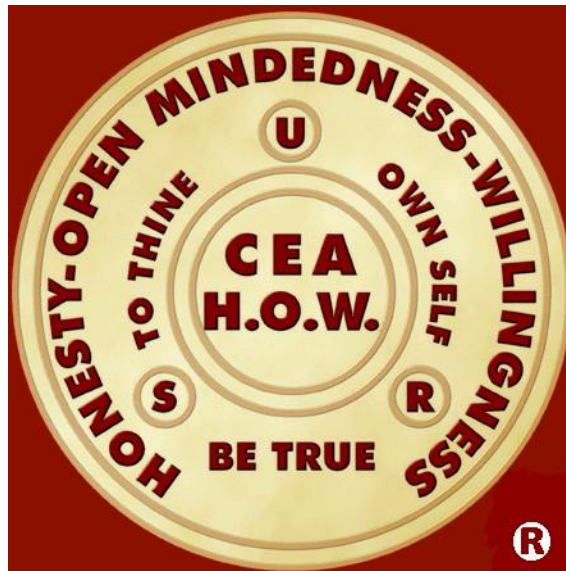


# CEA-HOW Treasurer's Guidebook



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## Seventh Tradition

Tradition 7 (Short Form) - Every AA group ought to be fully self-supporting, declining outside contributions.

Tradition 7 (Long Form) – The A.A. groups themselves ought to be fully supported by the voluntary contributions of their own members. We think that each group should soon achieve this ideal; that any public solicitation of funds using the name of Alcoholics Anonymous is highly dangerous whether by groups, clubs, hospitals or other outside agencies; that acceptance of large gifts from any source or of contributions carrying any obligations whatever, is unwise. Then too, we view with much concern those AA treasuries which continue, beyond prudent reserves, to accumulate funds for no stated A.A. purpose. Experience has often warned us that nothing can so surely destroy our spiritual heritage as futile disputes over property, money and authority.

CEA-HOW service bodies are self-supporting (in accordance with Tradition Seven) through contributions from individuals and CEA-HOW groups. These contributions help service bodies to carry the CEA-HOW message of recovery. CEA-HOW service bodies use these funds to cover their expenses and services. Service body funds generally subsidize such services as:

- Meeting space expenses for the service body
- Post Office box fees
- Copying and postage expenses
- Telephone and/or voice messaging services
- WSBC delegate and area representative expenses
- Website setup and maintenance
- Literature for public information and professional outreach
- Expenses associated with retreats, workshops, CEA-HOW celebrations and events
- Newsletters and meeting lists
- Applicable governmental business licenses and taxes
- Liability Insurance

Groups (meetings) forward surplus funds (over and above the operating budget) to their Intergroup, Area and the World Service Office based on percentages in the CEA-HOW Bylaws (Article 19, Section 5 d). Service bodies beyond the group level forward surplus funds to the Area and the World Service Office in accordance with their group conscience. Remember, a Treasurer is a trusted servant and does not make financial decisions independently. To avoid potential conflicts of interest, best practice indicates that no person should serve as Treasurer for more than one body at a time.

## General duties of a CEA-HOW Treasurer

The Treasurer meets service body bylaw qualifications for the position, which generally include a minimum period of abstinence and demonstrated recovery. Familiarity with or a willingness to learn and use technology for communication and record keeping is important. The Treasurer usually has three areas of responsibility: bookkeeping, budgeting and reporting. Bookkeeping is maintaining the service body's ability to collect and pay out funds and keeping clear and simple records of funds collected and spent. Budgeting is creating and following a plan for funds that are expected to be collected and spent.

Reporting is presenting bookkeeping and budgeting data in ways that keep the Fellowship and any outside authorities informed. For example, many Treasurers provide a spreadsheet showing income and expense items and amounts. [Sample Spreadsheet](#)

### **Bookkeeping Tasks**

- Establish and maintain a checking account
- Ensure appropriate safeguards are in place and used to protect the assets of the service body (for example, requiring dual signatures on checks)
- Pay expenses on time
- Make deposits promptly
- Balance the bank statement against receipts and checkbook regularly
- Update the bank signature card when needed
- Create and maintain expense forms
- Collect the Seventh Tradition at service body meetings, if there is a collection

### **Budgeting Tasks**

- Chair the budget and/or finance committee
- Ask for annual budget requests from committee chairs and CEA-HOW members (see Appendix for OA's Budget Guidelines )
- Create an annual budget and present it for service body approval
- Maintain a prudent reserve
- Look for creative ways to reduce service body expenses and increase funds
- For individual meeting Treasurers, a budget may be as simple as knowing the monthly rent and how much must be collected at each meeting. Other meeting expenses should be, if any, should be approved by group conscience and factored into the monthly budget.

### **Reporting Tasks**

- Create regular reports and present them at service body meetings. (Periodic reporting of group Seventh Tradition contributions is advised.)
- Maintain treasury archives and retain financial records for an appropriate amount of time
- Submit required financial reporting forms to governmental (local, state/province, national) authorities on time
- Oversee regular review, such as an independent audit, of insurance and financial documents
- Interact with member group Treasurers regarding monetary issues

The outgoing Treasurer also helps train the new Treasurer when it is time to rotate service.

Note: CEA-HOW [Service Bodies](#) has a wealth of resources for group and service body Treasurers.

## Treasurer Duties by Service Level

### Meeting level Duties

#### Face to Face meetings

- When announced during the meeting, collect all Seventh Tradition donations and count. An accurate accounting of all funds collected is required and the best practice is that you have either a co-Treasurer or other trusted group member confirm your count.

**NOTE:** if your group does *not* meet the minimum of its weekly rent obligation, announce this to the group and that you need to pass the basket around a 2nd time. This does not include the “2nd basket” donations collected solely for the local Intergroup—see below for further details) **Don’t be shy about this matter! Remember, we need to be self-supporting through our own contributions.**

- Maintain and secure weekly meeting donations. If possible, opening a separate bank account in which to keep contributions is best. However, if that is not an option, be sure to keep the funds in a secure, locked location.
- Pay monthly rent to the meeting venue (i.e., church, community center, etc.).
- If applicable, reimburse appropriate trusted servants (secretary, coffee person, literature person) for any meeting-related expenses.
- Disburse monthly Seventh Tradition collection as follows: 50% allotted to Intergroup, 30% allotted to WSO, 20% allotted to the Area. **Note:** If your group has elected to pass any sort of “2nd Basket” for donations allotted to the local Intergroup, those funds should be sent directly to that entity, *in addition to* the monthly 50% donations. Gratitude Month funds, collected in January and July, are sent directly to WSO, *in addition to* the monthly 30% Seventh Tradition monies.

**NOTE:** Some Intergroups have a “one check” policy wherein meeting Treasurer’s send only one contribution check to the Intergroup. Intergroup Treasurers retain 50% for the Intergroup to cover its expenses and send the remaining 30% to WSO and 20% to the Area. You will need to confirm whether your Intergroup has adopted such a policy before making your monthly disbursements.

- Keep an accurate accounting log of all weekly contributions, reimbursements, and distributions to include in your monthly report to the group. Good ways to do this might be to use an Excel spreadsheet or a written accounting. Keep all receipts and note date(s) and amount(s) reimbursed on each receipt.
- Once a month, give a report to your group of: 1) total contributions collected for the prior month (i.e, for the February report, report on January’s contributions); 2) how much money was paid in expenses (rent, reimbursement for supplies, copies made, etc.); and 3) how much money was left and disbursed to Intergroup, WSO and Area.

## Electronic Meetings (Phonebridge and Online)

### Phonebridge meetings

There are no Treasurers for phone bridge meetings. All of the money is submitted to the Intergroup via PayPal or check.

### Online meetings

There are no Treasurers for online meetings. All of the money is submitted to the Intergroup directly via PayPal.

## Intergroup level Duties

### Geographic Based

#### Bookkeeping Tasks

- **Establish and maintain an Intergroup Level checking and/or savings account**
  - Best practice suggests that there be two signers – usually the Intergroup Treasurer and the Intergroup Chair – but it can be other Intergroup Board members too. It is recommended that the only Intergroup Board member that cannot be a signer is the Intergroup Secretary. (Banks often ask for meeting minutes signed by the group Secretary that accounts for the signers for the bank account.)
  - Ensure appropriate safeguards are in place and used to protect the assets of the Intergroup funds (e.g., requiring dual signatures on ALL checks, and using a debit card with prudence, if at all).
  - Balance the bank statement against receipts, expenses, and checkbook every month.
  - Update the bank signature(s) card, when IG members change positions.
- **Pay expenses on time**
  - Ensure that all expenses of the Intergroup are paid in a timely manner – these include post office box rental, website domain and web host expenses, IG Meeting Insurance, Intergroup meeting rent if held in person, copying charges for in-person sharing of info packets,, etc.
- **Make deposits promptly**
  - Upon receipt of all Seventh Tradition check/cash payments from IG meetings, make copies of every check, keep the envelopes they came in, and deposit all checks and/or cash into the checking account promptly. Keep all deposit receipts.
  - For those Intergroups that have a PayPal account, upon receipt of all Seventh Tradition PayPal payments from meetings, print out the receipt for each payment, total the amount of PayPal payments, and move all but a reserve amount from the PayPal account over to the IG checking account.

- Upon receipt of all Literature sales checks, make copies of every check, keep the envelopes they came in, and deposit all checks and/or cash into the checking account promptly. Keep all deposit receipts.
  - No commingling of funds – best practice is to NOT use Zelle or Venmo at the Intergroup level; however, Paypal is acceptable as it can be linked directly to the Intergroup checking account
  - Maintain a prudent reserve (3 months’ worth of expenses may be appropriate, depending on the group’s commitments; each Intergroup will determine what their prudent reserve will be and this should be memorialized in their minutes and restated in the monthly Treasurer’s report). Keep these funds distinctly separate (if at all possible) from your IG checking account funds. Ideally, having both a checking account AND a savings account is the best practice at the IG level, to protect the prudent reserve funds and to only utilize them if the checking account funds have been depleted (and only with an IG group conscience discussion and vote to do so).
  - Special events may have reserve funds (e.g., annual retreat or luncheon) but must be accounted separately from the prudent reserve.
  - For those Intergroups that receive Seventh Tradition donations that require distribution: on a monthly basis, calculate the Seventh Tradition sums to be paid to WSO (30%) and Area (20%), and write checks to each. (The Intergroup keeps 50%).
- **Prepare Monthly Reports for IG Members (Members Packets) and for discussion at IG Meeting**
    - Seventh Tradition Spreadsheet – List all meetings within your IG, and itemize line-by-line all Seventh Tradition monies received for that particular month. Total the columns by meetings and by total amounts received.
    - Profit/Loss Report – Utilizing the bank statement(s), the Seventh Tradition Spreadsheet, the PayPal balance, and the Prudent Reserve balance (if applicable), prepare a thorough Profit/Loss Report, being completely transparent in your reporting so as to eliminate issues or concerns that may crop up at the Monthly IG Meeting.
    - Splits Report – Utilizing the total amount of Seventh Tradition monies that you have collected during the month, input that amount into the Splits Report, which will then calculate the 50% sum staying with your IG, the 30% sum going to WSO, and the 20% going to Area.
- **Prepare and file Federal and State Taxes once per year** – Determine the fiscal year end for your IG (usually June 30 or December 30). Tax filings must be prepared and filed 5 ½ months after FY end (November 15 or May 15, respectively). Also, prepare and file a Statement of Information document with the Secretary of State.
- **Act as facilitator for the financial aspects of Intergroup Special Events (when in-person)**

Tasks that Treasurer or designees need to perform:

    - At the entrance of Event, designees will take pre-purchased Event tickets, keep accounting of attendance, keep an accounting of Live Auction sales; “Opportunity” drawings; “Gift Card”



Silent Auction, and actual Silent Auction. Final accounting of Intergroup Special Events in a report and in the Profit/Loss report. At an In-person Event, the Intergroup Treasurer is accompanied by another CEA-HOW member to verify the in-time accounting and totals.

- After Intergroup Special Event is concluded, promptly deposit all monies into the IG Checking account – best practice is to enter a separate deposit for each group of monies that were received during that Event – e.g. a deposit of Live Auction funds; then a separate deposit of “Gift Card” Silent Auction funds, etc. (It makes things that much easier when it comes time to reconcile the deposits for each segment of the Special Event in your monthly Profit/Loss Report.

## Phonebridge Intergroup

The English Phonebridge pays for a bookkeeper to keep financial records and send checks to Area and World Service. Treasurers should review the Phonebridge Policy Manual on an annual basis:

- To educate themselves
- To determine if the Phonebridge Board is acting in accordance with its Policy Manual
- To propose changes as deemed necessary to the Policy Manual

## PHONEBRIDGE TREASURER DUTIES

- Go to Phonebridge Executive Board and Intergroup meetings every even month (six times a year) and discuss and/or vote on the agenda items.
- Act as guardian of the Twelve Steps, Twelve Traditions, Twelve Concepts of Service, the CEA-HOW Concept and Seven Tools, ensuring that they are not altered in any way unless directed to do so by the CEA-HOW Inc. (WSO).
- Contact the Bookkeeper right after the Intergroup meeting to give them the date of the next meeting; request the financial reports at least 10 days before the next Intergroup meeting so they can be reviewed and questions/issues addressed. E mail or call the bookkeeper If anything stands out.
- Send the Intergroup board the reports so it can be sent out to all IGRs to look over before the intergroup meeting.
- Give the highlights of the report at the Intergroup meeting and answer any questions.
- If the Intergroup representatives vote to change something financially, communicate to the bookkeeper.
- In October make the annual report.
- Check [PhonebridgeTreasurer@gmail.com](mailto:PhonebridgeTreasurer@gmail.com) daily or every other day and respond to e-mails.

## DUTIES OF THE BOOKKEEPER / ACCOUNTANT for English Phonebridge

- Check the Intergroup PO Box Office for checks
- Prepare a deposit and make a copy of the deposit slip and checks for records (scan and save as a file). Post the deposit in QuickBooks
- Deposit checks at bank
- Download transactions from PayPal to QuickBooks

- Keep correct and up-to-date books and records of accounts, including accounts of receipts and disbursements and accounts of its assets, liabilities, gains, and losses.
- Prepare a financial report every other month and send it to the Treasurer for review and questions.
- Post donations and send acknowledgement upon request and always for contributions whether by check or PayPal if equal to or greater than \$250.00, in accordance with IRS requirements and Phonebridge Policy Manual.
- Reconcile bank accounts and PayPal accounts
- Assist Literature Chair with literature order payments
- Refund Literature Coordinator for shipping and supply expenses incurred
- Issue checks as requested by the Treasurer
- Process bi-monthly contributions to Area and WSO

## Area duties

- Review Area Bylaws and Policies for responsibilities of the Treasurer.
- Deposit contributions from Intergroups, individuals and events. Track in detail for bank reconciliation, financial reporting and information.
- Pay and track expenses. Track in detail for bank reconciliation, financial reporting and information.
- Reimburse the Area Delegates for WSBC Travel expenses
  - Provide form, policy and deadline to Delegates to submit WSBC travel expenses, in accordance with individual Area policy (reminder: the Treasurer is a trusted servant and does not make unilateral decisions)
  - If submitting expenses for yourself, submit reimbursement request to the Chair for approval
  - Require that Delegates submit the expense form along with receipts for all expenses for which they are requesting reimbursement. If claiming mileage, need locations of 'to and from', or a Google map showing the distance.
  - Review all expenses to make sure they are approved expenses
  - Process reimbursements submitted within a week of receipt of reimbursement request submitted in good order.
  - Scan form and supporting receipts and save them in Dropbox, or similar
  - Time Requirement: Probably around 6-8 hours of work in August, over a period of a few weeks
- Provide support for establishing pricing for Area events (e.g., workshop) as a fund raiser. (Some of the tasks suggested for Intergroup special events in previous section may apply.)
- Regularly monitor the adequacy of funds above the prudent reserve to meet the needs (e.g., WSBC registration fee, Delegate travel expense reimbursement). Notify the Area Board if funds are falling short

- Produce annual financial report for the annual Area Assembly or any Area meeting
  - See example in Appendix
  - Time Requirement: about 1 hour
- Respond to requests from the fellowship for information
- On any questionable matter, made sure the following people were cc'd:
  - The Area Executive Board
  - The WSO Treasurer
  - The Intergroup Treasurer(s)
- Establishing, Transferring and Maintaining Bank Account
  - See Opening Bank Account section
  - When the Treasurer position turns over, if feasible, put new Treasurer on the account as a signer
- Participate as an active member of the Area Board

## Treasurer's Tasks

### How to create a Treasurer's Report

There are many ways to create a Treasurer's Report. What is most important is that it reflects the Income and Expenses for a given period of time. They may compare the income and expenses to the budget or to a prior period of time.

A format that can be used at the meeting level and adapted to the Intergroup and area levels:

Beginning Bank Balance as of xx/xx/xx

Income:

	Seventh Tradition	Literature	Total
Meeting May 1			
Meeting May 8			
Meeting May 15			
Meeting May 22			
Meeting May 29			
Total Income:			

Expenses:

Rent \$xxx.xx  
Literature \$xxx.xx  
Total Expenses \$xxx.xx

Income Less Expenses: \$xxx.xx

Ending Bank Balance: \$xxx.xx

To track the income and expenses an Excel document can be used.

Create a spreadsheet with the following columns:

- Date check is written
- Date you deposit check
- Check number
- To/From
- Deposit (\$\$)
- Withdrawal (\$\$)
- Memo (purpose)
- Category
  - Create 5-6 general categories to make it easy to sort

- Intergroup donation
- Area event income
- Delegate expense
- Outreach expense

### How to create a budget

A budget is a projection of planned/targeted income and expenses. The budgeting process is often when expenditures are planned for, approved and resources directed to cover those expenses.

***See Appendix for an example of the budget***

### How to deposit checks

One can deposit checks by going to the bank, or using a mobile app. Check the next day or two, to make sure they went through and your actuals match the bank totals.

### How to purchase items and get reimbursed

One can purchase items by writing a check or using the account debit card.

Make sure you get permission from your board before you make purchases, and send the receipts to your board to show you are reimbursing yourself for expenses. This helps with accountability and transparency.

## Opening a Bank Account

Some meetings, and likely all Intergroups and Areas will need to set up a bank account. Seventh Tradition, event income and literature funds collected by meetings is handled often in an envelope system with amounts above expenses and the prudent reserve forwarded to the Intergroup. However, larger meetings may decide it is prudent to have a bank account.

From a bank perspective, non-profits are considered businesses and, therefore, will need to set up a business bank account. To set up a business bank account, certain steps need to be completed ahead of time. Because the requirements may change, call the bank to inquire what information you will need to open an account.

### Selecting a Bank

- Consider that the bank account should survive the current Treasurer. That is, a new bank account shouldn't need to be established each time there is a change in Treasurer, so look for a bank that is present in all of the general locations of the intergroup or area.
- Fees: consider organization's income, ATM fees, etc.
- Online/Mobile banking: most banking can be done online nowadays. Deposits can be made with a smartphone app and payments made through the smartphone or online app.
- Signer in different states. Areas and some Intergroups span more than one state. As suggested below, an account should have more than one signer (usually the Treasurer and Chair), if they are located in different places, can the bank accommodate that?

## Obtain a Federal Tax ID Number

Every organization must have an employer identification number (EIN), even if it will not have employees. The EIN is a unique number that identifies the organization to the Internal Revenue Service. Applying for an Employer Identification Number (EIN) is a free service offered by the Internal Revenue Service. Beware of websites on the Internet that charge for this service.

All EIN applications (mail, fax, electronic) must disclose the name and Taxpayer Identification Number (SSN, ITIN, or EIN) of the true principal officer. The responsible party must be an individual (i.e., a natural person), not an entity.

Watch this short IRS video on Employer Identification Numbers (EIN):

<https://www.youtube.com/watch?v=-vD0KoS124&list=PL82CC3BB9E78535DE&index=4>

To obtain the EIN Tax ID Number go to

<https://www.irs.gov/charities-non-profits/employer-identification-number>

When asked for the type of business, select “Other” and write in “Volunteer group,” or view additional types and select “Community” or “Volunteer group” if applying online

You will receive a response immediately. This is an important number. Save a copy of the confirmation in your files.

**IMPORTANT ACTION:** Once your organization has an EIN, you will need to start reporting annually as a non-profit whether or not you have pursued 501c3 tax exempt status. Organizations with greater than \$5,000 in income a year must file for tax exempt status (see below on how to file). *However, a non-profit with less than \$5,000 must still file an information return (i.e., a 990N or “ePost Card”).* See the following FAQ from IRS.gov:

**Must an organization file Form 990-N if it was not required to file an application for tax exemption or the application is pending?**

Yes, certain organizations do not have to apply for tax exemption but still have a Form 990-N filing requirement. If your organization did not file an application for tax exemption because it is a section 501(c)(3) organization whose gross receipts in each taxable year are normally not more than \$5,000 or because it is exempt under another Code section, such as section 501(c)(7), an officer of the organization should call Customer Account Services at 1-877-829-5500 (a toll-free number) and ask that the organization be set up to allow filing of Form 990-N.

**IMPORTANT ACTION:** Your organization must keep the contact information related to the EIN up to date. Form 8822-B is used to update the address or responsible party information.

<https://www.irs.gov/forms-pubs/about-form-8822-b>

IRS regulations require EIN holders to update responsible party information within 60 days of any change by filing [Form 8822-B](#), Change of Address or Responsible Party - Business. It is critical that the IRS have accurate information in cases of identity theft or other fraud issues related to EINs or business accounts. See this [IRS website](#) for more information.

## Register as an Organization/Business in Your State

Your bank may or may not recognize you as an Unincorporated Association. This is a designation for small organizations such as booster clubs and the like that aren't ready to organize as a corporation or partnership.

As an Unincorporated Association, you may only need to supply the Bylaws and Board Minutes to establish the account.

Check with your bank first.

If your bank doesn't provide for that, they may require that you get registered as an organization in your state before you open a business bank account,. Each state has its own process.

Go to your state's 'Secretary of State' website to register.

- Filing type: Domestic Nonprofit Corporation or something to that effect.
- Fill in your organization's address. The Secretary's or Treasurer's address is often used as the organization's address.
- Filing fee: State registration often requires the payment of a small fee (\$10-\$50)  
*Tip:* If your bank account has not yet been established, pay the filing fee using a personal credit card and save the receipt. Once your bank account has been established and funded, fill out an expense reimbursement form and attach a copy of the receipt. To keep checks and balances in place, reimbursements to the Treasurer should always be approved by the chair or meeting leadership for approval. After approval is obtained, disburse the funds from the bank account once established. Save a copy of the expense form and receipt in the organization's records. And be sure to document the transaction in the bank account register.
- Through the registration process you will create "Articles of Incorporation". Be sure to save a copy as this will be needed in opening the account.
- Annual Renewal: You will likely have to renew this registration each year. Add to your Treasurer's Calendar or tickler system. When registering select the option to receive email notifications. If you miss a filing deadline, there is usually a penalty added to the regular renewal fee. Renewing is usually simple and will likely require a small fee.

**Obtaining a service body resolution designating the signers on the account:** The bank often requires a Board Resolution indicating who is authorized to transact business through the bank account, that is signed on behalf of the organization. It is best practice to have at least two signers on the account, usually, the Treasurer and Chair. This does not mean both have to sign each check. But the Chair should authorize all disbursements according to wishes of the organization according to policies established and it should be certified by the Secretary. The second signer and independent third party should conduct periodic checks on the bank account. Some banks require the Board Resolution to be on letterhead and noting all Executive Board members and Officers and certified by the Secretary. The Resolution must include full names of the signers and the Secretary.

***See example in Appendices***

## Open bank account

- Schedule an appointment to set up the business bank account
  - Confirm what you will need to open an account.
    - Tax ID Number/Employee Identification Number
    - Articles of Incorporation (see Registering with the State)
    - CEA-HOW Board resolution (see Obtain CEA-HOW Board Resolution above)
    - Bylaws (Intergroup, Area or WSO)
  - Confirm whether all signers must be present at the same time, if not, what is the process?
- Establish online capability
  - Most transactions can be accomplished online or using a smartphone app.
  - If cash is collected, carefully document cash collected and then write a check to be deposited in lieu of needing to take cash into a branch

## Tax Exempt Status

### Obtaining tax exempt status

What is the difference between a nonprofit and 501(c)3?

These terms are often used interchangeably, but they mean different things. Nonprofit means the entity is organized for a nonprofit purpose. 501(c)3 means a nonprofit organization that has been recognized by the IRS as being tax-exempt by virtue of its charitable programs.

Organizations asking a group to demonstrate its nonprofit status may require proof of the group's 501(c)3 status. For the purposes of CEA-HOW groups, this most commonly occurs with regard to some rental spaces and liability insurance.

The first step for becoming a nonprofit organization is to register at the state level as a nonprofit corporation. This requires creating a board of directors and submitting specific paperwork to your secretary of state, including your articles of incorporation. Articles of incorporation include basic information about the organization, such as its purpose, officers and address. The process is simple. It can often be done online while registering as a nonprofit with the state. It usually requires a fee of less than \$50.

After registering at the state level as a nonprofit organization, you will want to consider filing for tax exempt or 501(c)3 status. Seek out the guidance of a tax accountant or the [irs.gov](http://irs.gov) for more definitive guidance.

In most cases this applies to Intergroups and Areas, not to meetings, as meetings often don't have their own Bylaws or Tax ID and they send their collections after expenses directly to the Intergroup. If your meeting, IG or Area has a Tax ID and bank account in the name of the organization AND has annual income over \$5,000, then consider the following:

- You are required to file for tax-exempt status if your organization
  - Wants contributions to be tax deductible
  - Doesn't want to pay tax on the income of the organization
  - Has income greater than \$5000 per year



- How to apply
  - Go to [irs.gov](https://www.irs.gov) and search for “Application for Recognition of Exemption”
  - Fill out 1023-EZ “Streamlined Application for Recognition of Exemption Under Section 501(c)(3) of the Internal Revenue Code”
  - Address for the CEA-HOW members can all be the official address of the organization (often the Treasurer’s address)
  - The fiscal year can be found in the Bylaws (usually July-June, but may be Jan-Dec)
  - Pay one-time fee using a bank account debit card (approximately \$275)
  - Keep a copy of the filing and payment
  - IRS will send you an official letter with the confirmation of your status (it may take a couple of weeks to a few months to receive this letter)
- **VERY IMPORTANT:** How to maintain tax-exempt status
  - As long as your organization’s income is below \$50,000 per year you may file a 990N (e-postcard)
  - If income is over \$50,000, file the 990EZ
  - If you fail to file the 990N or 990EZ for three consecutive years, the organization will lose its tax-exempt status and you will have to go through the process and pay the fee again to restore your tax-exempt status. (If you have not filed for tax-exempt status, the IRS will require you to do so.)
  - The 990N or 990EZ is due 5 ½ months after the end of you organization’s fiscal year
  - The fiscal year is based on how this issue was determined when applying for tax-exempt status

**Best Practice:** file the 990N as quickly as possible after the end of the fiscal year. Place a reminder in your Treasurer’s calendar.

For Guidance on filing the 990N go to: [IRS Form 990-N Electronic Filing System](https://www.irs.gov/efile)

Checking your Organization’s status:

To see a copy of your organization’s determination letter, see your history of filings go to: <https://apps.irs.gov/app/eos/allSearch>

## Electronic banking

### Establishing a PayPal account

There are many benefits to your organization establishing a [PayPal account](https://www.paypal.com). Most notably, it will allow members to contribute without using cash or a check. This is especially helpful when you are not in a face to face environment and when seeking registration for events.

While it isn’t required, it is best for the organization to have a bank account before establishing a PayPal account. Without a bank account, you will not be able to deposit and write physical checks.

[Click here](#) for step by step instructions. You should choose to set up a business account. We strongly recommend you use an email “owned” by your organization as it will continue to be the login ID after you rotate from service. And, be sure as Treasurers change, ensure key information is updated, in particular contact names and phone numbers. Phone numbers are used for two step authentication. If your number is listed, but you have rotated out, it may preclude a future Treasurer from being able to access the account.

## Reduced PayPal Fees for Tax-Exempt Organizations

If your organization has obtained tax-exempt status, go to the following link to find out more:

<https://www.paypal.com/us/smarthelp/article/how-much-does-paypal-cost-for-nonprofits-and-charities-faq4103>

## PayPal Buttons

Once your merchant account is established, [buttons](#) can be obtained to post on your organization's website. They can include buttons for one time contributions or recurring contributions.

Providing for recurring transactions is a win-win for the organization and the member. The member doesn't have to worry about remembering to make a contribution each month, it just happens. And the organization benefits from a steady stream of income.

## Using QR Codes

Once a PayPal merchant account is established you may also use a QR code for members to scan at meetings and contribute while Seventh Tradition is being collected. [Click here](#) for more about PayPal QR codes.

## Record Retention Policy

Keeping records is important to every level of the fellowship, particularly at the Intergroup, Area and WSBC and WSO levels. Records may be needed for IRS or State purposes, legal purposes, for information for the organization, or to respond to member concerns. Financial records provide a wealth of information about how things were, and how they've changed over time.

For example, if the organization has a 501c3 designation, the letter received when initially approved is a valuable document requested in a number of situations, including when setting up a bank account and when establishing a contract with a hotel to hold a meeting. It is also a helpful reference to know when the organization obtained its status and when it was effective for tax deduction purposes.

Additionally, the organization may want to see how contributions have changed over time. By having the financial records available, the organization can evaluate. They can also confirm historical transaction (e.g. how much did we pay as a deposit two years ago?)

How long a document should be kept varies depending on the document. The National Council of Nonprofits provides recommendations at this [link](#).

The IRS has record retention statutes that can be found at this [link](#). However, as noted above, it is best practice to keep documents beyond the IRS guidelines for other purposes.

Because of the importance of document retention, especially at the Intergroup level and beyond, it might seem daunting. But with today's availability of cloud based storage options such as Google Workspace, Dropbox or OneDrive and, it is HIGHLY recommended that your organization create a cloud based repository of documents that is OWNED by the organization and then read/write ability is transferred as service positions transition among people. The organization login to this resource needs to be kept in records held by the Secretary and Treasurer. This information is only passed on to new leadership, not to individual users. Other individuals are provided read/write access depending on need.

It is recommended that historical documents be scanned and uploaded to the cloud based storage. It is recommended that these documents include:

- Articles of Incorporation
- Determination Letter from the IRS, and correspondence relating to it
- Current Bylaws
- Corporate resolutions
- Minutes of board meetings and annual meetings of members
- Financial statements (year-end)
- Tax returns
- Checks
- Audit reports, from independent audits
- Insurance policies

### Storing documents: Google Workspace, Dropbox or OneDrive

*CEA-HOW does not recommend any particular cloud-based platform. The following are some that groups have used. Issues that you should be considering include cost, security and ease of use.*

It is important to keep track of all documents. What follows is a few types of cloud-based storage options.

- Create a G-mail account and associated Google Workspace. Save the documents in folders in Google drive. Note: Google Workspace is not an encrypted platform, meaning that confidential items stored there will not be protected automatically.

#### How to set up a Google Workspace

- Create a Dropbox account (which can be linked to a Google account) and save documents in folders.

#### Dropbox.com

#### How to use Dropbox

- Create a OneDrive account (through Microsoft 365)

#### Set up a OneDrive account

*All accounts are free (but do have a maximum storage amount)*

## Prudent Reserve

### What is a Prudent Reserve

A prudent reserve is an amount of money set aside to provide a source of funds for situations such as a sudden increase in expenses or an unanticipated loss in contributions with the intention of reserves being used and replenished within a reasonably short period of time. The prudent reserve is vital for an organization. Do not give away your prudent reserve for any insignificant requests. It is there to fund necessary expenses if there is insufficient money outside of the prudent reserve assets.

### How much to save for a Prudent Reserve

The amount for prudent reserve varies by level of the organization and expense flow.

**Meeting Level:** At the meeting level, it is generally recommended to have a prudent reserve equal to two or three months of expenses. The expenses at a face to face meeting are usually rent, coffee, initial literature inventory, if not covered by purchases. A virtual meeting may instead have the cost of a Zoom<sup>®</sup> subscription.

**Intergroup Level:** At the intergroup level, it is generally recommended to have a prudent reserve equal to six months of operating expenses.

**Area Level:** At the Area level, because the largest expense is generally the cost of sending delegates to the WSBC which is a once a year expense, the Area would set their prudent reserve at a level to cover the cost of sending a realistic number of delegates. That is, if the Area is generally allowed 11 delegates, but for many years has sent only 4, the prudent reserve would be set at sending 4 delegates.

Review your balance each year and your upcoming yearly expenses. Discuss this amount with your Executive Board and agree on how much you want to save for the prudent reserve.

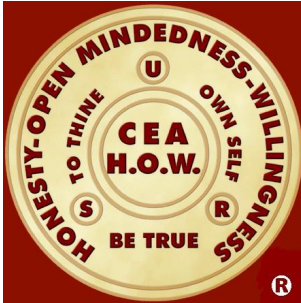
### Surplus funds

If a meeting has a surplus over the prudent reserve and operating capital, the money should be divided between their IG (50%), Area (20%), or World Service (30%) via check or PayPal. It is recommended that Intergroups that have a surplus should contact their Area to see if additional resources are needed to send Delegates to WSBC and through group conscience decide how to distribute the surplus funds (to Area, World Service or both).

Seventh Tradition information on our CEA-HOW website is found [here](#).

## Appendices

### Example of Board Resolution



#### **CEA HOW Area XX**

123 Main Street  
Anytown, State Zip

#### **BOARD RESOLUTION**

On Month Day, 20xx, the following resolution was passed unanimously by CEA HOW Area xx Board.  
Members of the board:

We resolve that Jane Q. Treasurer, Treasurer and Charles Z. Chair, Chair have authority to enter into or modify financial relationships including banking, PayPal, Quicken/QuickBooks and other relationships that may be necessary to support the business of CEA HOW Area XX.

In this capacity as authorized signers on CEA HOW Area xx banking accounts at Wells Fargo Bank and to make any changes necessary to the accounts. They will adhere to levels of approval as set forth by the bylaws and policies of the Area on financial transactions.

Respectfully submitted,

Marilyn L. Secretary, Secretary

Tax ID: XX-XXXXXXX

Example of Articles of Incorporation

**ARTICLES OF INCORPORATION**



Corporation Division  
[www.filinginoregon.com](http://www.filinginoregon.com)

**E-FILED**  
May 09, 2017  
OREGON SECRETARY OF STATE

**REGISTRY NUMBER**

132228186

**TYPE**

DOMESTIC NONPROFIT CORPORATION

**1. ENTITY NAME**

CEA HOW AREA 10

**2. MAILING ADDRESS**

OIA AVE  
CORVALLIS OR 97330 USA

**3. NAME & ADDRESS OF REGISTERED AGENT**

ELIZABETH A L  
OIA AVE  
CORVALLIS OR 97330 USA

**4. INCORPORATORS**

ELIZABETH A L  
OIA AVE  
CORVALLIS OR 97330 USA

**5. TYPE OF NONPROFIT CORPORATION**

Mutual Benefit

**6. MEMBERS?**

Yes

**7. DISTRIBUTION OF ASSETS**

Upon dissolution, the funds will be transferred to a new non-profit corporation bank account of the treasurer.

## Example of Policy for Area Reimbursements at WSBC

### English

#### Expense Reimbursement Policy 2018

Please keep in mind: the expense reimbursement policy is intended to reimburse for those reasonable expenses you would not otherwise incur had you not been traveling.

Current budget allocated is \$500 per delegate. (If more funds are available, more costs may be reimbursed as agreed to by the Exec Board. Keep in mind that cash flow needs to be sufficient to cover next year's expenses)

#### Registration:

- Registration for the business conference is paid for by the area. You do not need to submit payment for Registration.
- Registration for the WSO Convention is not covered

#### Hotel:

- 1/2 Double Occupancy conference rate for Wednesday, Thursday and Friday nights.

#### Travel:

- Traveling by car:
  - o Mileage is reimbursed at the then federal charitable rate.
  - o Parking is covered for Wednesday, Thursday and Friday
- Traveling by air:  
Reasonable airfare, airport parking, if applicable, and/or mileage to and from airport are reimbursed.
- Travel from Airport to Hotel:  
Covered. Try Uber, Lift, Taxi, Bus

#### Meals:

- Breakfasts
  - o Covered up to \$25 per meal for Wednesday, Thursday, Friday
- Lunches
  - o Provided by the conference
- Dinners
  - o Covered up to \$25 per meal for Wednesday, Thursday, Friday

- Bringing Own Meals

If you choose to bring your own meals from home, you have the same out of pocket as you would have at home and there is no reasonable way to document expense, so they are not covered.

## Ejemplo de política de reembolsos por área en el CMBV

### Español

#### Expense Política de Reembolso 2018

El presupuesto actual asignado es de 500 dólares por delegado. (Si se dispone de más fondos, se podrán reembolsar más gastos).

Por favor, tenga en cuenta: la política de reembolso de gastos se destina a reembolsarle los gastos razonables que no tendrían que afrontar de otra manera no tenía que estado viajando.

#### Registro:

- La inscripción para la conferencia de negocios es pagado por la zona. No es necesario presentar el pago de inscripción.
- La inscripción para la Convención de la OSM no está cubierto

#### Ubicación:

- 1/2 tarifa de la conferencia Ocupación Doble para miércoles, jueves y viernes por la noche.

#### Viajes:

- Viajar en coche:
  - o El kilometraje se reembolsará según la tarifa entonces federal.
  - o estacionamiento está cubierto para el miércoles, jueves y viernes

#### Viajar en avión:

o pasaje aéreo razonable, estacionamiento del aeropuerto, en su caso, y / o el kilometraje desde y hacia el aeropuerto son reembolsados.

#### Viaje desde el aeropuerto al hotel:

o Existe un servicio de transporte gratuito

#### Comidas:

- Desayunos
  - o proporcionado por el hotel
- Almuerzos
  - o proporcionada por la Conferencia
- Cenas
  - o cubierto hasta \$ 25 por comida para el miércoles, jueves, viernes
- Traer propias comidas
  - o Si usted decide traer su propia comida de casa, tener la misma de su bolsillo como si hubiera en casa y no hay manera razonable para documentar los gastos, por lo que no está cubierto.



## WSBC Expense tracking example

### AREA 10 Expense Tracking WSBC

Maximum reimbursement to each delegate, per Area 10 policy: \$500 USD

Please send original receipts and this form to:

Treasurer's name  
Street Address  
City, State Zipcode

(Please make a copy of your receipts in case anything happens to the originals)

Name Check to be written out to: \_\_\_\_\_

Address check needs to be sent to: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Write down the cost of each expense on the lines.

#### Travel Expenses

Airfare: \_\_\_\_\_

Mileage (\$.54 per mile):  
\_\_\_\_\_

Other transportation (hotel to airport):  
\_\_\_\_\_  
\_\_\_\_\_

Parking: \_\_\_\_\_

#### Lodging

Hotel (1/2 price of room cost)  
Wednesday, Thursday, Friday nights

Wednesday \_\_\_\_\_

Thursday \_\_\_\_\_

Friday \_\_\_\_\_

#### Food

(Up to \$25 per meal)

Thursday and Friday lunches provided by WSBC

Wednesday Dinner: \_\_\_\_\_

Thursday Breakfast: \_\_\_\_\_

Thursday Dinner: \_\_\_\_\_

Friday breakfast \_\_\_\_\_

Friday dinner \_\_\_\_\_

#### Totals

Total Travel: \_\_\_\_\_

Total Lodging: \_\_\_\_\_

Total Food: \_\_\_\_\_

Total Expenses: \_\_\_\_\_

24

If Total Expenses exceed \$500.00, delegates will only receive \$500.00.

## Area Treasurer's Report example

Draft Treasurers Report as of Jan 14 2017

Area 10

February 1, 2016 to January 31, 2017

	<u>Amount</u>	<u>%</u>	<u>Total</u>	<u># of Meetings</u>	<u>%</u>	<u>Reps</u>	
<b>Beginning Balance</b>			<b>\$ 5,080.65</b>				
<b>Deposits:</b>							
English PB Intergroup	\$ 6,092.26	82.9%		55	57.9%	8	73%
Spanish PB Intergroup	\$ 1,257.12	17.1%		28	29.5%	0	0%
Men's PB	\$ -	0.0%		1	1.1%	0	0%
Skype	-	0.0%		11	11.6%	3	27%
	<u>\$ 7,349.38</u>	<u>100.0%</u>		<u>95</u>	<u>100.0%</u>	<u>11</u>	<u>100%</u>
<b>Total Deposits</b>			<b>\$ 7,349.38</b>				
<b>Total Balance and Income:</b>			<b>\$ 12,430.03</b>				
<b>Expenses</b>			<b>\$ 6,928.45</b>				
Area Delegate WSBC Expense	\$ 5,158.45						
Registration	\$ 1,750.00						
Bank Fees	\$ 20.00						
Total	<u>\$ 6,928.45</u>						
<b>Ending Balance</b>			<b>\$ 5,501.58</b>				
<b>Recommended Reserve: <sup>(1)</sup></b>							
# of Delegates we are allowed in 2016		14					
Assume \$500/Delegate			\$ 8,540.00				
<b>Balance Over / (Under) Reserve: <sup>(2)</sup></b>							
Assume \$500/Delegate			<u>(\$3,038.42)</u>				

<sup>(1)</sup> Reserve is currently set at \$500 per delegate plus registration fees of \$110/Delegate to cover expenses related to WSBC. Fund is replenished with Intergroup contributions.

<sup>(2)</sup> Forecasted Income for Feb - Aug 2017: \$3,710  
 - English Phonebridge \$3,208  
 - Spanish Phonebridge \$502  
 Net Forecasted Balance Over/(Under) Reserve (\$500/Delegate) \$672

## Intergroup Treasurer's Report example

### CEA-HOW PHONE BRIDGE INTERGROUP Balance Sheet by Class September 2022

	Intergroup	Literature	TOTAL
<b>ASSETS</b>			
Current Assets			
Checking/Savings			
Wells Fargo Intergroup			
11110.0 · Intergroup Prudent Reserve	550.00	0.00	550.00
11120.0 · Retreat Reserve	1,700.00	0.00	1,700.00
Total Wells Fargo Intergroup	2,250.00	0.00	2,250.00
Wells Fargo Literature			
Literature Reserve			
	0.00	500.00	500.00
Total Wells Fargo Literature	0.00	500.00	500.00
Total Checking/Savings	2,250.00	500.00	2,750.00
Total Current Assets	2,250.00	500.00	2,750.00
<b>TOTAL ASSETS</b>	<b>2,250.00</b>	<b>500.00</b>	<b>2,750.00</b>
<b>LIABILITIES &amp; EQUITY</b>			
Equity			
30000 · Opening Balance Equity			
	-3,385.14	0.00	-3,385.14
32000 · Retained Earnings			
	5,635.14	500.00	6,135.14
Total Equity	2,250.00	500.00	2,750.00
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>2,250.00</b>	<b>500.00</b>	<b>2,750.00</b>

### CEA-HOW PHONE BRIDGE INTERGROUP Profit & Loss by Class August – September 2022

	Intergroup	Literature	TOTAL
<b>Income</b>			
100000 · Deposit			
100200 · Literature Overage	53.75	0.00	53.75
100300 · Literature Receipts			
100320 · Paypal	0.00	57.22	57.22
Total 100300 · Literature Receipts	0.00	57.22	57.22
Total 100000 · Deposit	53.75	57.22	110.97
100600 · Contributions			
101000 · PO Box Checks			
101100 · Paypal	483.57	0.00	483.57
1001111 · Individual			
1011112 · Recurring	390.00	0.00	390.00
Total 101100 · Paypal	2,500.00	0.00	2,500.00
Total 100600 · Contributions	2,983.57	0.00	2,983.57
Total Income	3,037.32	57.22	3,094.54
<b>Expense</b>			
500000 · Contribution			
500100 · Area 10			
500110 · Area 10 - 7th Tradition	757.70	0.00	757.70
Total 500100 · Area 10	757.70	0.00	757.70
500200 · WSO			
500210 · WSO 7th Tradition	1,651.75	0.00	1,651.75
Total 500200 · WSO	1,651.75	0.00	1,651.75
Total 500000 · Contribution	2,409.45	0.00	2,409.45
500500 · Bank Charge			
500540 · Paypal Fees	127.87	3.47	131.34
Total 500500 · Bank Charge	127.87	3.47	131.34
500700 · Literature			
500710 · overage	0.00	53.75	53.75
Total 500700 · Literature	0.00	53.75	53.75
500900 · Prof and Accounting Fees			
600800 · Retreat Reserved Account	300.00	0.00	300.00
Total Expense	3,037.32	57.22	3,094.54
Net Income	0.00	0.00	0.00

# A.A.® Guidelines

## Finance

from G.S.O., Box 459, Grand Central Station, New York, NY 10163

A.A. Guidelines are compiled from the shared experience of A.A. members in the various areas. They also reflect guidance given through the Twelve Traditions and the General Service Conference (U.S. and Canada). In keeping with our Tradition of Autonomy, except in matters affecting other groups or A.A. as a whole, most decisions are made by the group conscience of the members involved. The purpose of these Guidelines is to assist in reaching an informed group conscience.

"A.A.'s far-flung Twelfth Step activities, carrying the message to the next sufferer, are the very lifeblood of our A.A. adventure. Without this vital activity, we would soon become anemic; we would literally wither and die.

"Now where do A.A.'s services—worldwide, area, local—fit into our scheme of things? Why should we provide these functions with money? The answer is simple enough. Every single A.A. service is designed to make more and better Twelfth Step work possible, whether it be a group meeting place, a central or intergroup office to arrange hospitalization and sponsorship, or the world service Headquarters [now the General Service Office] to maintain unity and effectiveness all over the globe.

"Though not costly, these service agencies are absolutely essential to our continued expansion—to our survival as a Fellowship. Their costs are a collective obligation that rests squarely upon all of us. Our support of services actually amounts to recognition on our part that A.A. must everywhere function in full strength—and that, under our Tradition of self-support, we are all going to foot the bill."

Bill W., October 1967 Grapevine

One of G.S.O.'s responsibilities is to share A.A. experiences with groups and members who request it. In these Guidelines, we are glad to provide sharing from a variety of sources, though we are aware that actual A.A. practices often vary. So, if your group has found solutions other than those cited in this Guideline, please let us know, so that we may share your experiences with others.

Often-asked questions about finances directed at G.S.O. cover such topics as group rent, bank accounts and insurance; reimbursement for service workers' expenses; I.R.S. deductions and tax I.D. numbers, and the role of the General Service Board.

### WHERE MONEY AND SPIRITUALITY MIX

Members celebrate sobriety by giving time, energy and money in support of our Twelfth Step—carrying the message—the basic service that the A.A. Fellowship offers. Members assure that group expenses are paid by putting money into the basket passed at each meeting. It is each member's responsibility to support the services that have been requested by the A.A. Fellowship, to help facilitate A.A.'s vital Twelfth Step. Contributions are made in a spirit of sacrifice, and they honor A.A.'s code of "love and service." Contributions also underscore the spiritual nature of our Fellowship and our mutual love and trust. We have found that these contributions are as important to each member as they are to the service centers supported.

### SUPPORTING A.A.'s STRUCTURE

**Question:** Why do A.A. groups support A.A.'s essential services?

**Answer:** Because the services benefit all A.A. groups. Our Seventh Tradition states that "Every A.A. group ought to be fully self-supporting, declining outside contributions."

A.A.s want our Fellowship to endure, and to be readily available for the still-suffering alcoholic to come. An A.A. group makes this possible by taking care of its basic group expenses: rent, refreshments, A.A. literature, etc. After meeting these basic group expenses and providing a meeting place, many groups participate by supporting the central or intergroup office in their locale, the area and district general service committees, and the General Service Office (G.S.O.).

**Question:** How can groups participate?

**Answer:** To help support A.A.'s essential services, the General Service Conference suggests that individual groups, through an informed group conscience, adopt a specific contribution plan tailored to meet the group's financial situation. Once the basic group expenses have been taken care of (rent, refreshments, A.A. literature, local meetings lists), and a "prudent reserve" has been set aside to cover unexpected expenses, the group may decide to further carry the message by sending money to the following A.A. service entities:

- The local district, which communicates directly with the groups, providing the district group conscience for the area

## AA Group Treasurer's pamphlet

Click [here](#) and then click View PDF

## CEA-HOW It Works

Click [here](#) for the link to the presentation at WSBC with important CEA-HOW financial information

## Outside Literature resources:

[Al-anon Treasure Guide and Financial Inventory](#)

[NA Treasurers Handbook](#)

[CODA Prudent Reserve](#)

[OA Treasurer's Guidelines](#)

[OA Budget Guidelines](#)

[AA group Treasurer's duties](#)

[AA Seventh Tradition workshop, Seventh Tradition in a Digital world](#)

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### *Note to future editors:*

*This is a living document that is intended to be updated and expanded. Suggestion for changes to this document should be made through the WSBC Finance Committee (contact [gso@ceahow.org](mailto:gso@ceahow.org) initially).*

*Be aware that Headings are used to allow for the Table of Contents to be formed and updated. When making edits to this document, please continue using appropriate Headings and then choose Update Table in the References tab.*