instead of donating those funds.
2. Minnesota has an exemption that may apply to fundraising sales. Sales for up to 24 days of fundraising each year may be exempt if certain qualifications are met. For more information, please download [Fact Sheet 180 - Nonprofit Organizations](#)

and Fundraising, using this link: <http://www.revenue.state.mn.us/businesses/sut/factsheets/FS180.pdf>. When counting the number of selling days, follow these guidelines:

- a. If your organization takes orders for goods to be delivered in the future, only count the number of days when customer deliveries are made.
 - b. If your organization sells tickets for admissions, amusements, or meals for a fundraising event, only count the days when the activity actually takes place.
 - c. Count any days when your organization makes only tax-exempt fundraising sales.
 - d. If your organization has more than 24 days of fundraising events, the sales in the first 24 days are retroactively taxable. You must pay tax on those sales and charge tax on your sales for the rest of the year.
3. Other fund-raising sales are subject to sales tax unless the item is non-taxable. Here are some examples:
- a. **Taxable Sales:** Concession stand sales, prepared meals and beverages, admission to events, ways and means promotions, car washes. A simple rule of thumb: if you would pay sales tax in a store, you should plan to collect and pay sales tax as a chapter.
 - b. **Non-taxable Sales:** Clothing, pre-packaged food purchased commercially for resale (taxable if prepared by the organization or sold at a concessions stand), raffle tickets, bingo games, or advertising.
4. Operators of selling events are exempt from paying sales tax on the rental of booth spaces and buildings, but are subject to certain requirements. If your chapter organizes and operates a craft show, flea market or similar selling event, please be aware that you are required to obtain:
- a. written evidence that each seller has a Minnesota sales tax permit number, or
 - b. written statement from the seller that no taxable items are being sold, or
 - c. written statement from the seller that they qualify for the isolated and occasional sales exemption.

Sellers are required to provide the operator with Form ST-19 (Operator’s Certificate of Compliance) or a similar written statement. (See sample Form ST-19 under section on forms.) You must have written evidence on hand the day of the event. NOTE: Operators who do not have the required statements can be fined \$100 for each seller that is not in compliance for each day of the selling event. Prize drawings and rental of equipment (ex. tables) are taxable. Contact the MN Department of Revenue-Sales and Use Tax Division for more information.

C. Record Keeping

It is recommended that you maintain detailed records of all fund-raising sales, keeping track of all receipts and expenditures related to the project. You may want to keep a list of fund-raising sales for the calendar year to make it easier to complete and file your sales tax return. You could use a worksheet similar to the following:

SALES TAX WORKSHEET
Year: 1/1/20YY to 12/31/20YY

Project Name	Exempt? (Y/N)	Reason for Exemption	Gross Receipts	Expenses (Itemize separately)	Sales Tax
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
		TOTALS	\$	\$	\$

Track fundraisers from January 1 to December 31. Remember to forward the form when new officers take over May 1. Annual filing is due by February 5 of the following year.

D. Filing Your Minnesota Sales Tax Return

Sales tax returns are required to be filed monthly, quarterly or annually. Chapters would file ANNUALLY if your sales tax averages less than \$100 per month. Annual filers report on a calendar year basis from January 1 to December 31. The due date is February 5 of the following year. The Department of Revenue does not send a notice reminding you to file your return or pay your sales tax.

For detailed instructions, chapters should refer to the Department of Revenue website at www.revenue.state.mn.us, click on the “Sales & Use Tax” link, and then click on the Sales & Use Tax Instruction Booklet.

Chapters can file and pay electronically through the MN Department of Revenue website. (If you don’t have internet access, call 1-800-570-3329 to file by touch-tone phone.)

To file online, go to www.revenue.state.mn.us and click on “Sales & Use Tax” on the “For Businesses” menu. You will need your chapter’s User ID and Password to login and file. There is also a 2-step security verification process. Information that you would

normally need to complete the filing could include the following:

- Minnesota ID Number - This is necessary to credit your account correctly. The number should be found with your chapter's "important papers." Sometimes this number is referred to as the "Sales and Use Tax Permit" number.
- Gross Sales - This represents the total amount from all your fund-raising sales whether exempt or taxable. If the gross sales include the sales tax you collected, please refer to the Department of Revenue instructions to compute the total without sales tax.
- General Rate Sales - This represents the amount of sales from taxable fund-raisers. This is the amount that is subject to sales tax at the rate of .06875 (6.875 percent). If the sales include the sales tax you collected, please refer to the Department of Revenue instructions to compute the total without sales tax.
- Local Sales - If you live in a city or county that has a local option sales tax, you will also need to compute the amount of city sales tax due from your taxable fund-raisers. There is a sales tax rate calculator available on the Minnesota Department of Revenue at www.revenue.state.mn.us under the Sales & Use Tax link.
- Sales Tax Due (MN) - This represents the amount of sales tax that you will remit to the State of MN when you file your return. Please refer to the Department of Revenue instructions to determine if you owe sales tax and to compute the state sales tax.

E. Other Resources

For more information about MN sales tax, you can contact the MN Department of Revenue-Sales and Use Tax Division at 651-296-6181 or 1-800-657-3777. You can also reach them on the Internet at www.revenue.state.mn.us.

CHARITABLE GAMBLING

Charitable gaming in the State of Minnesota is controlled through the Licensing Section of the Gambling Control Board. The state allows only registered non-profit organizations to conduct charitable gambling; the four types are fraternal, religious, veteran, and other nonprofit organizations. Bingo, paddlewheels, pull-tabs, raffles, and tipboards are the allowed forms of lawful charitable gambling. Organizations must provide proof of nonprofit status by ONE of the following:

- Certificate of Good Standing for current calendar year.
- IRS income tax exemption 501(c) letter in your organization's name.
- IRS – Affiliate of national, statewide, or international parent nonprofit organization (charter). (This requires both an IRS letter showing parent organization is a nonprofit 501(c) with group ruling AND a charter or letter from parent organization recognizing your organization as a subordinate.)

Registered nonprofit organizations are allowed to conduct bingo, raffles, and other forms of lawful gambling by excluded or exempt permit. Both exempt and excluded activity can be conducted in the same calendar year. You will need to determine for the calendar year: what type of gambling you will be conducting; how many events will be conducted (for raffles, event date is the drawing date); and the estimated total value of all donated and purchased prizes to be awarded.

Exempt Permit

An exempt permit is required when, for the calendar year, the total value of ALL prizes donated and purchased is less than \$50,000 and is limited to five days of gambling activity. There is a fee that must be submitted with the LG220 Application for Exempt Permit. A nonprofit organization must submit one application for each gambling activity conducted in a calendar year (consecutive dates at one location go on one application). Within 30 days after the authorized gambling activity, complete and submit the LG220A Exempt Permit Financial Report to the Gambling Control Board.

Excluded Permit

1. An Excluded Bingo permit is required when, for the calendar year, bingo will be conducted at four or fewer events, OR bingo will be conducted up to 12 consecutive days in conjunction with a county fair, civic celebration, or the Minnesota State Fair. A nonprofit organization must submit an LG240B Application to Conduct Excluded Bingo for each gambling activity conducted in a calendar year.
2. A nonprofit organization may conduct a raffle without a permit when, for the calendar year, the total value of ALL prizes donated and purchased is less than \$1,500, and the raffle is conducted by the nonprofit organization, not an individual. (If the organization is a 501(c)(3) organization, the total value of ALL prizes donated and purchased for ONE event does not exceed \$5,000.)

APPLICATION PROCESS

You can call the Gambling Control Board to obtain an application, or you can complete necessary forms on their website at mn.gov/gcb/. Call 651-639-4000 and you will be directed to the appropriate assistant who can answer questions and determine what

type of application you need.

The Gambling Control guidelines allow only one level of an organization to submit applications for gambling/exemption permits. Because Minnesota Women of Today consists of 3 distinct levels (state, district, chapter), it is necessary for all gambling permit applications to come from the chapter level. Even if a fund-raiser is conducted at the state or district level, a chapter must agree to submit the application on behalf of the district or state.

Be sure to check with your local city and/or county to determine if there are local gambling requirements that might pertain to your permit and/or event.

RULES AND REGULATIONS

Please be sure to read the rules that accompany the application, as they are very explicit and must be followed carefully. For example, bingo supplies and raffle tickets are regulated under MN gambling laws. All expenditures and contributions from a gambling event must be for lawful purposes authorized by state statute (as identified in rules). Receipts from a gambling event are not subject to sales tax.

TRANSMITTALS

When your chapter makes a donation (with the exception of donations to MNWT or MNWT Foundation), the chapter should submit the information to the Minnesota Women of Today. This information can be submitted online through the MNWT website using the Local Programming Trimester Report Form. Work with the programming team to provide them with the donation totals so this can be included on the Local Programming Trimester Report.

CREDENTIALS

The Credentials committee consists of the Minnesota Women of Today state treasurer, state parliamentarian and the executive director. Credentials are available Saturday morning of each convention at a designated time and place. Chapters can:

1. Pay the amount your chapter owes to the Minnesota Women of Today,
2. Challenge the amount owed to the Minnesota Women of Today,
3. Verify their voting strength, based on chapter base as of the month previous to the state meeting,
4. Challenge their chapter base.

If your chapter owes money to the Minnesota Women of Today and you have not paid or successfully challenged the amount owing by the close of Credentials committee, your chapter will not be allowed to vote at the business meeting.

CHALLENGE TO CHAPTER BASE

Bring your copy of the renewal notice, add & change forms, and/or cancelled checks to compare to the dues records of the executive director.

CHALLENGE AMOUNTS OWING FOR CREDENTIALS

Generally, the amounts owed are for:

- (1) member dues
- (2) NEWSLET return fee
- (3) late fee for trimester dues payment
- (4) late filing fee for annual renewal with the State and/or 990-N
- (5) chapter liability insurance
- (6) state ways & means

Statements for amounts over \$3 are emailed and/or mailed out by the state treasurer prior to state meetings.

- (1) For member dues owed, you will already have been notified by the state treasurer before convention and requested to submit payment. If an outstanding balance has not been paid prior to the state meeting, then you must pay the amount prior to the close of the Credentials committee. If you feel you do not owe the amount for dues, bring your copy of the renewal notice and/or add & change forms you submitted at the time the underpayment was noted. If there was an error made regarding dues, the appropriate adjustment will be made and you will be able to vote at the business meeting.
- (2) For a NEWSLET return, FVP or executive director will have available the name of the person and the month in which the NEWSLET was returned by the post office. If a member has moved your & chapter has not sent in an address change on an

add & change form to the executive director, the member's NEWSLET may be returned because they are not forwarded by the post office. If you did not send in a change or the add & change form was sent in after the NEWSLET was mailed, you must still pay the fee for the NEWSLET return. If you have copies of an add & change form or a renewal form showing a member was dropped, this can serve as proof that you sent the information in on time. If an error was made, the appropriate adjustment will be made and you will be able to vote at the business meeting.

- (3) For late charges for trimester dues payment, the FVP or executive director will have available a list of chapters that returned their renewal dues postmarked after the fifteenth day of the fourth month of the trimester, which is the final due date for trimester renewals. After the 15th, the executive director checks the postmark date to determine whether renewals were mailed on time. Note: You must send in your renewal form even if no members are renewing. If you received a late charge but your dues were mailed before the final due date, you will need to discuss the situation with the executive director. Bring along any supporting documentation showing that you mailed your dues by the 15th.
- (4) For late filing fees, FVP or executive director will have available a list of chapters that did not complete the filing requirements for the annual state registration (with the MN Secretary of State's office) by September 1st and a list of chapters that did not complete the IRS requirements for filing the annual 990-N by September 1st. (A second late filing fee may be assessed for the 990-N if still not filed by October 1st.) Bring along any supporting documentation, such as a copy of proof of filing, showing that you should not have been charged a late filing fee. If there was an error made, the appropriate adjustment will be made and you will be able to vote at the business meeting.
- (5) For chapter liability insurance owed, you will already have been notified by before convention and requested to submit payment. If an outstanding balance has not been paid prior to the state meeting, then you must pay the amount prior to the close of the Credentials committee. If you feel you do not owe the amount, bring supporting documentation such as a check copy. If there was an error made regarding insurance, the appropriate adjustment will be made and you will be able to vote at the business meeting.
- (6) For an amount due for State ways & means or store order, you will have been notified prior to the convention. If you have not paid the outstanding balance prior to the state meeting, then you must pay the amount prior to the close of the Credentials committee. If you feel you do not owe the amount due, bring along cancelled checks, order form and other supporting documentation to show the correct payment. If an error was made, the appropriate adjustment will be made and you will be able to vote at the business meeting.

SERVICE CHARGES

Chapters with an outstanding balance of \$3.00 or greater will be assessed an annual 12% finance charge (1% per month) with a minimum charge of 50 cents per month, accruing 30 days from the end of the month in which the bill was mailed. Outstanding service charges must be paid prior to the close of the Credentials committee in order to vote at the business meeting.

STATE WAYS AND MEANS

STATE STORE

The state store manager is in charge of the state store. The state store is set up at each convention and other state events such as LOTS. The store helps support the operation of our organization. The store offers items you need and want, and then returns the profits to you through the funding of our chapter service center. This greatly increases our ability to serve the chapters.

Some of the state store items include award certificates, manuals, incentives and gift items, informational brochures, pins and charms, clothing, state store gift certificates, state president mugs, and a variety of Women of Today logo items.

Cash, checks, credit cards, and gift certificates are accepted at the state store. Checks are made payable to "Minnesota Women of Today."

FINANCE COMMITTEE FUNDRAISERS

The State Finance Committee offers ways and means promotionals and other fundraisers every trimester.

Promotionals

The chapter and the state generally share in the profit from a promotional, with chapters receiving a rebate of about 20% of their total sales. Some examples of promotionals are candles, candy, pasta, coffee, and gift items. The state treasurer will include the promotional information in her chapter information packet (CIP) and on her webpage. Chapters may need to collect sales tax on the retail price of items if selling taxable merchandise (refer to the section on Sales Tax for more information).

When chapters participate in a promotional, they will remit their order to the state treasurer or designated person by the deadline,

along with a check payable to “Minnesota Women of Today.” Orders are either shipped to the chapters or delivered at an upcoming state event.

Ways & Means Fundraisers

The profits from these fundraisers are used to support the state organization. Some examples of ways & means fundraisers which are determined by the State Finance Committee are: annual raffle, book fair, spice sales, fudge sales, and chair massages. These fundraisers may be held at a convention or over the course of a trimester. The state treasurer promotes these fundraisers in her CIP, on her webpage, and through group emails.

Logo Apparel

MN Women of Today offers a selection of clothing imprinted with the MNWT logo in a variety of colors, sizes, and prices. Check the MNWT website for information on current sales of logo apparel. The state treasurer promotes the clothing sales in her CIP and on her webpage.

WAYS AND MEANS DONATIONS

Chapters are encouraged to budget a minimum donation of \$35 to State Ways and Means every trimester. Checks should be made payable to “Minnesota Women of Today” and sent to the state treasurer before the end of each trimester.

CHAPTER AUDIT

Your chapter should have the books audited annually, usually after the close of the year. An audit committee should consist of two or more members who are willing to review the treasurer’s records. The outgoing treasurer should not be a member of the committee but may need to be available for questions. The purpose of the committee is to protect both the chapter and the treasurer. An audit gives the chapter confidence that monies were handled properly. The committee should examine:

- cash receipts journal
- cash disbursements journal
- checkbook ledger
- paid bills (vouchers)
- receipts and deposits
- bank reconciliations
- monthly treasurer reports

If a chapter suspects any improper use of chapter monies, you can contact the executive director or state treasurer to request assistance.

CHAPTER RECORDS

Obtain chapter financial records from your immediate past chapter treasurer as soon as possible at the start of a new year. Records should include:

- Bank statements for checking and savings accounts. Keep deposit tickets and bank statements for three years; keep checks and withdrawals for eight years. Checks written for taxes are to be kept permanently.
- Checking account materials - checkbook, endorsement stamp, deposit records.
- Tax materials - sales and income tax. These should be kept permanently.
- Financial records - ledgers, journals, treasurer’s reports. These should be kept permanently.
- Official papers - letters of tax exemption, tax returns (like the 990-N), sales tax permit, Articles of Incorporation, charter papers. These should be kept permanently and NEVER destroyed.
- Annual filings - insurance certificate, annual registration, 990-N.

CHAPTER INCORPORATION

Each chapter should be incorporated in the State of Minnesota. You can check to be sure your chapter is incorporated by contacting the Secretary of State’s office in St Paul to see if your chapter’s Articles of Incorporation are on file. Basically, incorporation transfers any liability from individual members to the chapter as an entity itself. For example, if someone was injured at an event your chapter sponsored, each of you could be held liable for damages without incorporation. If your chapter is incorporated, liability is the chapter’s responsibility and not an individual member.

New chapters should apply for incorporation after they charter. See the Extensions Manual for more information or contact the MNWT executive director.

ANNUAL REGISTRATION FOR A NON-PROFIT CORPORATION

Effective August 1, 1989, all non-profit corporations are required to file an annual registration with the MN Secretary of State's office once every calendar year. There is no charge for this filing, and it can be completed easily online by going to www.sos.state.mn.us and clicking on the "Register a Business & Liens" link, and selecting the "Business Filings Online" link. As of 2016, you will need to create an account; please use your chapter's official email address when creating this account. A more detailed how-to document can be found on the Executive Director page at www.mnwt.org. Be sure to records your login information so whomever is doing the filing will have it. Once you have created an account, you will login in and click on the "File New Business, Amendment, Annual Renewal or Reinstatement" link. Then, follow the directions to search your entity name and locate your file number. Please review the information when you search your entity name to make sure it is accurate; then submit your renewal. When your submission is complete, you can print a verification of your registration. You should also receive an email confirmation of your filing; make sure to forward a copy of this to the executive director at csc@mnwt.org.

Here are some other items that can be located or filed online from the same webpage if necessary:

1. Corporate Charter Number - this number was assigned by the Secretary of State when the corporation was formed and should not require any corrections.
2. Corporate Name - if you wish to change the corporate name, you must also submit an amendment to the Articles of Incorporation. Amendment forms can be obtained from the Secretary of State's office at 651-296-2803 or 877-551-6767, or downloaded from the website at www.sos.state.mn.us. There is a \$35 fee for changing the corporate name.
3. Registered Office Address - if your chapter address is either incomplete (no street address) or no longer current, you must complete both sides of the document. There is no fee for updating the registered office address. If you are using a PO Box as your chapter address, it is necessary to list the street address of the post office along with your PO Box.
4. Registered Agent - Minnesota non-profit corporations are not required to have a registered agent and this box will most often be blank. Do not fill in this box unless you wish to appoint an agent. To appoint an agent, you must complete both sides of the document and submit a \$35 filing fee.

Note: The form must be completed by December 31 of the current year or the Minnesota Secretary of State's office will charge a \$25 fee to reinstate the Articles of Incorporation. Also, MNWT will charge a \$10 late fee if your annual registration is not filed by September 1st each year.

OBTAINING INCOME TAX EXEMPT STATUS FOR YOUR CHAPTER

Upon chartering with the Minnesota Women of Today as a local chapter, your chapter will fall under the group federal income tax exempt status as filed by the Minnesota Women of Today. In order to obtain the status you must file for a Federal Employer Identification Number (EIN) from the IRS. This number is also often referred to as a federal ID Number. This is also the number required to open any bank accounts. Information on how to obtain a number is located in the following section.

While you fall under the state exempt status, the chapter will still be responsible for the annual filing of the 990 form with the Internal Revenue Service (IRS). Your chapter is legally responsible for the filing of required tax information. If your chapter does not have a permanent PO Box, be sure to update the chapter address annually with state and federal offices.

This exempt status from federal income tax will also allow an exemption from Minnesota income tax.

The following forms are discussed and samples are included.

- Form SS 4 - Application for Employer Identification Number (IRS)
- Form ABR - MN Department of Revenue Application for Business Registration (also for sales tax ID)

To receive a sales tax ID number in Minnesota, you should complete the Application for Business Registration or complete online registration. The number you are assigned as a non-profit organization will also serve as your sales tax number. Note: If your chapter

can not locate their sales tax permit/ID number, contact the MN Department of Revenue. You should not have to apply for a new number.

FORMS

1. ARTICLES OF INCORPORATION

This is an official document for establishing the chapter as a legal entity in the State of Minnesota. The Minnesota Women of Today has a sample copy of recommended Articles of Incorporation. Contact the chapter service center for a sample. A blank form can also be obtained from the Secretary of State's office at 651-296-2803 or 1-877-551-6767 or downloaded from the website at www.sos.state.mn.us. Email questions to business.services@state.mn.us.

Send completed form with \$70 to:

MN Secretary of State – Business Services
Retirement System of MN Bldg, 60 Empire Bldg, Suite 100 St Paul, MN 55103

Keep a copy of the Articles of Incorporation in your chapter's permanent records and send a copy to the Chapter Service Center.

If a chapter previously existed for your community, it is possible that you can amend the previous Articles of Incorporation for a \$35 fee. Contact the Chapter Service Center for more information.

2. FEDERAL EMPLOYER IDENTIFICATION NUMBER (Form SS-4)

This is the application needed to obtain a federal ID number which, in turn, is needed to complete other state and federal applications. There is no fee for this. The easiest and fastest way to file for a federal EIN online at www.irs.gov; you will receive your Federal EIN number instantly. If for any reason you cannot file online, a SS-4 application form can be obtained from the IRS at 1-800-829-1040 or their website at www.irs.gov.

Send completed application to:

Internal Revenue Service
Attn: EIN Operation
Cincinnati, OH 45999
Or Fax to 855-641-6935

The IRS will send you a letter with your Federal ID number, or will fax it to you if you provide a fax number. Keep this with your chapter's permanent records. If you need help with any part of this process, please contact the Chapter Service Center for assistance.

3. MINNESOTA BUSINESS REGISTRATION (Form ABR)

Once your chapter has received a Federal ID number, you can complete the Application for Business Registration for the State of Minnesota. There is no fee for this. A form can be filed online, or downloaded from the MN Department of Revenue at their website: www.revenue.state.mn.us.

Completed application with a copy of your Articles of Incorporation can be mailed to:

Minnesota Department of Revenue
Mail Station 4410
St Paul MN 55146-4410

faxed to: 651-556-5155

done online at: www.revenue.state.mn.us

done by phone by calling: 651-282-5225 or 1-800-657-3605

NOTE: If you complete the ABR online, by fax or by phone, do not mail in your application.

The Department of Revenue will send you a permit with your business number (also serves as sales tax ID). Keep this with your chapter's permanent records.

4. FEDERAL INCOME TAX EXEMPTION

As a member of the Minnesota Women of Today, your chapter qualifies for income tax exemption under the parent organization exemption status.

The state organization will submit the chapter name and EIN number to the IRS to be added to our group exemption.

The IRS will send you a letter certifying exemption from income tax. Keep this with your chapter's permanent records.

5. MINNESOTA INCOME TAX EXEMPTION

After receiving federal tax exemption status, your chapter is exempt from income tax in Minnesota. You do not need to file a form with the state.

QUESTIONS on any of these forms??? You can contact:

Internal Revenue Service (IRS) at 877-829-5500, M-F, 7:00-5:30 CST

www.irs.gov

MN Department of Revenue at 651-282-5225 or 1-800-657-3605, M-F,
8:00-4:00 CST, business.services@state.mn.us

IMPORTANT! Keep these papers in your chapter's permanent files.

Annual Electronic Filing Requirement for Small Exempt Organizations – Form 990-N (e-Postcard)

The Pension Protection Act of 2006 added this filing requirement to ensure that the IRS and potential donors have current information about our organization.

Who Must File

Small income tax-exempt organizations whose gross receipts are normally \$50,000 or less are now required to electronically submit Form 990-N, also known as the e-Postcard. This will affect all of our chapters unless your gross receipts are over \$50,000. Chapters with receipts totaling more than \$50,000 should file a regular 990 or 990EZ form at the end of their fiscal year. **Due Date of the e-Postcard**

The e-Postcard is due every year by the 15th day of the 5th month after the close of your tax year. All chapters should have a fiscal year of June 1 – May 31, so your 990-n postcard must be filed by October 15th per the IRS, however, per MNWT policy N.6., you must file your 990-n postcard no later than September 1st.

You cannot file the e-Postcard until after your tax year ends on May 31.

Information You Will Need To File the e-Postcard

The e-Postcard is easy to complete. All you need is the following information about your chapter. Information about any of these items can be found on the IRS site listed above under Frequently Asked Questions (FAQ).

- Employer identification number (EIN), also known as a Taxpayer Identification Number (TIN)).
- Tax year
- Legal name and mailing address
- Name and address of a principal officer (usually the chapter president)
- Web site address if the organization has one (not required)
- Confirmation that the organization's annual gross receipts are normally \$50,000 or less.

If you wish to view more detailed instructions, you can go to the Quick Start Guide for the e-Postcard system, go to www.irs.gov and click on the "Filing" link, then click on the Charities & Non-Profits link, and finally the "Annual Electronic Filing Requirement for Small Exempt Organizations - Form 990-n". link. You will need to setup an account with a login and password the first time you file using the First Time Users Get Started link; use your chapter's official MNWT email address for all filings. Please record your username, password and all other security information in a safe place for future reference. Any correspondence or confirmations will be received at the email address you use, so PLEASE USE YOUR CHAPTER'S OFFICIAL MNWT EMAIL ADDRESS. There is also information about how to file on the Executive Director webpage at www.mnwt.org.

STEP 1: Register as a New User

To file Form 990-N (e-Postcard), you must register and obtain a login ID. Follow the instructions to request a login ID. If you already have a login ID (following years), go to Step 2. **Very important to keep this information handy for the next year.**

- **Login ID**
- **Password created**
- **Responses to security questions**

STEP 2: Create your Form 990-N (e-Postcard)

Once you have a login ID, you can access the system and create your e-Postcard. Click the link to begin the process.

STEP 3: Submit your Form 990-N (e-Postcard)

Complete your e-Postcard online. There is no paper form or fees.

STEP 4: Keep a Copy of Form 990-N (e-Postcard)

You will receive a confirmation email from the IRS after you have filed. Please forward this confirmation email to the Chapter Service Center at csc@mnwt.org. Also, keep a copy of the 990N for your records. Place with your chapter's other Very Important Papers.

Late Filing or Failure To File the e-Postcard

If you do not file your e-Postcard on time, the IRS should send you a reminder notice. However, an organization that fails to file required e-Postcards (or information returns – Forms 990 or 990-EZ) for three consecutive years will automatically lose its tax-exempt status. The revocation of the organization's tax-exempt status will not take place until the filing due date of the third year. It is very costly to have your tax exempt status re-instated, so it is extremely important that you file each year. Per MNWT Policy N.6., chapters must file the 990-n postcard no later than September 1 each year to avoid being assessed a late fee(s) by MNWT. Contact the Chapter Service Center for assistance.

Sample Treasurer Forms

- 1) ST-3 Certificate of Exemption (MN)
- 2) ST-19 Operator Certificate of Compliance (MN)
- 3) ABR Application for Business Registration (MN)
- 4) SS-4 Application for Employer Identification Number
- 5) Add & Change Form

MINNESOTA • REVENUE
Certificate of Exemption

ST3

Purchaser: Complete this certificate and **give it to the seller.**

Seller: If this certificate is not fully completed, you must charge sales tax. Keep this certificate as part of your records.

This is a blanket certificate, unless one of the boxes below is checked, and remains in force as long as the purchaser continues making purchases, or until otherwise cancelled by the purchaser.

- Check if this certificate is for a single purchase and enter the related invoice/purchase order # _____
- If you are a contractor and have a purchasing agent agreement with an exempt organization, check the box to make multiple purchases for a specific job. Enter the exempt entity name and specific project:
 Exempt entity name _____ Project description _____

Type or print	Name of purchaser _____			
	Business address _____		City _____	State _____ Zip code _____
	Purchaser's tax ID number _____		State of issue _____	
	If no tax ID number, enter one of the following:	FEIN _____	Driver's license number/State issued ID number _____	
			state of issue _____	number _____
	Name of seller from whom you are purchasing, leasing or renting _____			
	Seller's address _____		City _____ State _____ Zip code _____	

Type of business.

Type of business	<input type="checkbox"/> 01 Accommodation and food services	<input type="checkbox"/> 11 Transportation and warehousing
	<input type="checkbox"/> 02 Agricultural, forestry, fishing, hunting	<input type="checkbox"/> 12 Utilities
	<input type="checkbox"/> 03 Construction	<input type="checkbox"/> 13 Wholesale trade
	<input type="checkbox"/> 04 Finance and insurance	<input type="checkbox"/> 14 Business services
	<input type="checkbox"/> 05 Information, publishing and communications	<input type="checkbox"/> 15 Professional services
	<input type="checkbox"/> 06 Manufacturing	<input type="checkbox"/> 16 Education and health-care services
	<input type="checkbox"/> 07 Mining	<input type="checkbox"/> 17 Nonprofit organization
	<input type="checkbox"/> 08 Real estate	<input type="checkbox"/> 18 Government
	<input type="checkbox"/> 09 Rental and leasing	<input type="checkbox"/> 19 Not a business (explain) _____
	<input type="checkbox"/> 10 Retail trade	<input type="checkbox"/> 20 Other (explain) _____

Reason for exemption.

Reason for exemption	<input type="checkbox"/> A Federal government (department) _____	<input type="checkbox"/> J Agricultural production
	<input type="checkbox"/> B Specific government exemption (from list on back) _____	<input type="checkbox"/> K Industrial production/manufacturing
	<input type="checkbox"/> C Tribal government (name) _____	<input type="checkbox"/> L Direct pay authorization
	<input type="checkbox"/> D Foreign diplomat # _____	<input type="checkbox"/> M Multiple points of use (services, digital goods, or computer software delivered electronically)
	<input type="checkbox"/> E Charitable organization # _____	<input type="checkbox"/> N Direct mail
	<input type="checkbox"/> F Educational organization # _____	<input type="checkbox"/> O Other (enter number from back page) _____
	<input type="checkbox"/> G Religious organization # _____	<input type="checkbox"/> P Percentage exemption
	<input type="checkbox"/> H Resale	<input type="checkbox"/> Advertising (enter percentage) _____ %
	<input type="checkbox"/> I Capital Equipment	<input type="checkbox"/> Utilities (enter percentage) _____ %
		<input type="checkbox"/> Electricity (enter percentage) _____ %

Sign here

I declare that the information on this certificate is correct and complete to the best of my knowledge and belief. (PENALTY: If you try to evade paying sales tax by using an exemption certificate for items or services that will be used for purposes other than those being claimed, you may be fined \$100 under Minnesota law for each transaction for which the certificate is used.)

Signature of authorized purchaser _____	Print name here _____	Title _____	Date _____
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Operator Certificate of Compliance

Read the information on the back before completing this certificate. **Person selling at event:** Complete this certificate and give it to the operator/organizer of the event. **Operator/organizer of event:** Keep this certificate for your records.

Do not send this form to the Department of Revenue.

Print or type	Name of business selling or exhibiting at event		Minnesota tax ID number	
	Seller's complete address		City	State Zip code
	Name of person or group organizing event			
	Name and location of event			
	Date(s) of event			

Merchandise sold	Describe the type of merchandise you plan to sell.

Sales tax exemption information	Complete this section if you are not required to have a Minnesota tax ID number.
	<input type="checkbox"/> I am selling only nontaxable items.
	<input type="checkbox"/> I am not making any sales at the event.
	<input type="checkbox"/> I participate in a direct selling plan, selling for _____ (name of company), and the home office or top distributor has a Minnesota tax ID number and remits the sales tax on my behalf.
	<input type="checkbox"/> This is a nonprofit organization that meets the exemption requirements described below: _____ Candy sold for fundraising purposes by a nonprofit organization that provides educational and social activities for young people primarily aged 18 and under (MS 297A.70, subd. 13[a][4]). _____ Youth or senior citizen group with fundraising receipts up to \$20,000 per year (\$10,000 or less before January 1, 2015)(MS 297A.70, subd. 13[b][1]). _____ A nonprofit organization that meets all the criteria set forth in MS 297A.70, subd. 14.

Sign here	<i>I declare that the information on this certificate is true and correct to the best of my knowledge and belief and that I am authorized to sign this form.</i>	
	Signature of seller	Print name here
	Date	Daytime phone ()

PENALTY — Operators who do not have Form ST19 or a similar written document from sellers can be fined a penalty of \$100 for each seller that is not in compliance for each day of the selling event.

Application for Business Registration

You can register online at www.revenue.state.mn.us. If you choose to file this paper application, fully complete pages 1 and 2 and any pages needed to register for a specific tax type. Incomplete applications may be delayed. Read the instructions before completing.

1 Federal tax ID number (*nine digits*). See instructions, page 3

2 Current or prior Minnesota tax ID number(s), if any (*seven digits*)

Should this number be canceled?
 No Yes, cancel effective _____ (mm/dd/yyyy)

3 Reason for applying:
 new business
 change of legal organization
 purchased existing business (see instructions, page 2, "Successor Liability"):
 prior Minnesota tax ID number: _____ Former owner's name: _____
 for informational purposes, such as a vendor or business receiving grants or any type of payment from a state agency (complete pages 1 and 2 only)

4 Full legal name of the business (*sole proprietors: fill in last name, first name, middle initial*) _____

5 Business trade name (*doing business as*), if you have one _____

6 Complete address of business location (**Do not use P.O. box**)
 County _____
 City _____ State _____ Zip code _____

7 Mailing address (*if different from above*) _____ City _____ State _____ Zip code _____

8 Daytime phone _____ Other phone number _____ Fax number _____

9 Email address _____ Website address _____

10 Type of legal organization:
 Sole proprietor Limited liability company (LLC): Nonprofit corporation
 Partnership: One member only (see inst., pg. 4), or Nonprofit organization
 General partnership, or Two or more members Qualified joint venture
 Limited liability partnership (LLP), or Cooperative Government
 Limited partnership (LP) Estate or trust (fiduciary) Other (please specify): _____
 S corporation C corporation

11a Types of taxes you expect or are required to pay and/or collect:
Business taxes — Check all that apply and complete the corresponding section on the page indicated:
 Sales and use tax (see pages 3 and 4) Insurance taxes (see page 5) Other special taxes (see page 6)
 Withholding tax (see page 5) Petroleum taxes (see page 6) MinnesotaCare taxes (see page 8)
Income, franchise or unrelated business income taxes — Check one box only and complete the registration section on page 7:
 S corporation Estate or trust (fiduciary) Unrelated business income tax
 Partnership C corporation

You must provide additional information for each tax type you checked on line 11a.
 Continue with line 11b on page 2.

All applicants—Business information

Application for Employer Identification Number

OMB No. 1545-0003

(For use by employers, corporations, partnerships, trusts, estates, churches, government agencies, Indian tribal entities, certain individuals, and others.)

EIN

▶ See separate instructions for each line. ▶ Keep a copy for your records.

Type or print clearly.	1 Legal name of entity (or individual) for whom the EIN is being requested Anytown Women of Today		3 Executor, administrator, trustee, "care of" name
	2 Trade name of business (if different from name on line 1)		5a Street address (if different) (Do not enter a P.O. box.) 123 Main Street
	4a Mailing address (room, apt., suite no. and street, or P.O. box)		5b City, state, and ZIP code (if foreign, see instructions)
	4b City, state, and ZIP code (if foreign, see instructions) Anytown, MN 55555		6 County and state where principal business is located Any County, MN
	7a Name of responsible party Jane Doe		7b SSN, ITIN, or EIN
	8a Is this application for a limited liability company (LLC) (or a foreign equivalent)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		8b If 8a is "Yes," enter the number of LLC members ▶
8c If 8a is "Yes," was the LLC organized in the United States? <input type="checkbox"/> Yes <input type="checkbox"/> No			
9a Type of entity (check only one box). Caution: if 8a is "Yes," see the instructions for the correct box to check.			
<input type="checkbox"/> Sole proprietor (SSN) _____ <input type="checkbox"/> Estate (SSN of decedent) _____ <input type="checkbox"/> Partnership <input type="checkbox"/> Plan administrator (TIN) _____ <input type="checkbox"/> Corporation (enter form number to be filed) ▶ _____ <input type="checkbox"/> Trust (TIN of grantor) _____ <input type="checkbox"/> Personal service corporation <input type="checkbox"/> National Guard <input type="checkbox"/> State/local government <input type="checkbox"/> Church or church-controlled organization <input type="checkbox"/> Farmers' cooperative <input type="checkbox"/> Federal government/military <input checked="" type="checkbox"/> Other nonprofit organization (specify) ▶ community service <input type="checkbox"/> REMIC <input type="checkbox"/> Indian tribal governments/enterprises <input type="checkbox"/> Other (specify) ▶ _____ <input type="checkbox"/> Group Exemption Number (GEN) if any ▶ _____			
9b If a corporation, name the state or foreign country (if applicable) where incorporated		State MN	Foreign country
10 Reason for applying (check only one box)			
<input checked="" type="checkbox"/> Started new business (specify type) ▶ _____ <input type="checkbox"/> Banking purpose (specify purpose) ▶ _____ <input type="checkbox"/> Hired employees (Check the box and see line 13.) <input type="checkbox"/> Changed type of organization (specify new type) ▶ _____ <input type="checkbox"/> Compliance with IRS withholding regulations <input type="checkbox"/> Purchased going business <input type="checkbox"/> Other (specify) ▶ _____ <input type="checkbox"/> Created a trust (specify type) ▶ _____ <input type="checkbox"/> Other (specify) ▶ _____ <input type="checkbox"/> Created a pension plan (specify type) ▶ _____			
11 Date business started or acquired (month, day, year). See instructions. Date chartered goes here		12 Closing month of accounting year May	
13 Highest number of employees expected in the next 12 months (enter -0- if none). If no employees expected, skip line 14.		14 If you expect your employment tax liability to be \$1,000 or less in a full calendar year and want to file Form 944 annually instead of Forms 941 quarterly, check here. (Your employment tax liability generally will be \$1,000 or less if you expect to pay \$4,000 or less in total wages.) If you do not check this box, you must file Form 941 for every quarter. <input checked="" type="checkbox"/>	
Agricultural 0 Household 0 Other 0			
15 First date wages or annuities were paid (month, day, year). Note: If applicant is a withholding agent, enter date income will first be paid to nonresident alien (month, day, year) ▶			
16 Check one box that best describes the principal activity of your business. <input type="checkbox"/> Health care & social assistance <input type="checkbox"/> Wholesale-agent/broker <input type="checkbox"/> Construction <input type="checkbox"/> Rental & leasing <input type="checkbox"/> Transportation & warehousing <input type="checkbox"/> Accommodation & food service <input type="checkbox"/> Wholesale-other <input type="checkbox"/> Retail <input type="checkbox"/> Real estate <input type="checkbox"/> Manufacturing <input type="checkbox"/> Finance & insurance <input checked="" type="checkbox"/> Other (specify) community service, leadership trng			
17 Indicate principal line of merchandise sold, specific construction work done, products produced, or services provided. community service and leadership training organization			
18 Has the applicant entity shown on line 1 ever applied for and received an EIN? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes," write previous EIN here ▶ _____			
Third Party Designee	Complete this section only if you want to authorize the named individual to receive the entity's EIN and answer questions about the completion of this form.		
	Designee's name	Designee's telephone number (include area code)	
	Address and ZIP code	Designee's fax number (include area code)	
Under penalties of perjury, I declare that I have examined this application, and to the best of my knowledge and belief, it is true, correct, and complete.		Applicant's telephone number (include area code)	
Name and title (type or print clearly) ▶ Jane Doe, Treasurer		(xxx) xxx-xxxx	
Signature ▶ _____		Applicant's fax number (include area code)	
Date ▶ _____		()	

State name _____

Chapter name _____

Submitted by _____

**UNITED STATES WOMEN OF TODAY
- ADD AND CHANGE FORM -**

All new members and member name and address changes must be submitted to your state organization on one of these forms. Please make 4 copies of your form and keep one for your files. Send 3 copies to the state. The state will send 2 copies to the national membership vice president.

N (new) C (change) LR (late renewal)	*Member's ID Number <small>For office use only</small>	Member's Last Name	Member's First Name	Member's Address City, State, ZIP	Area Code+ Phone Number	Email Address	Birthday M/ D /Y
				Recruiter: _____			
				Recruiter: _____			
				Recruiter: _____			
				Recruiter: _____			
				Recruiter: _____			
				Recruiter: _____			
				Recruiter: _____			
				Recruiter: _____			
				Recruiter: _____			

**Enter only Chapter
Address change here**

Chapter Name	Address (PO Box) City, State, Zip code
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* The member's number will be used as an ID# in the files. A number will be assigned to each member.