

# Financial Practices

## **Pioneers Headquarters**

1801 California St., Ste. 225

Denver, CO 80202

HQ Phone: 800-872-5995

HQ Fax: 303-572-0520

## **Denver Pioneers Accounting Center (PAC)**

1801 California St., Ste. 225

Denver, CO 80202

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## Introduction

### 1.1 Who are we?

**P**ioneers is recognized by the Internal Revenue Service (IRS) as a 501 (c)(3) non-profit corporation. This filing status is exempt from federal income tax, and is exempt in some states from paying state and local taxes on products purchased for Pioneers use.

Pioneers, as a 501 (c)(3), has only one Federal Tax Identification Number (TIN) **16-1634095**. This TIN replaces any and all TIN numbers used in the past.

Funds for Pioneers are received from membership dues, contributions, bank interest, bequests and fundraising.

Under the 501(c)(3) filing status chapters, councils, and clubs (Pioneers Units) can solicit contributions from businesses, individuals, other non-profit organizations, or foundations and the contributions will be considered a charitable gift. A portion of the contributions (up to 100 percent ) may be tax deductible to the giver.

The policies outlined in this document were designed to ensure all Pioneers Units comply with the requirements of the IRS, state/local laws, and Pioneers Board of Director guidelines in order to maintain the tax-exempt status of the Pioneers organization.

#### Questions or Concerns?

Questions or concerns regarding the information outlined in this document should first be directed to the Chapter treasurer (or their designate) for resolution before they are brought to the PAC.

FINANCIAL PRACTICES

INTERNAL REVENUE SERVICE  
P. O. BOX 2508  
CINCINNATI, OH 45201

DEPARTMENT OF THE TREASURY

Date: **DEC 01 2006**

TELECOMPIONEERS  
PO BOX 13888  
DENVER, CO 80201-0000

Employer Identification Number:  
16-1634095  
DLN:  
17053266752006  
Contact Person:  
JOHN JENNEWEIN ID# 31307  
Contact Telephone Number:  
(877) 829-5500  
Public Charity Status:  
170(b)(1)(A)(vi)

Applicant: \_\_\_\_\_

Our letter dated March 2003, stated you would be exempt from Federal income tax under section 501(c)(3) of the Internal Revenue Code, and you would be treated as a public charity, rather than as a private foundation, during an advance ruling period.

Based on the information you submitted, you are classified as a public charity under the Code section listed in the heading of this letter. Since your exempt status was not under consideration, you continue to be classified as an organization exempt from Federal income tax under section 501(c)(3) of the code.

Publication 557, Tax-Exempt Status for Your Organization, provides detailed information about your rights and responsibilities as an exempt organization. You may request a copy by calling the toll-free number for forms, (800) 829-3676. Information is also available on our Internet Web Site at [www.irs.gov](http://www.irs.gov).

If you have general questions about exempt organizations, please call our toll-free number shown in the heading.

Please keep this letter in your permanent records.

Sincerely yours,

\_\_\_\_\_  


Lois G. Lerner  
Director, Exempt Organizations  
Rulings and Agreements

Letter 1050 (DO/CG)

## 1.2 This Document Covers...

This document covers all Pioneers Unit financial practices and procedures. These policies are based on standard accounting practices from Generally Accepted Accounting Principles (GAAP), the Financial Accounting Standards Board (FASB), IRS 501(c)(3) requirements, the BBB Wise Giving Alliance Standards for Charity Accountability, and directives from the Pioneers Board. These policies are developed to safeguard Pioneers’ assets and to protect the organization and individuals from the suspicion of fraud, theft, or embezzlement. The Board has also set in place some requirements of our 501(c)(3), and to ensure integrity of the Pioneers brand.

This document does not cover TelecomPioneers Foundation financial activities.

### Policy Exceptions

Exceptions to these policies are not allowed without approval from the VP-Finance. Pioneers Units may delay receipt of, or lose, direct mail or royalty revenue if the policies are not followed.

DOCUMENT CHANGE CONTROL

Revision #	Revision Date	Revised By	Revision	Approval Date	Effective Date
1	2/6/2009	Sara Huffman		2/11/2009	2/11/2009
2	5/10/2012	Sara Huffman and Carey Wirtzfeld	Consolidated practices and procedures	6/5/2012	6/5/2012
3	8/3/12	Sara Huffman	-Updated table of contents - Revised section 6 -Revised section 2.2	9/24/12	1/9/13

The Vice President of Finance is responsible for ensuring this document is current and reflects actual Pioneers business practice.

### Additional Policies Referenced

[Pioneers Unit Operations \(Rules of Operation\)](#)  
[Business Travel Expense Policy](#)  
[Conflict of Interest Policy](#)  
[Disaster Policy](#)

[Legal Policy](#)  
[Privacy Policy](#)  
[Whistle Blower Policy](#)  
 Pioneers Investment Statement Policy

## Accounting Practices

### 2.1 Role of the Pioneers Unit Treasurer and President

**T**he treasurer of each unit is responsible for ensuring that the unit is fiscally sound, and for the unit's adherence to all applicable laws and regulations regarding financial issues, as well as to all Pioneers financial policies and practices. The unit president provides support to the treasurer in this role, and also is accountable for ensuring the adherence of the unit.

1. Chapter treasurers and presidents must take annual financial training that is provided by the Pioneers Accounting Center (PAC) by April of the calendar year following their election. At a minimum, this must include the General Ledger Coding and Finance Basics sessions.
2. Chapter treasurers are responsible for ensuring that all club and council treasurers in their chapter are trained each year.
3. Chapter treasurers are responsible for ensuring that all club and council activities follow the organization's policies and their state/local laws.
4. Chapter treasurers (or their designate) are responsible for handling any voucher or basic finance questions from their council/club officers before they are brought to the PAC.
5. Pioneers Unit treasurers are responsible for communicating any PAC deadlines or requirements to affected individuals in their unit. This information will be included in the [PAC Tips](#) publication.
6. Pioneers Unit treasurers are responsible for ensuring all invoices and deposits for a given month reach the PAC no later than the 7<sup>th</sup> of the following month in order to ensure compliance with sales tax and other requirements.

### 2.2 Budgeting

**O**ne of the key roles of a unit treasurer is to prepare and maintain the unit's annual budget and help prepare project and program budgets.

A budget should be used as a mechanism for making financial choices among alternative

expenses. Budgets can help Pioneers Units immediately identify potential problem areas, and provide a basis to measure and assess the reliability of the monthly financial operating results.

When considering new project, a budget should be planned to determine appropriate spending. When considering a new fundraising activity, a realistic plan of action to raise funds should be developed. A budget is determined by forecasting the expenses and revenues associated with the goals for the Pioneers year. For example, if a unit states an event will bring in \$10,000 there should be a concrete plan to accomplish that goal. Determine how many people will attend, how much to charge, how the event will be advertised, what the expenses will be, etc.

**No budget or forecast is ever 100% accurate; which is why a budget should be flexible enough to accommodate changes.**

### How Do We Do a Budget?

References that should be used when preparing an annual budget are:

- Chapter Rules of Operations
- Pioneers Practices
- Financial Reports
- Prior Year's Budget

### GETTING STARTED

1. Review the previous year's budget and financial reports:
  - Income & Expense Reports
  - Budget Reports
  - Project & Program/Fundraising Percentage Reports
2. In general, it is a good practice to average the financial information from the past 2-3 years to determine a reasonable approximation for possible income and expenses in the upcoming year.
3. Identify projects or events with income and expense sources that the Pioneers Unit will continue to incur in the upcoming year; for example, postage, paper, meals, membership dues, royalties, direct mail, etc.
4. Identify potential for new sources of income or expense that was not in the previous year; for example new projects, fundraising opportunities, or grants that the Unit may implement in the upcoming year.
5. Once all relevant income sources and expense sources have been identified, plan financial goals that are realistic and achievable. Use averages and assumptions to determine these amounts.
6. Cushion the amounts where appropriate to cover any unknown or unforeseen changes. For example, if last year the price of a stamp was \$00.44 per stamp, the Post Office could change the price in the upcoming year. Don't assume all prices and rates are fixed.



7. Complete the Pioneers Budget Worksheet
8. Submit the Pioneers Budget Worksheet to the Unit Executive Board (E-Board) for approval.
9. Submit approved Pioneers Budget Worksheet to the PAC

Remember that a budget is a **prediction** to assist in planning goals, and should be followed to ensure goals are achieved. Changes in the economy, membership, and other variable factors can affect revenue and spending.

**Chapters/councils/clubs must submit annual budgets for their unit by March, or vouchers will be held until a budget is submitted.**

### **Budgeting Considerations:**

#### **2.2A 65% Rule**

One of the important considerations in the development of unit budgets is the goal of having at least 65 percent of total Pioneers expenses spent on charitable activities.

In order to conform to acceptable financial standards for public charities, Pioneers has adopted the formulas prescribed by the Better Business Bureau Wise Giving Alliance. The formulas relate to expenses for projects/programs, fundraising, and reserve funds.

As stated by the BBB Wise Giving Alliance, these financial standards were developed to assist donors in making sound giving decisions and to foster public confidence in charitable organizations. They were developed with professional and technical assistance from representatives of small and large charitable organizations, the accounting profession, grant making foundations, corporate contributions officers, regulatory agencies, research organizations, and the Better Business Bureau system.

These standards require that Pioneers Units spend at least 65% of its total expenses on project, program, and charitable activities. Related contributions include donations, legacies, and other gifts as a result of fundraising.

#### **2.2B 35% Rule**

Pioneers Units should spend no more than 35% of income received from related contributions on fundraising expenses. Related contributions include donations, legacies, and other gifts received as a result of fund raising efforts.

#### **2.2C Reserve Funds**

In addition, all Pioneers Units should limit the accumulation of reserve funds to a maximum of 3 times their average annual expenditures.

The PAC will compile the BBB Wise Giving Alliance reporting for each chapter on a quarterly basis. These reports will be distributed to the Chapter president and treasurer. It is the Chapter's responsibility to distribute the information to the councils and clubs.

Headquarters Finance will compile the consolidated chapter reporting per group. These consolidated reports will be distributed to the Pioneers Board of Directors and Financial Management Committee (FMC).

The formulas used to calculate the percentages change as new accounting standards and practices are adopted. Please check the PAC Forms page at [www.pioneersvolunteer.org](http://www.pioneersvolunteer.org) to obtain the most current formulas for the percentage reports.

## 2.2D Restricted Funds

For funds to be considered temporarily or permanently restricted documentation must be provided to Pioneers Headquarters that states the donor is restricting the use of the funds for a specific purpose. Once this documentation is provided the funds will be excluded from the Reserve Fund Limit Calculation.

Examples of acceptable documentation for restrictions are: Wills, trusts, or any legal document stating the restricted purpose intended for the funds. Copies of Executive Board minutes from the meeting where restricted fundraisers were approved are acceptable only for the restricted fundraising done prior to the implementation of the Pioneers Hardship Grant/Fundraising/Grant Making Policy in 2008. This policy states that fundraising cannot be earmarked for a specific purpose or individual.

- **Only a donor can restrict funds.**
- The documentation must state if only the interest is to be used for a specific purpose, or if the entire amount of funds are available for the specific purpose.
- Prior to 2008 if it was communicated to donors that their contributions would be used for a specific purpose then the funds are considered restricted. If it was communicated to the donors that these funds would be invested and only the interest would be used for this specific purpose, then there is a permanent restriction on the corpus and a temporary restriction on the interest.
- Per the Hardship Grant/Fundraising/Grant Making Policy, funds cannot be earmarked; therefore, chapters are no longer allowed to communicate any specific purposes to donors that would imply a restriction on money received from fundraising.
- A Chapter Executive Board cannot determine if funds they have received are to be restricted. There is no legal restriction on these funds as chapter executives could change their mind at a later date.
- All permanently and temporary restricted funds must be classified as such on our audited financial reports.
- When funds are being raised they may NOT be earmarked for any specific purpose or individual(s).

## 2.2E Meeting Expenses

Pioneers meetings generally have a number of purposes, which can make budgeting funds for meetings a bit complicated. For example, Pioneers Units can allocate a portion of the cost of meetings/events to P&P (projects and programs) when it is determined that a percentage of the time can be classified as “mission based” or programmatic activity.

Meetings or events that include elements of training and/or educational value should have those elements classified as a project and program expense.

In order to allocate a portion of meeting expenses to P&P, there are certain criteria and requirements that must be followed as described below. If these requirements are not met then 100% of the meeting expenses will be recorded as general/administrative (G&A) costs.

### **One of the following conditions must apply:**

1. A portion of the meeting is spent conducting Pioneer business that is mission based or has educational value; e.g., officer training, volunteer training, introduction to a new project/program, or a guest speaker.
2. A portion of the meeting time is dedicated to a Pioneer project or program; e.g. packing boxes to send overseas, gathering toiletries for a women’s shelter, wrapping toys for underprivileged children for the holidays, etc.

Once it is determined that the meeting expense meets the above qualifications, the following formula should be used to assign the expense:

### **Meeting Formula:**

1. Calculate the percentage of time spent on the project or program activity. *This can be approximated from the meeting agenda or meeting minutes.*
2. Multiply the percentage calculated in step 1 by the total meeting expenses.

$$(\% \text{ P \&P}) \times (\text{Total Expenses}) = 990 \text{ P\&P}$$

$$\frac{\text{Time spent on Project \& Program activities}}{\text{Total meeting time}} = \% \text{ P \& P}$$

The expenses should be coded to the appropriate expense code and project ID. The 990 classification is used to assign the meeting percentage to P&P (projects/programs) or G&A (general/administrative).

3. For each expense on the TPF1 will have at least two lines; use the 990 column to assign the percentage of the expense to P&P (projects and programs), and assign the remaining balance of the expense to G&A (general/administrative).

### **When a portion of meeting/event expenses are allocated to P&P, the following documentation is required in addition to the TPF1:**

1. A copy of either the meeting agenda or meeting minutes must be submitted to the Pioneer Accounting Center.
2. A comment must be included on the TPF1 description referencing the minutes; e.g. “refer to E-board minutes from 3/28/12”
3. The meeting agenda or meeting minutes must show the approximate time used to determine the P&P percentage. The following are a few examples to evidence the P&P time:
  - Clearly labeled time slots with descriptions on the agenda or minutes; e.g. from 10-10:15 welcome, from 10:15-10:30 treasurer’s report, from 10:30-11:00 guest speaker, etc.

Or

  - Include notes in the agenda or minutes with the approximate P&P allotment(s) for each topic or item.

Or

  - Include a general statement; e.g. “Our meeting concluded after 1 hour, of which 40 minutes was spent working on the military boxes.”

**If any of the above qualifications and requirements is not met then 100% of the expenses will be allocated entirely as general/administrative (G&A).**

## 2.2F Pioneers Stores

Pioneers Stores are currently considered solely a fundraising activity operated by volunteers. A store’s purpose should be to raise funds to support Pioneers projects and programs within the chapter. Stores should not keep the majority of the profits, but instead most of the profits should be reinvested or used on charitable project activities.

If, during budgeting, there is a desire to ensure that a store provides support for a unit’s goal of 65% program and project work, here are several suggestions:

- **Direct Store Income to Unit Projects/Programs:** Determine through budgeting the actual funds that are needed to operate and stock the store. Any funds left over from the store income should be allocated to the Pioneers Units to be used only on project or program activity.

This is done via a transfer on the TPF1 form. The coding should be 60032 IC Projects/Programs from the store and 40032 IC Projects/Programs for the unit. The unit should then spend the funds on their projects during the year.

- **Donate Inventory:** If items on the shelf are nearing expiration or are not selling, consider donating those items to another charitable organization; i.e. a food bank or shelter. The donation of inventory items will be counted towards the corresponding Project ID and the 990 coding of P&P.

An inventory worksheet is required to be completed for the items along with a receipt or acknowledgement for the donation. These items should be submitted along with a TPF1 to reallocate the inventory to project activity.

### 2.2G Purchasing Items for Resale

When purchasing items for resale; such as apparel, books, candy, nuts, etc., there may be items left over after the event has occurred. If the activity is ongoing, the items may be sold at a later time. If the event was a one time event, the unit may consider donating inventory.

The donation of inventory items will be counted towards the corresponding Project ID and the 990 coding of P&P. An inventory worksheet is required to be completed for the items along with a receipt or acknowledgement for the donation. These items should be submitted along with a TPF1 to reallocate the inventory to project activity.

### 2.2H Contractual Arrangements

Some activities may require a contractual arrangement with a venue or vendor, and possible non-refundable payments up front; for example, sporting event ticket sales, cruises, hotels, etc. Arrangements such as this should be approved by the Group's Representative to the Pioneers Board of Directors prior to being signed. If the contract value is \$5,000 or more then the Group's Board Representative's approval is required.

### 2.2I Inventory Materials & Supplies Donated for Projects

Many project materials may be donated to the Pioneers for use on their charitable projects and programs. Donated materials can be inventoried and recorded as an asset to the Unit. Once the charitable project is completed, those assets can be allocated as a project expense.

- **Donated Items such as canned food, coats or clothing:** The quantity of items should be inventoried and the cost should be approximated or averaged based on the items general retail price. Check out your local websites for other charities such as Goodwill Industries, ARC, or Salvation Army on their guides for valuing donated items. Below is a sample link for Goodwill Industries:

[http://www.goodwillwct.org/How\\_to\\_Place\\_a\\_Value\\_on\\_Your\\_Donations.2624.lasso](http://www.goodwillwct.org/How_to_Place_a_Value_on_Your_Donations.2624.lasso)

An inventory worksheet for the items or a receipt or acknowledgement for the donation is required. These items should be submitted along with a TPF1 to record the items as a donated asset.

- **Materials are donated to the Pioneers for a project:** Pioneers may receive fabric for Hug a Bears, paint for the US Map Painting, yarn for blankets, etc. These materials should be inventoried, and the value approximated or averaged by the retail value.

An inventory worksheet is required to be completed for the materials. The worksheet should be submitted along with a TPF1 to record the items as an Asset that will be expensed.

<b>2.2J Required Documentation Chart</b>	
<b>Process</b>	<b>Required Documents in Addition to the TPF1</b>
2.2D Restricted Funds	Wills, trusts, or any legal document stating the restricted purpose
2.2E Meeting Expenses	Either the meeting agenda or minutes showing the time used to determine the P&P percentage
2.2F Donating Pioneers Store Inventory	1. An inventory worksheet of the items being donated 2. A receipt or acknowledgement for the donation*
2.2G Donating Purchase for Resale Inventory	1. An inventory worksheet of the items being donated 2. A receipt or acknowledgement for the donation*
2.2I Materials & Supplies Donated for Projects	Either an inventory worksheet or a receipt or acknowledgement for the donation*
*Receipt or acknowledgement may include any of the following:	
<input type="checkbox"/> A TP22 <input type="checkbox"/> A donation receipt <input type="checkbox"/> A purchase receipt <input type="checkbox"/> An acknowledgment or Thank You note	

## 2.3 Cash and Check Handling Policy

The policy outlined in this section was developed to safeguard Pioneers assets, and to protect the organization and individuals from the suspicion of fraud, theft, or embezzlement. These policies were compiled using IRS regulations and Best Business Practice information.

- 1) Pioneers Unit funds must be remitted to, and maintained by, its respective PAC (Denver or Salem). Funds are not to be maintained outside of the PAC's oversight.
- 2) Income and expenses must be documented on the TPF1 form; supplemental documentation must be attached to the TPF1. All documentation must be remitted to the PAC.
- 3) Event funds received as income must be collected, counted, and documented by two people, one of whom should be an Officer whenever possible. The Pioneers counting the event funds must sign the form they are using to document the count; such as, an Event Activity Sheet or similar form.
- 4) Event funds distributed to a nonprofit or other entity at an event must be collected, counted, and documented by two people, one of whom should be an Officer whenever possible. The Pioneers counting the event funds must sign the form they are using to document the count; such as, an Event Activity Sheet or similar form
- 5) The following are some examples of an Event:
  - Raffles and Drawings (50/50, Millennium, etc.)
  - Luncheons and other social events
  - Golf Tournament/Bowl-A-Thon

- 6) Payments should not be made from cash funds collected. Cash should be deposited in the Units bank account, and payments should be submitted to the PAC on a TPF1 for processing. However, allowed exceptions will be made for member luncheons and raffles where funds are collected at the door for pay-out at the event; this should be documented on a TPF1 as a cash-in/cash-out transaction. In order to retain this exception, the Pioneers must still follow the policies outlined in this document, and complete the applicable documentation.
- 7) For all other activities, a deposit must be made from the income received within 5 business days. An advance may be issued (if allowed within the chapter) to cover the immediate costs of the activity. A TPF1 may be submitted to reimburse any additional expenses.
- 8) The unit treasurer (or their designate) should prepare the funds for deposit.
- 9) Funds must be documented and deposited within 5 business days of the event. For local deposits, a deposit receipt must be included with the documentation.
- 10) For deposits made to Wells Fargo by the Pioneers Accounting Center: Cash funds must be converted to a money order. Checks and Money Orders must be endorsed with the unit information and read "For Deposit only." Funds and documentation must be remitted to the PAC for deposit within 5 days of the event.

**☐ Pioneers are not advised to issue a personal check to convert cash funds. Cash should be converted via cashier's check or money order to prevent co-mingling of funds that can result in financial losses.**

- 11) The IRS requires a form W9 be completed by any individual who receives non-gaming prizes or giveaways valued at \$600.00 or more (e.g. from a drawing) within the reporting year. If prizes (cash or non-cash) accumulate a value of \$600.00 or more within the year to an individual, the Pioneers must have the individual complete a W9 before the prize is issued. The form W9 must be remitted to the PAC.
- 12) The IRS requires a form 5754 be completed by any individual(s) who received prizes from gaming/gambling within the reporting year that total more than the amounts listed below. Pioneers must have the individual(s) complete the 5754 before the prize is issued. The IRS 5754 must be remitted to the PAC.

- ☐☐☐ Bingo - winnings (**not** reduced by wager) are \$1200.00 or more
- ☐☐☐ Poker – winnings (reduced by wager or buy-in) are \$5,000.00 or more
- ☐☐☐ Raffle/Sweepstakes/Lotto – winnings (reduced by wager) are \$600 or more

- 13) The IRS requires a receipt for all contribution deductions taken on individual tax returns. A TP22 Receipt for Charitable Contributions is to be provided to the donor upon request or if the contribution exceeds \$250.00. The TP22 must include the total contribution less the value of any goods or services received by the donor.

## 2.4 Transaction Requirements & TPF1 Compliance

### 2.4A Generally Allowed Approvers

- President
- Past President
- Vice President
- Group Representative to the Pioneers Board of Directors
- Treasurer – *Special Circumstance*
- Designates approved by unit E-Board

### 2.4B General TPF1 Guidelines

- All invoices and deposits for a given month must reach the PAC no later than the 7<sup>th</sup> of the following month in order to ensure compliance with sales tax and other requirements.
- The voucher TPF1 is required for all expense, deposit, transfer, and advance transactions.
- A separate TPF1 is required for each type of transaction (expenses, deposits, transfer, advance, etc); i.e. expenses and deposits cannot be submitted on one form.
- The Chapter Name, Unit Name, and Unit Number must be included on the TPF1 request.
- TPF1's with missing documentation or incomplete information will be returned to the treasurer for correction. The paperwork must then be completed and returned to the PAC for processing.

### 2.4C Expense Requirements

- Expenses must be approved by a chapter executive; as outlined on the generally allowed approvers list, or as designated by the unit Rules of Operation or meeting minutes.
- All Pioneers Unit expenses or contracts valued at \$5,000 or more must receive the approval of the Group Representative to the Pioneers Board of Directors before commitments are made.
- The person incurring an expense (payee) cannot approve their own expense reimbursement, nor can a family member of the person incurring an expense (payee) approve such person's expense.
- Receipts, invoices, bill statements, or contracts must be submitted with the TPF1 for all expenses.

*Please neatly tape loose receipts to a sheet(s) of paper, keeping the store name and transaction amount visible.*

### 2.4D Contribution Requirements

- Contributions from all Pioneers Units should be combined with Pioneers personal involvement
- No Pioneers Unit should contribute \$5,000 or more to one organization annually without prior approval of the Group Representative to the Pioneers Board of Directors.



- Pioneers should not make donations on behalf of their unit from their own cash or personal funds (personal checks or credit cards). Monetary donations from Pioneers Units to other not for profit organizations must be submitted on a TPF1, and be processed by the PAC from the unit's bank account. Any donations made from cash, personal checks, or personal credit cards are not eligible for reimbursement.

*The IRS allows individuals to claim donations on their personal income taxes. As cash and personal checks cannot be validated as funds from the Pioneers organization there are financial risks associated. "Double dipping," is when an individual is reimbursed for an expense, and also claims that expense as a tax deduction. If a Pioneer makes a donation from cash or a personal check, the other organization may issue the individual a receipt for their contribution; which is tax deductible. If the Pioneer is then reimbursed for this donation by their Unit this would be considered "double dipping."*

*Even if the contribution receipt omits the individual's name the donation is still not eligible for reimbursement. In order for a Pioneers Unit to get credit for a charitable contribution, the transaction must be processed directly from the Unit's bank account to have a valid paper trail.*

#### **2.4E Mileage Reimbursement Rate**

As of January 1, 2012 the IRS charitable mileage reimbursement rate is \$00.14 per mile. This is the allowable rate for all volunteers.

Each chapter may determine the amount that they will allow for reimbursement. Any reimbursement paid to a Pioneers over the IRS charitable rate is considered taxable income to them and must be reported on a 1099-Misc if over \$600.00.

The PAC will request a W-9 for anyone who may be subject to a 1099-Misc. Refusal to provide a W-9 will result in further reimbursements to that individual being placed on hold until a W-9 is provided.

#### **2.4F Advance Requirements**

An Advance may be issued for a future activity to cover the predicted costs associated with the activity so the volunteer does not have to be out-of-pocket. Not all chapters allow advances. Chapters may also have dollar caps on advances. Please contact your Chapter treasurer for more information.

The following policies apply to all advances:

- Any individual may only have one open advance at a time.
- Advances cannot be issued to third parties or non-pioneers.
- Advances must be closed within 30 days of the event the funds are needed for. If an advance remains open for more than 30 days then the Pioneers Unit may not receive additional advances until overdue advances are closed.
- Rolling advances are not allowed.

#### **Advance Clearings**

Please follow the requirements for expenses and deposits.

### 2.4G Deposit Requirements

- Funds must be documented and deposited within 5 business days of the event.
- Checks must be endorsed with the unit name, unit number and “for deposit only.”
- A bank receipt must be provided for any local deposits.
- For deposits mailed to the PAC, cash must be converted to a money order. Checks and money orders must be submitted with the TPF1.
  - A deposit slip is not necessary if the PAC is making the deposit.
- For any contributions of \$5,000 or more made to the Pioneers from one donor during the year, the donors name, tax id, and mailing address are needed. We are required to provide this information on our IRS 990 filing.

## 2.5 Chapter Bank & Investment Guidelines

*Refer to Pioneers Investment Statement Policy for additional information*

### Requirements for cash accounts (checking, savings, etc.)

1. All bank, CD, and investment accounts must be setup under the name TelecomPioneers, EIN 16-1634095, and the headquarters address must be the primary address.
2. Pioneers Units may not open new checking or savings accounts locally. Any pre-existing local accounts must be identified to the PAC and be reported on unit financials.
3. Pioneers Units may not have possession of check stock for local bank accounts. All Pioneers Unit funds must be remitted to, and maintained by, its respective PAC (Denver or Salem). Funds are not to be maintained outside of the PAC’s oversight.
4. Pioneers Units may not have debit cards.
5. All bank, CD, and investment accounts must have the VP-Finance of Pioneers as a signatory.

### Requirements for Opening New CD Accounts

1. CD accounts must be setup under the name TelecomPioneers, EIN 16-1634095, and the headquarters address must be the primary address.
2. If the CD account is opened locally, the Unit officers are responsible for submitting the TPF1 along with any account documents and signature cards to the PAC. The signature cards will be given to officers at headquarters to establish the signers for the Denver office and be returned to the financial institution.

3. Any opening balance transfers of \$5,000 or more must also be approved by the Group Representative to the Pioneers Board of Directors.
4. Pioneers Units may not invest in CD or timed deposit account terms longer than 36 months.
5. Pioneers Units may not invest in stocks, bonds, or similar investments without approval from the Group Representative to the Pioneers Board of Directors and VP-Finance.
6. Pioneers Units should invest at a FDIC insured institution with competitive interest rates.

### Requirements for Closing Accounts

1. The funds should be immediately deposited into the Unit's existing cash account(s) within 5 business days of the account closure.
2. The Unit officers are responsible for providing a TPF1 along with any documents received for the account closure, and the deposit receipt.

## 2.6 Inventory Requirements

- Annual inventories are required for all units that conduct sales.
- Inventory must be completed for any stocked or stored items for resale; this includes both Pioneers Stores and Pioneers Units that sell items for fundraising.
- Year-end inventory for sale items must be conducted and submitted to the PAC within the first week of the new calendar year.
- Inventory value is determined by the cost x quantity on hand. If cost cannot be determined, selling price may be substituted.

## 2.7 PAC Service & Turnaround Times

The PAC provides centralized bookkeeping services, advice, and training programs on financial requirements for 501(c)(3) compliance and accounting. A regular newsletter (PAC Tips) is published to the unit presidents and treasurers to communicate important policies, updates, and deadlines.

The PAC turnaround times listed below are for business days only; weekends and holidays are not included. If a specified day below lands on a weekend or holiday the turnaround will be the next business day.

Turnaround begins upon receipt of the required and complete documentation.

### Mail

Allow for possible United States Postal Service delivery times of 5-10 business days from the date of postmark. For urgent transactions, overnight delivery may be requested; the Pioneers Unit will be responsible for any expedited mail charges and will be invoiced accordingly.

FINANCIAL PRACTICES

<b>Process</b>	<b>Frequency</b>	<b>Turnaround or due dates (From receipt of compliant paperwork)</b>
Expense Check Requests	Daily	48 hours
Deposit Requests	Daily	48 hours
Advance Check & Clearing Requests	Daily	48 hours
Transfer Requests	Daily	48 hours
Sales Tax	Varies	As listed by State Dept. of Revenue
Inventory Entry/Reporting	Annually	1 <sup>st</sup> week of the year
Budgets	Annually	March
Bank Reconciliations	Monthly	20 <sup>th</sup> of each month
Reconciliation/Financial Reports	Monthly	20 <sup>th</sup> of each month
Percentage Reports (Wise Giving Alliance)	Quarterly	30 days after quarter end
Monthly report corrections	Varies	Prior to next reconciliation

## Fundraising Practice

*This practice is a reference for chapter, council, and club officers, fundraising committee members, and chairpersons of fundraising activities for use in planning legal and productive fundraising efforts.*

**F**undraising is any activity undertaken to generate revenue. It is conducted to augment the chapter's membership dues and company support, making additional funds available for the chapter's membership, community service, and administrative expenses.

Once a Pioneers Unit has established a budget for its membership, community service, and administrative functions it is able to determine the level of funding needed to support those efforts. The chapter may then choose to raise funds through one large-scale fundraising effort that would support all of its projects or to conduct numerous fundraising efforts that are smaller in scope. Please note that the chapter executive board carries the fiduciary responsibility for how all funds are raised and disbursed.

### 3.1 State & Local Fundraising Laws

Most states require various licensing and certification for fundraising, gambling, or sales. It is the chapter's responsibility to ensure compliance with any State or Local requirements for the unit's activities. **Before beginning any fundraising activity, please contact the PAC.** The PAC will confirm if licensing is already in place, and if it is not the PAC will direct the Units on what they need to do to obtain licensing.

**Retail Licenses or Resale Certificates:** Pioneers Stores are required to display a license on the premises to conduct sales. These licenses are maintained by the PAC.

**Sales Tax:** Each state has varying requirements for taxable and non-taxable purchases and sales. The state(s) view of purchases and sales are two different transactions, and may require a separate exemption for each one. Exemptions are maintained by the PAC.

**Exemption for Purchase:** A certificate is required in most states to be exempt for sales tax on items purchased for Pioneers use.

**Items for Resale:** A resale license or permit is required to be exempt from paying sales tax on items purchased for resale; i.e. wholesale.

**Fundraising License:** Many states require a license to conduct any fundraising activity. Please contact your local municipality to obtain more information. Fundraising licensing must be maintained locally.

**Gambling/Bingo License:** Generally states or municipalities have laws governing raffles, bingo, and other games of chance. Most states require a license for any game of chance. Please contact your local municipality to obtain more information. Gaming licensing must be maintained locally.

**Insurance:** States or venues may require insurance to conduct a fundraising event. Please contact the Finance Department for more information.

## 3.2 Guidelines for Fundraising

The policy of the Pioneers is that the chapters raise funds for community service activities and other charitable activities that benefit from the time and effort of the membership.

Contributions from all Pioneers Units should be combined with Pioneers personal involvement. No Pioneers Unit should contribute \$5,000.00 or more to one organization annually without prior approval of the Group Vice President.

The volunteerism in Pioneers projects is an important part of the Pioneering philosophy. The priority used when determining any Chapter Pioneers project should be:

- 1) Volunteering only, no funds given.
- 2) Use Pioneers funds to purchase material or items to be donated to nonprofits and volunteering at nonprofit locations.
- 3) Use Pioneers funds to give a donation to nonprofits – this option is not encouraged since our donors do not need us to “re-gift” their donations to another organization.

The guidelines for fundraising are:

- ☐☐☐ The means of raising funds must be legal.
- ☐☐☐ No unrelated business income should be generated (see page 20 for definition)
- ☐ Projects and related goods or services must not degrade Pioneering in the eyes of employees, affiliate companies, or the general public.
- ☐☐☐ Outside agencies should not be used to solicit funds.
- ☐ Projects that expect to exceed \$100,000 in gross revenues must have advance approval of the Group Representative to the Pioneers Board of Directors.
- ☐ Projects that expect to exceed \$10,000 in gross revenues must have advance approval from the Group Representative to the Pioneers Board of Directors.
- ☐ To maintain a balance between the chapter’s business and charitable activities, a minimum of 65% of the chapter’s net proceeds from fundraising must be utilized for charitable purposes.

## Fundraising for Natural Disasters

When major disasters strike Pioneers are often immediately involved helping victims get their lives back in order. Many other chapters will sponsor fundraising activities in support of the efforts of the local chapter involved with the relief effort. Please refer to the Pioneers Hardship/Fundraising/Grant Making Policy for more details.

## Legal

The Pioneers, as a 501(c)(3) organization, is exempt from paying federal income tax. There are, however, other taxes and fees that will need to be paid. Examples include, but are not limited to, state sales tax and charitable organization registration fees.

Because an activity is “legal” does not necessarily imply that Pioneers can immediately get involved in such fundraising. Federal, state/provincial and local regulations must be complied with before these fundraising activities can commence.

The chapter must investigate and comply with all regulations before fundraising can commence. Research should be conducted to determine all required regulations before the activity commences. For example, gambling, in one form or another, is currently legal in 48 of the 50 United States and Canada. However, licenses to conduct raffles may be needed; the organization may need to register with a regulatory agency; or fundraisers may need to be bonded.

**Before beginning any fundraising activity, please contact the PAC.**

## Disclosure Requirements

**All funds raised from fundraising activity are *tax deductible* for individual donors under Section 170(c)(4) of the Internal Revenue Code. There is, however, a disclosure requirement associated with these fundraising activities.**

If the fundraising activity results in something of value being provided to the donor in exchange for their contribution (i.e., dinner or entertainment provided at a fundraising event), the fund raiser is expected to determine the fair market value of the activity (dinner or entertainment) being provided. The contributor must be notified that only the amount of the donation that exceeds this fair market value is deductible as a charitable contribution. This disclosure must be included in a conspicuous and easily recognizable format on all solicitations.

## Fundraising Activities with Minimal Net Income

Some fundraising activities take a lot of time, work, and expense for minimal or negative return on investment. Consider asking the following questions:

- Did the event bring public attention to a charitable cause?
- Did the event foster support from affiliate companies?
- Did the event provide an opportunity to recruit new membership?

If the answer to these questions is “no” then it’s time to reconsider the event as a viable activity.

## Unrelated Business Income

### DEFINITION

Unrelated business income is income derived from a business that is **regularly** carried on and unrelated to the organization's exempt purpose. The Pioneers exempt purpose is basically to conduct charitable, environmental and educational programs for the communities in which they live.

The main thrust of the IRS's scrutiny of any exempt organization's fundraising efforts is to determine whether any of the fundraising income can be classified as unrelated business income. Any such income would be taxable and, should it reach a significant level, the tax-exempt status could be jeopardized. Headquarters Finance will evaluate the fundraising effort to determine the risk to the organizations 501(c)3 status. If any Pioneers Unit activity is deemed to be Unrelated Business Income, then that unit shall be responsible for paying any and all income taxes that are levied.

The factor that the IRS uses in determining whether a fundraising activity is taxable as unrelated business income is if the activity is substantially unrelated to the organization's exempt purpose. If the activity is substantially related, it is not taxed.

NOTE: The IRS does not consider what the funds raised are to be used for; it looks at how the funds were raised. The type of activity generating the income, not the final use of the income, determines whether it is taxable.

### EXCEPTIONS

If an activity is determined by the IRS to be unrelated business income, there are still some specific exceptions available to avoid the payment of Federal income tax. These exceptions are for fundraising activities that are:

- ☐☐☐ Operated by volunteers
- ☐☐☐ Irregular
- ☐☐☐ Other than a trade or business
- ☐☐☐ Sales of donated merchandise
- ☐☐☐ Carried on primarily for the benefit or convenience of its members or employees
- ☐☐☐ Sales of low-cost merchandise (generally \$5.00 or less)
- ☐☐☐ Not conducted on a commercial basis and do not violate state or local law (e.g., bingo games)

These are also exempt from Federal taxation. They are:

- ☐☐☐ Dividends, interest, annuities, certain royalties or any other passive income
- ☐☐☐ Funds obtained as contributions
- ☐☐☐ Royalties (commissions) from vendors of candy, nuts, etc. sold in company buildings by specifically identified vendors

## 3.3 Fundraising Committee

### GENERAL



Sources of income for Pioneers chapters include dues, donations and fundraising activities **approved by the chapter executive committee**.

Every Pioneers Unit should appoint a fundraising committee to insure that each fundraising project:

1. Conforms to IRS, federal, state/provincial, and local regulations,
2. Is within the Association's guidelines for fund raising,
3. Produces the needed money,
4. Achieves the fullest participation from Pioneers and others.

Fundraising activities are not only a great source of enjoyment to Pioneers, but they are also a great opportunity to discover the potential in newer members. Whether the fundraising committee is a standing committee or appointed for a specific activity is a matter of local decision and is based primarily on the amount needed to carry out the chapter's programs.

Questions regarding fund raising should be directed to the PAC.

All fundraising activities conducted by Pioneers Units must adhere to the same legal and tax regulations that chapters adhere to.

When legal questions arise, chapters may be able to get help from their company legal department, or they can contact the PAC.

### 3.4 Fundraising Activities

When selecting a fundraising activity, the fundraising committee must determine the amount of money needed, the time available for raising the funds, the number of people available to participate, and the location preferences of the chapter. This section discusses some of the more popular fundraising activities and explains/suggests why some fundraising activity should not be taxable. The Association strongly recommends that volunteers be used for all fundraising activities performed by the chapters.

#### **Sale of Pioneer-Made or Donated Articles**

Sales of items made by Pioneers themselves are an excellent source of income. Activities such as rummage sales, bake sales, and flea markets (super "garage sales" in company parking lots) are usually quite successful. This type of fund raising is permissible because two exceptions apply: the articles for sale are donated items and volunteers are used to do the fundraising.

#### **Sale of Purchased Articles (Pioneers Stores)**

Sales of manufactured items purchased for resale are popular fundraising ventures. Since most Pioneers stores sell items valued over \$5.00, volunteers must perform the sale of purchased articles, as that would be the only exception available to avoid the unrelated business income rule.

#### **Vending Machines**

Many chapters raise funds by offering these and other services that are for the convenience of the membership and employees. Operating vending machines is an allowable fundraising activity

because it will qualify under two exceptions: the machines are operated as member or employee conveniences and volunteers are used to maintain the machines.

### Outings & Excursions

Outings and excursions (i.e., picnics, visits to amusement parks, casinos, etc.) are a permissible fundraising activity as long as volunteers are performing the duties. Additionally, these types of fundraising activities are usually performed on an irregular basis. In addition, some amusement parks can be bought out for a fixed price, allowing the chapter to host a Pioneers Day at the park.

### Entertainment

Entertainment or sports events sponsored by chapters as fundraising activities are permissible if they are held on an irregular basis and chapter volunteers sell the tickets, with all funds flowing through the chapter's account. Any paid performers or vendors would be subcontractors and are subject to a 1099-Misc.

### Company Premises Vendor Sales

Many chapters receive permission from companies to conduct sales on company premises. At least 20% of the gross sales should go to Pioneering. Sometimes chapters involve third parties to conduct these sales. The chapter must take care to **insure that all vendor salespeople are accompanied by a Pioneer. The Pioneers that accompanies a vendor is responsible to see that the vendor complies with all company rules and regulations.**

If the Pioneers group does not wish to be responsible for collecting and paying the sales taxes, it should consider a commission or royalty arrangement with the vendor to pay or collect these taxes. In this way the vendor is responsible for the sales taxes.

### Games of Chance

There are myriad **rules and regulations that govern** these types of fund raising. However, in general, if a chapter conducts these fundraising activities on an irregular basis and complies with other applicable laws (see Legal, above), the funds raised will be exempt from unrelated business income regulations.

It is important to understand the difference between a raffle and a drawing when your unit is conducting one of these events.

Each state has specific laws and requirements for games of chance. Gaming (gambling) activities require a license issued from the state. A raffle (sweepstakes), lottery, or bingo are games of chance, and defined as gaming. A drawing is not defined as gaming by the state.

#### What is a Raffle?

If you are charging people, requiring them to donate or provide something of value, to participate in a selection where a prize will be awarded then you are conducting a raffle.

Raffles are gaming under state law.

Generally, nonprofits (like the Pioneers) can conduct raffles under most state laws. However, most states require nonprofits to obtain, and maintain, charitable gaming licenses if they are involved in any raffles.

Raffles give away prizes purely on chance. They are winnings of luck; no element of skill comes in. A random winner is picked from the entries and offered a prize. Three elements define a raffle or sweepstakes. They are:

- 1) Prizes
- 2) Chance winners
- 3) Compensation; i.e. paying for the ticket

Raffles and contests are not the same. Contests require an element of skill. You deliver the goods; be it a poem, an essay, or a recipe and you win if you are good enough. In contests, there may be an entry fee for participation.

### **What is a Drawing?**

Drawings are not gaming under state law. To be valid, a drawing must ensure that it does not have all three elements of a sweepstakes. It can have any two, but not all of them.

One option is to offer an “alternative form of entry” for participants. For example, individuals can either purchase a ticket or fill out a form to enter. The challenge is that these entrants must be equal in all ways when the selection of a winner is made. So, the alternative entries cannot be on a different size, color or stock of paper than the paid entries.

### **Tournaments**

Pioneers Unit sponsorship of golf, bass fishing and other sporting tournaments can be a good source of revenue. Several insurance companies provide hole-in-one insurance. Bass fishing tournament organizers must ensure compliance with all fish and game regulations in the state where the event is held. These tournaments should be held on an irregular basis, with chapter volunteers performing the work.

### **Special Events**

Pioneers Units occasionally have the opportunity to provide volunteers for special civic, organizational or corporate events in exchange for a donation to the chapter. For instance, major sports events may require volunteer drivers, record keepers, concessionaires, etc. These types of arrangements are permissible, as contributions to the TelecomPioneers are not considered unrelated business income.

### **Other**

Other fundraising activities are available to Pioneers Units to help defray the costs associated with the chapter’s charitable and fraternal programs. If Pioneers Units are interested in pursuing different fundraising activities, they should develop the fundraising activity in such a manner as to avoid incurring unrelated business income and be guided by this Practice to insure the good name and **fiduciary integrity** of the Pioneers organization are maintained.

## 3.5 Fundraising Activities to Be Avoided

Some fundraising activities are not allowed:

### **Rental or Sale of Membership Mailing Lists**

Chapter membership lists **must not** be sold, bartered, or rented to other organizations. In addition to privacy concerns, this type of fund raising (except in certain, very controlled, circumstances) will be classified as unrelated business income and therefore taxable. Once again, the type of compensation does not matter. Chapters approached by organizations seeking the use of mailing lists should contact the headquarters Finance department for guidance.

## 3.6 Pioneers Contributions

It is the policy of the Pioneers that its members contribute time and energy to community service and charitable activities. Cash contributions, if given, should be combined with Pioneers personal involvement. An example is the renovation of a center for the handicapped, where Pioneers provide the organization and labor, and the building materials are donated or purchased through the charitable fund. Donors contributing to the purchase of materials and supplies through the charitable fund may be given receipts citing that contributions are deductible for income tax purposes under Section 170(c) (4) of the Internal Revenue Code.

## 3.7 Newsletter/Newspaper Advertising

This section is an effort to clearly define what we, as a non-profit organization, can do in terms of newsletter fundraising, based on IRS guidance:

1. **Allowable newsletter sponsorship:**
  - a. Company names and logos
  - b. Having company "XYZ" sponsor a newsletter for an entire year with a "Thank you to Company XYZ for their ongoing support of Pioneering"
  - c. Any number of sponsor companies which may be listed only as "Thank you to the following companies for their support of Pioneering" . You may list their company name, company address, company phone number and company website
2. **Newsletter opportunities that are not acceptable:**
  - a. Company coupons
  - b. Anything that urges the sales of a product or service
  - c. Endorsing a company
  - d. Endorsing a company's product or service
  - e. Endorsing the quality of a company or it's associated products/services
  - f. Advertisements

## Grants & Awards

### 4.1 Pioneers Hardship Grant Fundraising

#### Fundraising Guideline

The purpose of this guideline is to prevent any legal and/or ethical issues for the organization by inadvertently placing restrictions on Pioneers funds. In many cases, the supply of funds exceeds the demand for specific grants or awards. We do not want to accumulate restricted funds that cannot be spent otherwise on projects for the Pioneers Mission.

When funds are being raised, they may NOT be earmarked for any specific purpose or individual(s). For example, funds received from a golf tournament may be used to setup a hardship grant for tornado victims, but the event itself cannot be defined or advertised as a golf tournament for tornado relief. The event could be advertised as a tournament to “raise funds for charitable projects like disaster relief efforts” without earmarking for a specific disaster or project.

When funds are collected or distributed for the hardship grant, it cannot be earmarked for an individual. For example, if the unit has decided to use funds from a golf tournament for disaster relief, the funds cannot be earmarked specifically for “John or Jane Doe.” The funds must be available to a large and/or indefinite group, and the recipient(s) must be selected from the application(s) and committee evaluation process.

#### Hardship Grants

The following are requirements that the Pioneers (and all local chapters thereof), as a section 501(c)(3) (public charity), must meet before hardship grants are awarded:

- Hardship grant awards must be open to a large and/or indefinite class of beneficiaries
- Hardship grant awards must be based on an objective determination of need
- The grant award decision must be made by an independent committee

**This Policy Provides:**

- Fundraising guidelines for hardship and disaster relief efforts
- A process for submitting Pioneers Hardship Grant (PHG) applications
- A process through which an independent committee must evaluate the application(s) and make the award decision(s)
- A process through which the grant payment must be processed

This policy formalizes Pioneers hardship grant procedures so that the organization adheres to the IRS rules and regulations when raising funds and distributing awards. This is necessary to protect the organization's tax-exempt status. It also ensures appropriate information is obtained to complete the IRS Form 990 Schedule I.

Pioneers groups may customize the hardship grant application and awarding process, but must adhere to the requirements mentioned above.

**Process for Establishing Pioneers Hardship Grants (PHG)**

1. The PHG process is to be initiated by a Pioneers Unit officer or member.
2. It is recommended that the Pioneers verify with the local unit officers as to the availability of funds before initiating the PHG process.
3. The application, evaluation process, and independent committee must be established, documented, and approved by the Chapter Executive Committee or Group Representative to the Pioneers Board of Directors before publishing or accepting applications.
4. A copy of the approved evaluation process must be forwarded to the PAC and Pioneers Headquarters.

**Establishing an Independent Committee**

1. The Chapter Executive Committee or Group Representative to the Pioneers Board of Directors shall form an independent committee of Pioneers to review the PHG application(s) and make the award decision(s).
2. An independent committee must have at least three members; including the Group Representative to the Pioneers Board of Directors.
3. An independent is someone who is not a stakeholder for receiving the funds in the process. The committee is independent if it can objectively determine the ultimate recipient(s) of the hardship grant, and any benefit to Pioneers is incidental or tenuous.
4. The independent committee must complete the organizations Conflict of Interest Policy, and send the signed copy to Pioneers Headquarters.
5. The independent committee members should abstain from any award decision-making process if there is a conflict of interest, or perceived conflict of interest. A conflict of interest arises if an independent committee member has knowledge of, or personally knows the applicant, in which case the member(s) is recused from voting.

### Establishing Evaluation Criteria

1. The following is the recommended documentation to be used in the criteria for the committee evaluation process:
  - For disaster relief, a damage assessment should be provided.
  - For medical hardships, medical bills should be provided
2. To evaluate objectively and award hardship grants based on an objective determination of need, the committee shall have criteria/guidelines for hardship grants based on damage assessments or other relevant financial documents.
3. The hardship grant limits are to be decided at the group level. The committee shall determine the dollar amount of the hardship grant. A grant cap in the amount of \$4,900 shall apply for all awards, due to the reporting requirements on the IRS Form 990, Schedule I.

#### Limit Examples:

- Minor Damage (Home is still habitable) – PHG award not to exceed \$#,###
- Major Damage (Home needs repair prior to being habitable) – PHG award not to exceed \$#,###
- Destroyed – PHG award not to exceed \$4,900

### Updating the Application Template

1. A PHG application template may be obtained from the Pioneers website under [PAC Forms](#)
2. The highlighted sections of the template should be updated to reflect the unit's award name, requirements, and unit contact information.
3. The application should be published on the unit's website and be forwarded to the applicants from the Unit or their designate(s).

### Processing PHG Applications

1. The Pioneers Hardship Grant application shall be completed by the applicant and be sent to the appropriate Unit contact along with any other documents required for the evaluation process; as determined by the independent committee.
2. The Administrator will forward the application and evaluation documents to the independent committee.

### Independent Committee Evaluation: Award (or Denial) Process

1. The independent committee will receive the application and any corresponding documents.
2. The committee shall evaluate the award application based on an objective determination of need and make the award decision accordingly.

3. The committee shall determine the dollar amount of the hardship grant award. An award cap in the amount of \$4,900 shall apply for all awards, due to the reporting requirements on the IRS Form 990, Schedule I.
4. The committee shall meet on an as needed basis, depending on the application(s) submitted.
5. Once the committee makes their decision, they will complete the Pioneers section at the bottom of the PHG application, and return the paperwork to the Administrator.
6. If the grant is awarded, the Group Representative to the Pioneers Board of Directors or Unit officer shall prepare a Recipient Award letter, and submit the grant for payment to the PAC.
7. If the grant is denied, the Group Representative to the Pioneers Board of Directors or Unit officer shall prepare and send a denial letter to the applicant.
8. It is the unit's responsibility to retain the documents for denied applications should they be called upon for an internal or external audit.

### Submitting Award for Payment

1. The Administrator will submit all of the following documents to their respective PAC Associate for payment processing:
  - A TPF1 form
  - The PHG application with committee approval
  - The Recipient Award Letter
2. The PAC Associate will review all documents for compliance in accordance with the Pioneers Hardship Grant policy and the organizations Financial Practices.
3. Any PHG payment requests with missing documents or incomplete information will be returned to the administrator to be completed prior to processing.
4. The PAC Associate will mail the check along with the Recipient Award Letter.
5. The PAC Associate will file the PHG payment documents in their corresponding chapter files for internal and external audit purposes.

## 4.2 Scholarship Awards

Scope: This section sets forth a policy for raising and distributing funds for scholarship awards. The following are requirements that Pioneers (and all local chapters thereof), as a section 501 (c) (3) public charities, must meet before scholarships are awarded:

- Scholarship awards must be open to a large and/or indefinite class of beneficiaries; e.g., like students with disabilities
- Scholarship awards must be based on an objective determination of need for tuition support
- Scholarship awards must be based on the [Pioneers Mission](#)
- The award decision must be made by an independent committee of Pioneers



THIS POLICY PROVIDES:

- Fundraising guidelines for scholarship awards
- A process for submitting scholarship applications
- A process through which an independent committee must evaluate the application(s) and make the award decision(s)
- A process through which the payment must be processed

This policy formalizes scholarship procedures so that the organization adheres to the IRS rules and regulations when raising funds and distributing awards. This is necessary to protect the organization's tax-exempt status. It also ensures appropriate information is obtained to complete the IRS Form 990, Schedule I.

Pioneers groups may customize the scholarship application and awarding process, but must adhere to the requirements mentioned above.

### Process for Establishing Scholarship Awards

1. The scholarship awards process is to be initiated by a Pioneers Unit officer or member.
2. It is recommended that the Pioneers verify with the local unit officers as to the availability of funds before initiating the scholarship award process.
3. The application, evaluation process, and independent committee must be established, documented, and approved by the Chapter Executive Committee or Group Representative to the Pioneers Board of Directors before publishing or accepting applications.
4. A copy of the approved evaluation process must be forwarded to the PAC and Pioneers Headquarters.

### Establishing an Independent Committee

1. The Chapter Executive Committee or Group Representative to the Pioneers Board of Directors shall form an independent committee of Pioneers to review the scholarship application(s) and make the award decision(s).
2. An independent committee must have at least three members; including the Group Representative to the Pioneers Board of Directors.
3. An independent individual is someone who is not a stakeholder for receiving the funds in the process. The committee is independent if it can objectively determine the ultimate recipient(s) of the scholarship, and any benefit to Pioneers is incidental or tenuous.
4. The independent committee must complete the organization's [Conflict of Interest Policy](#), and send the signed copy to Pioneers Headquarters.
5. The independent committee member(s) should abstain from any scholarship award decision-making process if there is a conflict of interest, or a perceived conflict of interest. A conflict of interest arises if an independent committee member has knowledge of, or personally knows the applicant, in which case the member(s) is recused from voting.

## Establishing Evaluation Criteria

1. The following is the recommended documentation to be used in the criteria for the committee evaluation process;
  - The student must complete an essay. The topic should be relevant to the Pioneers Mission; such as volunteerism, community service, etc.; e.g. education, environmental projects, health & human services, etc.
  - For students with disabilities, a letter from a parent may be provided in lieu of a student essay
  - A written reference from a teacher, principal, employer, guidance counselor, or coach may be included
  - A list of extracurricular activities may be included
  
2. To evaluate objectively and award scholarships based on tuition need, the committee shall have criteria/guidelines for scholarship awards based on tuition bill limits.

The tuition bill limits below are to be decided at the group level. The committee shall determine the dollar amount of the scholarship award. A scholarship cap in the amount of \$4,900.00 shall apply for all awards, due to the reporting requirements on the IRS Form 990, Schedule I.

## Updating the Application template

1. A scholarship application template may be obtained from the Pioneers website under [PAC Forms](#).
2. The highlighted sections of the template should be updated to reflect the unit's scholarship award name, requirements, and unit contact information.
3. The application should be published on the Unit's website to be accessed, and be forwarded to the student(s) from the Unit.

## Processing Scholarship Applications

1. The scholarship application shall be completed by the student, and be sent to the appropriate Unit Administrator along with any other documents required for the evaluation process; as determined by the independent committee.
2. The Administrator will forward the application and evaluation documents to the independent committee.

## Independent Committee Evaluation: Award (or Denial) Process

1. The independent committee will only receive the application, and any corresponding documents.
2. The committee shall evaluate the award application based on tuition need, and make the award decision accordingly.
3. The committee shall determine the dollar amount of the scholarship award. A scholarship cap in the amount of \$4,900.00 shall apply for all awards, due to the reporting requirements on the IRS Form 990, Schedule I.

4. The committee shall meet on an as needed basis, depending on the scholarship application(s) submitted.
5. Once the committee makes their decision, they will complete the Pioneer's section at the bottom of the scholarship application, and return the paperwork to the Administrator.
6. If the scholarship is awarded, Group Representative to the Pioneers Board of Directors or Unit Officer shall prepare a Recipient Award Letter, and submit the Award for Payment.
7. If the scholarship is denied, the Group Representative to the Pioneers Board of Directors or Unit Officer shall prepare and send a denial letter to the applicant.
8. It is the unit's responsibility to retain the documents for denied applications should they be called upon for an internal or external audit.

### **Submitting Award for Payment**

1. The Administrator will submit all of the following documents to their respective PAC Associate for payment processing:
  - A TPF1 form – The payee for the scholarship must be the educational institution which the student will attend. Checks cannot be payable directly to the student.
  - The student's tuition bill
  - The scholarship application
2. The PAC Associate will review all documents for compliance in accordance with the Scholarship Award Policy and the organization's Financial Policies & Procedures.
3. Any scholarship payment requests with missing documents or incomplete information will be returned to the administrator to be completed prior to processing.
4. The PAC Associate will mail the check to the educational institution, and will mail a payment confirmation letter to the student.
5. The PAC Associate will file the scholarship documents in their corresponding chapter files for internal and external audit purposes.

# Accounting Procedures

## Accounts with Financial Institutions

**T**his procedure relates to any checking, savings, money market, CD, investment or any account type offered by any financial institution used to maintain funds received under the TelecomPioneers name.

### CHAPTER RESPONSIBILITY:

1. All bank accounts must be opened under the name of **TelecomPioneers** as the primary accountholder name.
2. The chapter name and number may be added as the accountholder secondary name.
3. All bank accounts must be opened using the Pioneers **TIN 16-1634095**.
4. All bank accounts must have the Pioneers Headquarters address as the primary address.
5. Organization officers (headquarters) must be added as signers to the account. For new accounts, the chapter treasurer is responsible for ensuring the bank sends any signature cards or authorizations forms to the VP-Finance.
6. Notify the PAC of any new accounts or closed accounts.
7. For new accounts or matured investments, submit a compliant TPF1 to the PAC for the deposit of, or funds transfer to, the account opening balance/closing balance.

### HEADQUARTERS OFFICERS:

8. Complete and return any signature cards or authorization forms to the financial institution in a timely manner.

### PAC FINANCE ASSOCIATE RESPONSIBILITY:

9. Receive and date stamp TPF1
10. Receive any accompanying documentation
11. Review documentation for compliance
12. Setup or inactivate bank account under appropriate chart of accounts, and add/remove to appropriate reporting.

13. Post any necessary transactions in Financial Edge
14. Retain documentation in file system.

## Deposit Slip and Endorsement Stamp Orders (All Banks)

This procedure relates to resupplying stock for deposit slips, and endorsement stamps. This process is a general guideline as this process will be determined on an individual basis as determined by the promotions/offers of the financial institutions for these products.

### CHAPTER RESPONSIBILITY:

1. Notify the PAC of low deposit slip stocks allowing up to 3 weeks processing time.
2. The expense of deposit slips and stamps is the chapter's responsibility. If all units are on one bank account the expense will be posted to the chapter level. If the expense is to be divided among the units then the chapter must submit a compliant TPF1 to the PAC authorizing the transfer of expense to the units. If all units have an individual bank account then the expense will be posted to that unit.

### PAC FINANCE ASSOCIATE RESPONSIBILITY:

3. For deposit stock, order must be placed within 48 hours of chapter request.
4. Receive order and date stamp invoice.
5. Create a generic TPF1 to document the expense. Approval from the units will be obtained via email.
6. Post expense in Financial Edge at chapter level if all units are on one bank account. Post expense at unit level for individual bank account. Check must be issued within invoice payment terms timeline.
7. Notify chapter of expense and provide chapter with any requested documentation for their records.
8. Distribute deposit slips/stamps as needed.

## Bank Deposits

This procedure relates to deposits mailed to the PAC. *Refer to Cash Handling Policy for additional information.*

### CHAPTER RESPONSIBILITY:

1. Convert cash to money order for deposit.
2. Submit a compliant TPF1 to the PAC along with endorsed checks and money orders for deposit.

### PAC FINANCE ASSOCIATE RESPONSIBILITY:

3. Receive deposit and date stamp TPF1 form.

4. Review TPF1 for compliance
5. Post transaction in Financial Edge and scan deposits within 48 hours of receiving the documentation.
6. Retain documentation in file system.

## Other Bank Deposits

This procedure relates to deposits made to financial institutions. *Refer to Cash Handling Policy for additional information.*

### CHAPTER RESPONSIBILITY:

1. Accurately record and submit deposit to the bank.
2. Obtain deposit receipt from bank
3. Submit a compliant TPF1 to the PAC along with deposit receipts.

### PAC FINANCE ASSOCIATE RESPONSIBILITY:

4. Receive deposit and date stamp TPF1 form.
5. Review TPF1 for compliance
6. Post transaction in Financial Edge within 48 hours of receiving the documentation.
7. Retain documentation in file system.

## Expenses & Advance Check Requests

This procedure relates to the payment or reimbursement of any chapter expenses.

### CHAPTER RESPONSIBILITY:

1. Submit a compliant TPF1 to the PAC along with receipts, invoices, bills, etc. A reimbursement will not be processed without supporting documentation of the expense.

### PAC FINANCE ASSOCIATE RESPONSIBILITY:

2. Receive and date stamp TPF1 form.
3. Review TPF1 for compliance
4. Post transaction in Financial Edge within 24 hours of receiving the documentation.
5. Submit paperwork to Department Approver
6. Receive checks and approved paperwork
7. Include copy of invoice or letters with check when applicable.
8. Submit signed check to mailroom for postal pickup.
9. Retain documentation in file system.

### DEPARTMENT APPROVER:

1. Review paperwork against Accounts Payable entries for compliance and accuracy.
2. If approved, print checks. If not approved return paperwork to associate for correction.
3. Return checks to Finance Associate for mailing and filing.

## Advance Clearing (Close Advances)

This procedure relates to the process of closing an advance. All advances must be closed within 30 days of the event the advance was issued for.

### CHAPTER RESPONSIBILITY:

1. Submit a compliant TPF1 to the PAC along with receipts for expense or deposits for returned money where applicable.

### PAC FINANCE ASSOCIATE RESPONSIBILITY:

2. Receive and date stamp TPF1 form.
3. Review TPF1 for compliance
4. Post transaction in Financial Edge within 24 hours if a check needs to be issued, and scan deposits within 48 hours of receiving the documentation.
5. Submit issued check to Department Approver for signing if applicable.
6. Submit signed check to mailroom for postal pickup if applicable.
7. Retain documentation in file system.

### DEPARTMENT APPROVER:

4. Review paperwork against Accounts Payable and General Ledger entries for compliance and accuracy.
5. If approved, print checks. If not approved return paperwork to associate for correction.
6. Return checks to Finance Associate for mailing and filing.

## Disbursements Distributions (Dues, Royalties, Fundraising)

### HEADQUARTERS RESPONSIBILITIES:

1. Receive amounts per chapter from appropriate source.
2. Issues payment to appropriate chapter.

### Distribution Methods (Historically)

- AT&T – By chapter into chapter account.
- CenturyLink – By chapter into chapter account.
- Canada – 1 check in CAD
- Frontier – 1 check to independent chapter
- Verizon – 1 check for Salem PAC to distribute
- New Outlook – By region & chapter per New Outlook VP

3. Send check to PAC or contact of independents

PAC FINANCE ASSOCIATE RESPONSIBILITY:

4. Receive check (if applicable)
5. Create generic voucher for deposit
6. Post to Financial Edge under appropriate intercompany account code
7. Deposit to Wells Fargo within 48 hours of receiving check.
8. Retain documentation in file system.

Per the Pioneers Board of Directors all distributions must be deposited to the primary Wells Fargo accounts.

## Financial Reports

PAC FINANCE ASSOCIATE RESPONSIBILITY:

1. Provide the following reports by appropriate deadline:
  - Balance Sheet Report (*for Chapter Unit only*)
  - Transaction (Bank) Report
  - Income & Expense Statement
  - Advance Report – *if applicable*
  - Unknown Deposit Report – *if applicable*
  - Quarterly Percentage Reports (*BBB Wise Giving Alliance Standards for Charitable Accountability*)
2. Research and process corrections received from the Pioneers Units.

PIONEERS UNIT RESPONSIBILITY

1. Treasurers should keep record of their balance and how TPF1's were allocated to income/expense account codes.
2. Treasurers should compare the Transaction (Bank) Report to their records like a checkbook is compared to a bank statement, and they should compare the Income Statement report to their budget.
3. Any discrepancies or questions should be submitted to the PAC Associate in a timely manner.
4. The PAC will work with the treasurer to research and correct the issue. Any adjustments or corrections cannot be back-dated; e.g. if the October report has a discrepancy, the correction must be dated for November. Treasurers must note corrections in their own record log.
5. Treasurers should compare the Year-to-Date column of the Income Statement to their Budget Worksheet. The income statement should be used to ensure the Unit is following the approved budget. If expenses from the income statement have exceeded the budget, an amended budget is required.



Documents must be retained **by the custodian** for the periods outlined below.

*\*The retention period is the number of years from the date the tax return was filed\**

Pioneers Units may fax or email voucher documentation to the PAC, and are not required to mail the original. The Pioneers Unit should retain their copy until the books are closed and audits are completed; approximately 3 years. Copies may be destroyed after the books are closed and audits are completed.

Contracts with third parties must be an original document; photocopies or electronic copies of a contract are not acceptable.

## Records Retention Policy

Record	Retention Period (in years)*	Custodian
Accident reports/claims (settled cases)	7	HQ
Accounts payable ledgers & schedules	7	FINANCE
Accounts receivable ledgers & schedules	7	FINANCE
Audit reports	Permanently	FINANCE
Bank reconciliations	4	FINANCE / PAC
Bank statements	4	FINANCE / PAC
Capital stock & bond records: ledgers, transfer registers, stubs showing issues, record of interest coupons, options, etc.	Permanently	FINANCE
Cash books	Permanently	PIONEERS UNIT
Chart of accounts	Permanently	FINANCE
Checks (cancelled – see exception below)	7	FINANCE / PAC
Checks (cancelled for important payments; i.e. taxes, purchases of property, special contracts, etc.)	Permanently	FINANCE / PAC
Contracts, mortgages, notes, & leases (expired)	7	HQ
Contracts, mortgages, notes, & leases (still in effect)	Permanently	HQ
Correspondence (general)	2	ALL
Correspondence (legal & important matters only)	Permanently	HQ
Correspondence (routine) with customers and/or vendors	2	ALL
Deeds, mortgages, & bills of sale	Permanently	HQ
Depreciation schedules	Permanently	FINANCE
Duplicate deposit slips	2	FINANCE
Employment applications	Permanently	HQ
Expense analysis/distribution schedules	7	FINANCE
Financial statements (year end, other optional)	Permanently	FINANCE
Garnishments	7	PAYROLL

FINANCIAL PRACTICES

General/private ledgers, year end trail balance	Permanently	FINANCE
Grant/award applications and documents	7	PIONEERS UNIT
Insurance policies (expired)	3	HQ
Insurance records, current accident reports, claims, polices, etc.	Permanently	HQ
Internal audit reports (longer retention periods may be desirable)	3	ALL
Internal reports (miscellaneous)	3	ALL
Inventories of products, materials, & supplies	7	FINANCE / PAC
Invoices (to customers, from vendors)	7	FINANCE / PAC
Journals	Permanently	FINANCE
Minute books of directors, stockholders, bylaws, & charter	Permanently	PIONEERS UNIT / HQ
Notes receivable ledgers & schedules	7	FINANCE
Option records (expired)	7	HQ
Payroll records & summaries	7	PAYROLL
Personnel files (terminated)	7	HQ
Property appraisals by outside appraisers	Permanently	FINANCE
Property records, including costs, depreciation reserves, year end trial balances, depreciation schedules, blueprints, and plans	Permanently	FINANCE
Purchase orders (except purchasing department copy)	1	FINANCE
Purchase orders (purchasing department copy)	7	FINANCE
Receiving sheets	1	FINANCE
Retirement & pension records	Permanently	HQ
Requisitions	1	HQ
Sales records	7	PIONEERS UNITS
Scholarship applications and records	7	PIONEERS UNITS
Stocks & bond certificates (cancelled)	7	FINANCE
Subsidiary ledgers	7	FINANCE
Tax returns & worksheets, revenue agents' reports, & other documents relating to determination of income tax liability	Permanently	FINANCE
Time books/cards	7	PAYROLL
Trademark registrations & copyrights	Permanently	HQ
Training manuals	Permanently	ALL
Union agreements	Permanently	
Voucher register & schedules	7	FINANCE / PAC
Vouchers for payments to vendors, employees, etc. (includes allowances & reimbursement of employees, officers, etc. for travel & entertainment expenses)	7	FINANCE / PAC

## Additional Resources

### Glossary

**Budget:** A forecast (prediction) of the upcoming year's income and expenses. A budget is used to plan financial goals and track spending.

**Documentation:** The following Pioneers forms: TPF1, TP22, IRS W9, IRS 5754, Receipts for Expenses, and Bank Receipts for Deposits, Checks and Money Orders.

**Event:** Any non-regular activity or gathering to generate revenue.

**Event Activity Sheet:** Financial form used to document cash transactions.

**Fundraising:** Any activity undertaken to generate revenue. It is conducted to augment the chapter's membership dues and company support.

**Funds:** Cash and checks

**Non-regular activity:** The frequency of an event; being monthly, quarterly, or annually.

**PAC:** Pioneers Accounting Center

**Pioneers Unit or Business Unit:** Chapters, councils, or clubs

**P&P:** Projects and Programs

**Regular activity:** The frequency of an event; being daily or weekly.

**TPF1:** Voucher that all Pioneers Units should submit for any income or expense activities.

**TP22:** Receipt for charitable contributions. A portion of the gift may be tax deductible to the giver.

## Helpful Websites

<http://www.pioneersvolunteer.org>

Main website for the Pioneers organization.

<https://telecompioneers.webex.com>

Website to register for PAC training sessions.

<http://www.gambling-law-us.com/Charitable-Gaming/>

Webpage providing state laws for charitable gaming

<http://www.aicpa.org/yellow/yptsgus.htm>

Webpage providing links to each state's Department of Revenue website.

<http://www.irs.gov/>

Internal Revenue Service official website.

<http://us.bbb.org/WWWRoot/SitePage.aspx?site=113&id=4ef08b14-37cb-4974-a385-7f41f63b16b0>

Better Business Bureau link for Charities and Donors.

## Financial Forms & Templates

[Budget Worksheet](#)  
[Event Cash Activity Sheet](#)  
[Inventory Worksheet](#)  
[Meeting Expense Worksheet](#)  
[Percentage Report](#)  
[TP22\(Cash\)](#)  
[TP22 \(Non-cash\)](#)  
[TPF1 Denver](#)

[Account Code Chart](#)  
[Account Code Glossary](#)  
[Pioneers Project ID Listing](#)  
  
[IRS W-9](#)  
[IRS 5754](#)