



**FAMILY RV  
ASSOCIATION**

# **TREASURER'S GUIDELINES**

**Prepared by Family RV Association  
From Information Gained  
From Past National Treasurers  
Family Motor Coach Association  
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# Table of Contents

## Page Number

|                                              |   |
|----------------------------------------------|---|
| Chapter Funds .....                          | 3 |
| Bank Account.....                            | 3 |
| EIN.....                                     | 3 |
| Taxes.....                                   | 3 |
| Financial Reporting.....                     | 4 |
| Income.....                                  | 4 |
| Expenditures.....                            | 4 |
| Documentation.....                           | 5 |
| Budgets.....                                 | 5 |
| Accounting Systems.....                      | 5 |
| Audits.....                                  | 6 |
| Duties of the Audit Committee.....           | 6 |
| Duties for Area Association Treasurers ..... | 6 |

### **Attachments:**

**Memorandum on Tax Information (EIN)**  
**IRS Filing e-Filing (electronic filing) Reminder**  
**Rally Guide & Records**  
**Rally Expense Report**  
**Pre-Authorization Form for Rally Advance**

These guidelines have been developed from suggestions and recommended actions received during the national treasurer's forum held at Family RV Association international conventions and various area rallies. These are intended to provide information on the chapter or area treasurer's duties and responsibilities.

Chapter Services is available to assist you in your new volunteer position and urge you to contact them at 513-474-3622 or 800-543-3622 if you have any questions or if you need assistance. **FRVA and its chapters are classified as a 501(C)(7), social organization.**

## **CHAPTER FUNDS**

The treasurer receives and holds all chapter funds in the name of the chapter and acts as its trustee. They are responsible for disbursing chapter funds for authorized chapter purposes in accordance with chapter bylaws and standing rules. Each chapter officer is bonded through the national office and has the fiduciary responsibility to their chapter and its members.

## **BANK ACCOUNT**

All funds are to be maintained in a financial institution that is FDIC insured. Accounts should be established with the chapter's Employer Identification Number (EIN) and two signatures should be required to access funds. The treasurer and president are normally assigned as the account signers. This allows access to the chapter's funds if something happens to the treasurer.

## **EIN**

When a chapter is chartered, the treasurer is responsible to apply for and maintain the chapter's Employer Identification Number (EIN) as described in the attached document "Memorandum on tax information for Chapters and Areas". **If the chapter already has an EIN, the national office should have it on file. Please call Chapter Services if you need this number. \*\*\*DO NOT APPLY FOR ANOTHER NUMBER\*\*\***

**It is important to pass along the IRS log-in information to the next treasurer to file the proper tax forms!**

## **TAXES**

Family RV Association and its chapters are exempt from the payment of federal income taxes but are ***not*** exempt from state sales tax. Annually, the IRS requires each chapter/area with gross receipts of less than \$50,000 to file Form 990-N (e-Postcard) electronically to maintain the exempt status. Substantial penalties can result from failure to file this return. Remember that just because a filing is required, it does not mean that taxes are owed.

If the Chapter contracts an individual for services and pays the individual \$600 or more during the year, such payments must be reported to the individual and the IRS on Form 1099 – Misc. (Miscellaneous Income) by the end of January of the following year. Chapters must collect sales tax on any items sold.

***Disclaimer: If the chapter/area has had more than \$50,000 in gross receipts, the chapter/area should consult with an accountant regarding their filing obligation. Taxes can be complicated, and the application of rules is subject to circumstances unique to each Family RV Association chapter. Family RV Association is not engaged in rendering legal, accounting or other professional services. If legal or other expert assistance is required, the services of a competent professional should be sought by the Area or chapter.***

## **FINANCIAL REPORTING**

The treasurer keeps accurate accounts of all chapter funds and renders reports at each business meeting. Financial reports can be prepared as often as monthly or quarterly but should be prepared at least semi-annually plus an annual report. A report should be given at each chapter business meeting and be made available to the membership by publishing it in newsletters or providing written copies at meetings. The treasurer is responsible for ensuring that accurate records are maintained to support compliance with federal and state tax laws.

Rally reports are an intricate part of the chapter's financial records. Chapter rallies involve chapter funds and should be reported to the treasurer if the rally is not run through the chapter's financial accounts. The rally master should report complete records of the events, to include profit or loss, within 30 days after the end of the chapter rally. The gross receipts for the rallies are part of the consideration for the \$50,000 for filing of IRS Form 990.

The chapter's fiscal year, where practical, should be the same as Family RV Association's, October 1<sup>st</sup> to September 31<sup>st</sup>. The fiscal year should be convenient to the cycle of the chapter. If the chapter doesn't meet during the winter, the fiscal year could end with the last meeting of the year. The fiscal year could also be established where it coincides with the cycle of the election of the chapter officers.

## **INCOME**

The main income for the chapter is normally dues,<sup>1</sup> however other income can include rally collections, 50/50 raffles, interest income, etc. All chapter

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<sup>1</sup> Chapters dues are not tax deductible. This should be on dues notices.

income must be collected by the treasurer or designated person and be deposited in a timely manner. Timely is within 48 hours of receipt, but there are circumstances where it might be longer before the treasurer has a chance to make the deposit. Cash collections that cannot be deposited in a timely manner (or if the deposit is to be mailed) should be converted to money orders or bank drafts. It is not wise to keep large sums of cash on hand.

When making deposits, income source, date received plus the date it was deposited should be recorded. At times, deposits can include income from various sources and should be recorded for future reference. The breakdown of the deposits should be kept with the deposit receipts or if an automated accounting system is used, the break out can be listed there.

If someone other than the treasurer collects funds, a receipt should be given to verify the amount turned over to the treasurer. Cash collected from events at rallies, such as 50/50 raffles, should be counted and verified by at least two people.

## **EXPENDITURES**

A payment voucher should be filled out for each fund expenditure. Payment vouchers can be simple but must include reason for disbursement, approving authority, payee, amount, and date of check, check number, and treasurer's signature. Receipts for disbursements should be attached to all payment vouchers. If a receipt is not available, a statement as to the circumstances should be attached.

The treasurer should disburse chapter funds with checks only. There should be no cash payments for expenses. The chapter should establish a standing rule for when checks must have two signatures. It is recommended that two signatures be required for expenditures in excess of \$500. It is also recommended that a check written to the treasurer for reimbursement of expenses be signed by the second person on the checking account.

No expenditure of chapter funds should be made without prior approval. No expenditure should be made without a written request and the reason for the expense should be documented. The president or the executive board gives approval for the expenditure or the approval may be listed in the chapter's minutes or in the budget.

## **DOCUMENTATION**

The financial records of the chapter should be maintained and be readily accessible by the treasurer. Care should be taken for the safe keeping of the records. If the records are maintained using accounting software, the records

should be backed up on a regular basis. A back-up copy should also be given to a member of the Executive Board for safekeeping. This copy is normally updated quarterly.

Financial institutions provide monthly checking account statements that can include cancelled checks and recorded deposit slips. Reconciliation of the account should be accomplished and noted within fourteen days from receipt of the statement. The reconciliation can be accomplished using the form included with the checking account statement. If accounting software is used, print the reconciliation and attach to the checking account statement. All statements should be filed chronologically for ease of review.

The treasurer should maintain the financial records of the chapter for five (5) years. If all the records are on the computer, the records should be saved to CD's, zip drives, etc. and stored in a fire-proof place. If there are paper records, those should be boxed, labeled, and stored in a safe place.

## **BUDGETS**

The treasurer is responsible for preparing a budget for the Executive Board's approval before the fiscal year begins. The treasurer should solicit budget input from the various committees for their funding requirements. It should include estimated income from all sources, estimated expenses, and any surplus or deficit for the year. The budget should also include recommendations for accumulating excess surplus or the spending of the surplus. If the budget has a deficit, the treasurer should have several recommendations for increasing income or decreasing expenses.

## **ACCOUNTING SYSTEMS**

The method of recording the financial transactions of the chapter can be by a variety of ways depending on the preference of the treasurer and the Executive Board. The most important thing is that each transaction is recorded and provides an audit trail for all income and expenses.

Most chapters will use the cash basis of accounting. This means that income is recorded when received and expenses are recorded when paid.

There are a multitude of accounting and spreadsheet programs available to help you track and report your chapter's financial transactions. Before deciding on a program, it's best to first analyze your chapter's needs. If your chapter has a small membership with one or two rallies per year, you may be able to manage your finances with a free online spreadsheet program. However, if your chapter has a large membership with many rallies per year, it may be best to purchase accounting software or employ an accountant to

manage the financial exchanges.

If the treasurer chooses not to use a computer, a columnar worksheet can be used to record all income and expenses. Care should be taken to double check all column totals.

## **AUDITS**

An appointed audit committee should complete an audit at the end of each fiscal year as well as when certain other situations occur such as a change of treasurer, a change of president, or any time the board or membership recommends. An audit committee is normally comprised of three members that should come from the general membership and should not include board members or spouses of board members since they make the decision on how the funds are spent. At least one member of the audit committee should be familiar with accounting procedures and the accounting system used.

The Treasurer must make available all supporting documents and the accounting records. If an accounting system is used, the file must be made available.

## **DUTIES OF THE AUDIT COMMITTEE**

The audit committee should review all checks written, income received, and the supporting documents. All checking account statements, and savings/investments statements must be reviewed.

The procedures used for recording expenses and income should be in accordance with the procedures provided by the chapter. Chapter minutes, Executive Board minutes, and budgets should be reviewed for compliance.

At the completion of the audit, the audit committee must submit a written report to the chapter's Executive Board. The report should include what was audited, the time period reviewed, and an opinion as to the accuracy of the financial records and annual financial statement. The report should also include any recommendations for changes to the financial procedures used.

## **DUTIES FOR AREA ASSOCIATION TREASURERS**

The duties and responsibilities of the chapter treasurer listed above are also applicable to the area association treasurer.

Area rallies should be self-supporting, and the treasurer should advise as to the expected total cost of the rally for determining the registration fee. The treasurer should develop a budget for the rally with input from each committee chair and provide previous rally records to each committee

chairman and rally master to be considered when preparing the primary source of the budget.

Start up cash for different areas such as gate passes, and registration should be by checks written to “cash” or to the treasurer (with a co-signature) and noted as start up cash. This cash should be accounted for separately and noted when deposited back into the checking account.

Written procedures for the cash operations at the rally should be established and should exercise good accounting procedures and controls.

When payment for entertainment and other contracts are required at the time of the event, ensure fulfillment of the contracts has been met before issuing the check.

A financial report should be made at the completion of the rally. The report should include all funds received, all expenses incurred, plus any profits distributed. This report should also be attached with the annual financial report of the association.

***Disclaimer: The rules for determining whether income from a non-membership activity constitutes taxable income are quite complex. If the association has more than \$50,000 in gross receipts, they should consult an accountant regarding their filing obligation. If the association is incorporated, check with the state in which it is incorporated for requirements on incorporation information.***

# **RALLY GUIDE AND RECORDS FOR WAGON MASTER AND RALLY HOST**

## **RALLY RECORD**

Date of Rally:\_\_\_\_\_ Location of Rally:\_\_\_\_\_

Site Contact Person:\_\_\_\_\_

Phone:\_\_\_\_\_

Hosts:\_\_\_\_\_ Co-Hosts:\_\_\_\_\_

Type of Facilities:\_\_\_\_\_ Parking Cost:\_\_\_\_\_  
(campground, dry camp, special location, i.e. fairgrounds)

Number of RV'S: \_\_\_\_\_ Number of people:\_\_\_\_\_ (Adults) \_\_\_\_\_ (Children)

Rally Fee:\_\_\_\_\_ Items & Amenities included in Rally Fee:\_\_\_\_\_  
(food, meals, tours, entertainment, etc.)

Facility Amenities:\_\_\_\_\_  
(water, electric, sewer, building, cooking facilities, planned activities, etc.)

Special Theme for Rally?:\_\_\_\_\_  
(holiday, anniversary, etc.)

Rally Activities:\_\_\_\_\_

Food Planned: Coffee/Tea/Hot Chocolate \_\_\_\_\_ Donuts, Bagels, Muffins, etc.\_\_\_\_\_ Cold Drinks \_\_\_\_\_

Pot Luck \_\_\_\_\_ Identify type of Pot Luck \_\_\_\_\_ Catered Meal(s) \_\_\_\_\_  
(breakfast, dinner, theme?, dessert, etc.)

If Catered Meals, who was the provider?\_\_\_\_\_

Phone:\_\_\_\_\_

Provider Cost per Adult:\_\_\_\_\_ and Provider Cost per Child:\_\_\_\_\_

Contact Person:\_\_\_\_\_ How was the Meal?\_\_\_\_\_

Restaurant meal \_\_\_\_\_ Other \_\_\_\_\_ Please specify \_\_\_\_\_

Amount of Coffee used:\_\_\_\_\_lbs.

Amount of milk (half & half, cream) used:\_\_\_\_\_qts.

**RALLY RECORD CONT. PAGE 2**

Amount of Sugar used:\_\_\_\_\_lbs.

Number of donuts (coffee cake, bagels, etc.) used:\_\_\_\_\_doz.

Amount of other food items  
used:\_\_\_\_\_

(please specify type and amount used)

Amount of paper goods and type used:  
(specify)\_\_\_\_\_

Specialty Items Used: (specify type and  
amounts)\_\_\_\_\_

Entertainment:\_\_\_\_\_ (specify type)

\_\_\_\_\_  
\_\_\_\_\_

What percentage of rally attendees attended the entertainment?\_\_\_\_\_

Tours:\_\_\_\_\_

(where, when, transportation, etc.)

Other comments and plans:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

List of Attendees:\_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Note: Expenses should be reported on the Rally Expense Form

## RALLY EXPENSE REPORT

LOCATION \_\_\_\_\_ DATES \_\_\_\_\_

HOSTS \_\_\_\_\_

PHONE \_\_\_\_\_ NUMBER OF COACHES \_\_\_\_\_

### INCOME:

RALLY FEES \_\_\_\_\_

FOOD \_\_\_\_\_

ENTERTAINMENT \_\_\_\_\_

OTHER \_\_\_\_\_

CLUB ADVANCE \_\_\_\_\_

DEPOSIT ADVANCE \_\_\_\_\_

TOTAL INCOME \_\_\_\_\_

### EXPENSES:

MEMBER REFUNDS \_\_\_\_\_

CLUB ADVANCE RETURN \_\_\_\_\_

DEPOSIT ADVANCE RETURN \_\_\_\_\_

CAMPING FEES \_\_\_\_\_

BUILDING RENTAL \_\_\_\_\_

CLUB FOOD \_\_\_\_\_

CATERED FOOD \_\_\_\_\_

ENTERTAINMENT \_\_\_\_\_

\*\*\*TRAILER TOWING \_\_\_\_\_

OTHER... \_\_\_\_\_

TOTAL EXPENSES \_\_\_\_\_

PROFIT/LOSS OF RALLY. \_\_\_\_\_

IDENTIFY OTHER \_\_\_\_\_

NAMES OF REFUNDS\_\_\_\_\_

\_\_\_\_\_  
**\*\*\*OBTAIN FROM RALLY MASTER**

**PRE-AUTHORIZATION FORM  
FOR  
RALLY ADVANCE**

REQUEST DATE\_\_\_\_\_

DATE OF RALLY\_\_\_\_\_

SITE OF RALLY\_\_\_\_\_

RALLY HOSTS\_\_\_\_\_

ADVANCE REQUESTED \$\_\_\_\_\_

SUMMARY OF REQUESTED ADVANCE:

- . BUILDINGS(S) OR  
    GROUNDS RENTAL FEE.....\_\_\_\_\_
- . CATERING COST.....\_\_\_\_\_
- . TRANSPORTATION.....\_\_\_\_\_

TOTAL OF ADVANCE...\_\_\_\_\_

MAKE CHECK PAYABLE AND SEND TO:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

# Rally Application

Today's date \_\_\_\_\_

Month \_\_\_\_\_ Dates \_\_\_\_\_  
Year \_\_\_\_\_

Campground Name \_\_\_\_\_

Location/Address \_\_\_\_\_

Phone # \_\_\_\_\_

Website (if applicable) \_\_\_\_\_

Week Day Rates \_\_\_\_\_

Week End Rates \_\_\_\_\_

Tax? % \_\_\_\_\_

Miscellaneous Fees \$ \_\_\_\_\_

Charges for Pavilion/Building \$ \_\_\_\_\_

Number of Full Hook Up Sites 50 Amp \_\_\_\_\_ 30 Amp \_\_\_\_\_

Number of Water/Elec Sites 50 Amp \_\_\_\_\_ 30 Amp \_\_\_\_\_

Sponsors (can be multiple):

Names \_\_\_\_\_

Phone # \_\_\_\_\_

Names \_\_\_\_\_

Phone # \_\_\_\_\_