



# Business Manual

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## Chapter Administration

### PO Box/Mailing Address

Every Chapter should have a legal mailing address which should be a PO Box. Using a member's personal home address is not a good idea for a business legal address. What happens if that person moves or passes away? You will have no access to your chapter's mail. The legal address should not be something you have to change regularly. It needs to be permanent. This is why a PO Box is a good idea.

If the mailing address has to change then you need to file a change of address with State, IRS, bank, etc.

The keys to the PO Box can easily be transferred between officers when they change. The PO Box should be something that is checked monthly for legal information.

The PO Box should be in the Chapter's legal name NOT someone's personal name.

### Generic Email Address

There will be many times you will need an email address to establish services for the Chapter. It is a good idea to create a generic email address for Chapter use. It is NOT a good idea to use a member's personal email address for official Chapter business.

We recommend you setting up a Gmail account OR asking for a Chapter email address @nyswomeninc.org. This email account can then be passed on to new officers.

You will need a generic email address for PayPal, filing taxes, social media accounts, etc.

### EIN

Every Chapter will have their own EIN number. It is your business ID number. To obtain an EIN number go to this web site: <https://www.irs.gov/businesses/small-businesses-self-employed/apply-for-an-employer-identification-number-ein-online>

When obtaining an EIN use your Chapter mailing address NOT a personal house address. Every chapter should have a PO Box for legal mail.

This will be used to file taxes, open a bank account, provide sponsors for their records, etc.

### Bank Accounts

Every Chapter will need to have their own BUSINESS bank account. Personal or DBA accounts are not acceptable or correct. You may have had a personal or DBA account prior to being incorporated but once the chapter is incorporated you must open a business account.

To open a business bank account, the bank will need:

1. Incorporation paperwork – This is a copy of the official document with the seal. This can be obtained from NYSW if you have lost the copy that was emailed to you.
2. EIN number



3. At least 2 signing officers. These should be the treasurer and president. There always needs to be at least 2 signors. These signors will need to be updated most likely yearly as your officers change. They should be updated by the end of July to create a smooth transition between officers.

### Online banking

Given the way banks are going you will have to use online banking to obtain your bank statements or you will be paying a monthly fee for paper statements. The Treasurer and President should both have the username/password to this account.

### PayPal

If a Chapter chooses to allow online payments for meetings or events, they will need to create a BUSINESS PayPal account or an account with another merchant service. NYSW is using PayPal since the fees currently are the cheapest.

This can NOT be a personal PayPal account.

To create a business PayPal account go to: [www.paypal.com](http://www.paypal.com). Choose Sign Up and Business Account.

You will need your EIN, Chapter mailing address, generic email address, main contact person, phone, and bank account information.

Once you go through the wizard asking you for your contact information, PayPal will send you an email to confirm the account. After you do that the next step is to add your bank account information. Log into PayPal and it will prompt you to add a bank account or this can be under your profile. You will need the routing number and account number of the account. Once this information is entered PayPal will make two deposits under a dollar in your account. You need to check the account in 3-5 business days. Once you see those deposits you will need to log back into PayPal and under confirm bank accounts you will need to enter both amounts.

You are now ready to accept payments!

This can be used on your web site or at an event. To use it at an event you need to obtain the PayPal Here device. There are two options. There is a free triangle that plugs into your phone or there is the reader that is its own device and can read the chips and apple pay in addition to swiping cards. The chip reader is \$150. If you can afford it I strongly suggest purchasing the chip reader. It is safer and provides you more protection from credit card fraud. The triangle will accept all cards so you can certainly start off with the free one.

If you need help with this you can contact Renee at [IT@RLComputing.com](mailto:IT@RLComputing.com).



## Incorporation

When BPW NYS chose to form its own organization in 2009, it became incorporated as NYS Women Inc. NYS Women Inc was established as a 501c4. We are a non-profit BUT not tax exempt. This established us as a business organization in the eyes of the government. This is just at the State level.

Being incorporated has benefits:

1. Legal protection from being sued.
2. Protection from personal liability.
3. Can solicit sponsorships.

## Steps to become incorporated

1. Obtain PO Box – see above
2. Submit for approval Chapter ByLaws to State ByLaws Chair – The template for Chapter ByLaws is in the members section of the web site under MOI (Manual of Instruction).
3. Once the ByLaws are approved you will fill out the incorporation application found in the members section of the web site under MOI - Toolkit or in the appendix of this document. Submit this application to the Incorporation Chair.
4. The Incorporation Chair then creates your Certificate of Incorporation and mails them to NYS Department of Corporations. This takes at least a month to obtain the approved from NYS if they accept the entity. If they deny the formation of the entity we will obtain a denial letter with the reason why. If denied we need to resubmit the Certificate of Incorporation.
5. The Incorporation Chair will receive the filing receipt and Certificate of Incorporation in the mail
6. Once the Incorporation Chair receives the office Certificate of Incorporation, she will scan and email an electronic copy of the receipt and Certificate of Incorporation to the Chapter President, Treasurer and Secretary. NYSW will hold on to the paper copies and electronic copies in their data repository. A second copy can always be obtained from the Incorporation Chair or any member of the EC.
7. Obtain your EIN using your legal name on the incorporation paperwork.
8. When you receive a letter asking you to provide the IRS with your EIN you MUST call and provide this information.
9. Chapters need to complete the 247 form which will be sent to them by the Incorporation Chair.
10. Incorporation Chair will fill out Form 1024 for each chapter and submit.



### After Incorporation

You will start receiving paperwork at your PO Box from the IRS and NYS.

When you receive a letter asking you to call the IRS with your EIN you MUST do this. There is no place to submit your EIN when we incorporate your chapter.

Any mail asking you to purchase signs regarding HR laws you can ignore. You do not have to do this. You will also start receiving a lot of junk mail.

### Conflict of Interest Forms

Any Chapter that is incorporated needs to have their elected officers and board complete the conflict of interest forms. The form can be found at -

<http://nyswomeninc.org/Portals/0/docs/MOI/TK%203.04%20Finance%20Conflict%20of%20Interest%20Policy.pdf>

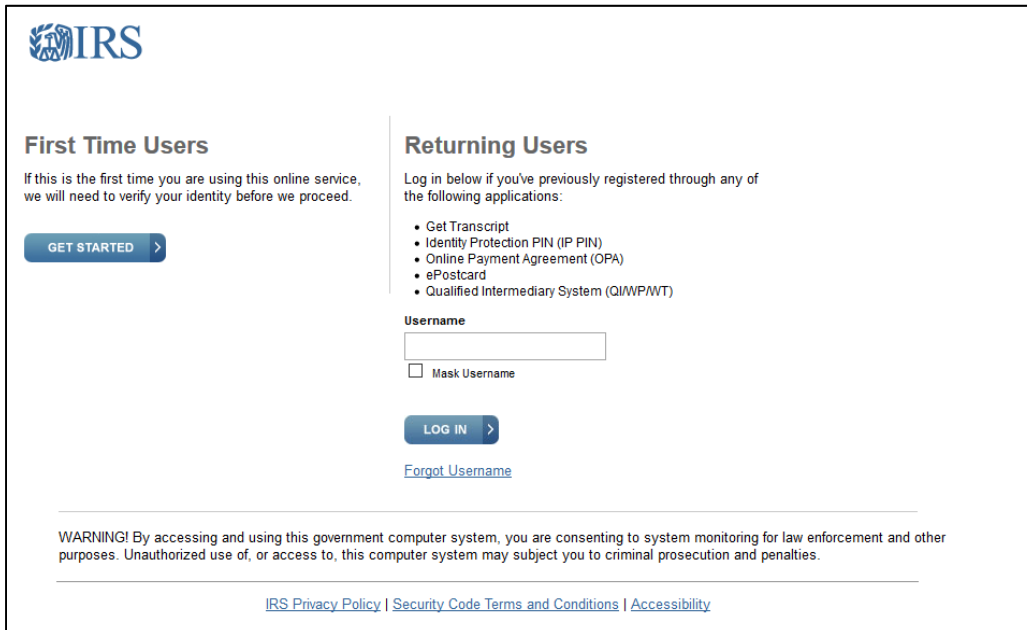
These should be held on to by the Chapter Secretary or Treasurer.

## Taxes

### First Time Filing

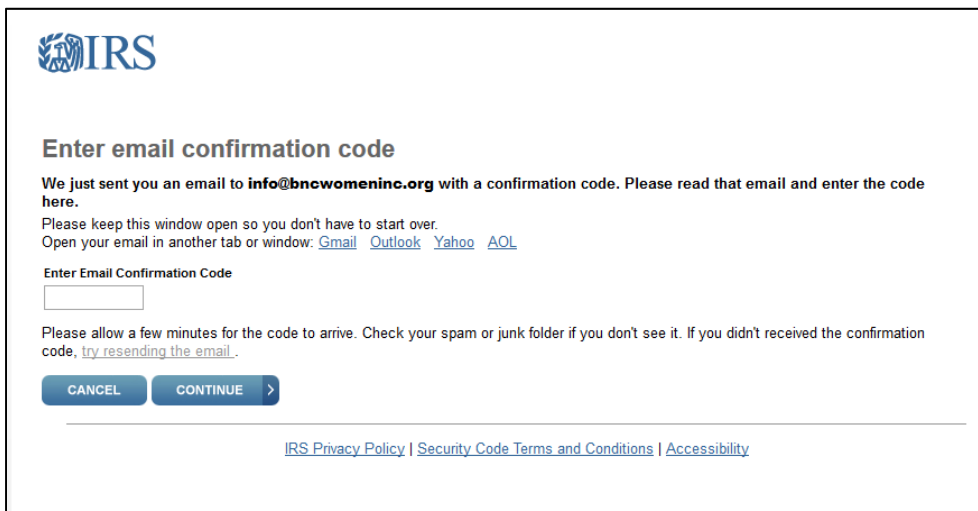
Until we have established a group filing for NYSW, each chapter must file their own taxes. You need start filing taxes the year after your incorporation. You just need to file the 990EZ form online. It will take about 5 minutes. You do not need to do anything else.

1. Go to <https://sa.www4.irs.gov/epostcard/secure/home/>
2. Click on the Get Started Button under first time users.



The screenshot shows the IRS login interface. On the left, under "First Time Users", there is a "GET STARTED" button. On the right, under "Returning Users", there is a list of services: Get Transcript, Identity Protection PIN (IP PIN), Online Payment Agreement (OPA), ePostcard, and Qualified Intermediary System (QI/WPWT). Below this is a "Username" input field with a "Mask Username" checkbox and a "LOG IN" button. A "Forgot Username" link is also present. At the bottom, there is a warning about system monitoring and links for "IRS Privacy Policy", "Security Code Terms and Conditions", and "Accessibility".


3. Fill in your chapter name in the first and last name fields and email address. Make sure to use your chapter email address NOT anyone's personal account. This information will need to be passed on to the next set of officers. Click Continue.
4. Enter the confirmation code sent to you in the email. There is a time limit on this email so you must do this all at once. The email is good for 15 minutes only.



The screenshot shows the "Enter email confirmation code" page. It features the IRS logo at the top left. The main heading is "Enter email confirmation code". Below this, there is a message: "We just sent you an email to **info@bncwomeninc.org** with a confirmation code. Please read that email and enter the code here." This is followed by instructions: "Please keep this window open so you don't have to start over. Open your email in another tab or window: [Gmail](#) [Outlook](#) [Yahoo](#) [AOL](#)". There is an input field labeled "Enter Email Confirmation Code". Below the field, it says: "Please allow a few minutes for the code to arrive. Check your spam or junk folder if you don't see it. If you didn't received the confirmation code, [try resending the email](#)." At the bottom, there are "CANCEL" and "CONTINUE" buttons. At the very bottom, there are links for "IRS Privacy Policy", "Security Code Terms and Conditions", and "Accessibility".

5. Click Continue.

6. Enter the information requested and write down your answers. We have provided a form in the appendix to log all this information.



### Create Your User Profile

We've been able to confirm your identity. Now you will create a user profile. This is the last step in the process.

#### Create a Username and Password

**Username**

**Password**


**Re-enter Password**

**Email**  
 [Edit](#)

#### Choose a Site Phrase

Create a phrase that you will recognize when you login

#### Choose a Site Image

Select an image that you will recognize when you login  


[Choose Your Site Image](#)

#### Challenge Questions



**Answer Rules**

- The same answer cannot be used more than once.
- The answer can not be a word or number that is part of the secret question.

**Question 1**

  
**Answer 1**  

**Question 2**

  
**Answer 2**  

**Question 3**

  
**Answer 3**  

**Question 4**

  
**Answer 4**  

[IRS Privacy Policy](#) | [Security Code Terms and Conditions](#) | [Accessibility](#)

7. Click continue.

8. Click Manage E-Postcard Profile.

The screenshot shows the IRS website interface for managing an e-Postcard profile. At the top left is the IRS logo. The main heading is "Electronically file your Form 990-N (e-Postcard)". Navigation links include "Home", "Security Profile", and "Logout".

There are two main sections:

- e-Postcard Profile:** This section explains that before creating a Form 990-N, a user must create an e-Postcard Profile. It lists three steps: 1. Designate the profile as either a "Preparer" or "Exempt Organization", 2. Add EINs to the profile, and 3. Remove EINs from the profile. It also provides a button labeled "MANAGE E-POSTCARD PROFILE".
- Manage Form 990-N Submissions:** This section explains that once the profile is created, users can manage their submissions. It lists four steps: 1. Create a Form 990-N, 2. View the status of existing submissions, 3. Edit an in-progress Form 990-N, and 4. Delete an in-progress Form 990-N. It includes a button labeled "MANAGE FORM 990-N SUBMISSIONS".

At the bottom, the application version number is 1.4.1 and the build date is 2017-01-09 20:31. Footer links include "Support", "Privacy Policy", "Links", "Requirements and Tips", and "FAQ".

9. Choose exempt organization. Click Continue.

The screenshot shows the "e-Postcard Profile" selection screen. At the top left is the IRS logo. The main heading is "e-Postcard Profile". Navigation links include "Home", "Security Profile", and "Logout".

A progress bar at the top indicates the current step: "e-Postcard Profile" (selected), "Select EIN", "Organization Details", "Contact Information", and "Confirmation".

The main instruction is "Please select Exempt Organization or Preparer". Below this is a "User Type" dropdown menu with "Exempt Organization" selected. At the bottom, there are two buttons: "PREVIOUS" and "CONTINUE".

10. Enter the Chapter's EIN and click Add EIN.



IRS

e-Postcard Profile [Home](#) | [Security Profile](#) | [Logout](#)

e-Postcard Profile | Select EIN | Organization Details | Contact Information | Confirmation

You are logged in as: **Exempt Organization** | [Edit user type](#)

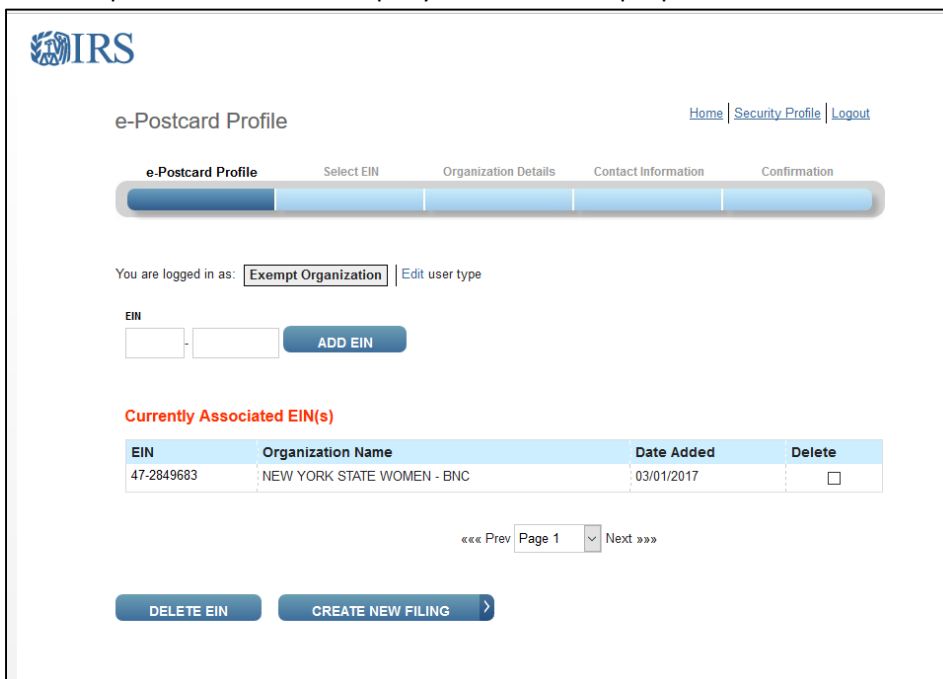
EIN  -  **ADD EIN**

**Currently Associated EIN(s)**

EIN	Organization Name	Date Added	Delete
No EINs are currently associated with your ID			

**DELETE EIN** **CREATE NEW FILING** >

11. Your Chapter name will come up if you entered the proper EIN.



IRS

e-Postcard Profile [Home](#) | [Security Profile](#) | [Logout](#)

e-Postcard Profile | Select EIN | Organization Details | Contact Information | Confirmation

You are logged in as: **Exempt Organization** | [Edit user type](#)

EIN  -  **ADD EIN**

**Currently Associated EIN(s)**

EIN	Organization Name	Date Added	Delete
47-2849683	NEW YORK STATE WOMEN - BNC	03/01/2017	<input type="checkbox"/>

«« Prev Page 1 Next »»

**DELETE EIN** **CREATE NEW FILING** >

12. Click "Create New Filing". Then choose your EIN from the list and click Continue.

13. Answer the two questions – Have you gone out of business – NO and Profits less \$50K last year – YES.

The screenshot shows the IRS e-Postcard Profile interface. At the top left is the IRS logo. The page title is "Organization Details" with links for "Home", "Security Profile", and "Logout". A progress bar below the title shows five steps: "e-Postcard Profile", "Select EIN", "Organization Details" (the current step), "Contact Information", and "Confirmation".

The main content area is titled "Electronic Notice-Form 990-N (e-Postcard)" and "Organization Information". It contains the following fields:

- "For the tax year ending": A text box containing "December 31, 2016" with a help icon.
- "Has your organization terminated or gone out of business?": A dropdown menu with "--Select One--" and a help icon.
- "Are your gross receipts normally \$50,000 or less?": A dropdown menu with "--Select One--" and a help icon.
- "Organization's legal name -Line 1": A text box containing "NEW YORK STATE WOMEN - BNC" with a help icon.
- "Organization's legal name -Line 2": An empty text box with a help icon.
- "Employer Identification Number (EIN)": A text box containing "472849683" with a help icon.

At the bottom, there are three buttons: "PREVIOUS" (with a left arrow), "CANCEL FILING", and "CONTINUE" (with a right arrow).



14. Do not enter any DBA names. Enter the Chapter's address on file with the IRS/NYS. For the principal officer you can use the current Chapter President or the person filling in the form. For the type of principal officer choose person

**Electronic Notice-Form 990-N (e-Postcard)**

**Organization Address and Principal Officer Information**

Organization's legal name:

If your organization conducts business using another name (DBA), enter other name:  
\* = required field

**Organization:**

DBA Name  ?

DBA Name - continued  ?

Country\*  ?

Number and Street (or PO Box)\*  ?

City or Town\*  ?

State\*  ?

Zip Code\*  ?

Organization's website address, if applicable  ?

**Principal Officer:**

Type of Name\*  ?

Person Name\*  ?

Country\*  ?

Number and Street (or PO Box)\*  ?

City or Town\*  ?

State\*  ?

Zip Code\*  ?

15. Click Submit filing.

16. Once you submit you will receive an email stating you submitted you taxes. SAVE THIS EMAIL.

### File Taxes Yearly

1. Go to <https://sa.www4.irs.gov/epostcard/secure/home/> and log in with the username and password you previously created.
2. A screen will show you all the times you have logged in.
3. Click Continue
4. Click on “Manage Form 990-N Submissions”. This will allow you to view previous filings or enter this year’s filing.

The screenshot shows the IRS e-Postcard interface. At the top left is the IRS logo. The main heading is "Electronically file your Form 990-N (e-Postcard)". To the right are links for "Home", "Security Profile", and "Logout".

There are two main sections:

- e-Postcard Profile:** This section explains that before creating a Form 990-N (e-Postcard), the user must create an e-Postcard Profile. It lists three steps: 1. Designate your e-Postcard Profile as either a "Preparer" or "Exempt Organization", 2. Add EINs to your e-Postcard Profile, and 3. Remove EINs from your e-Postcard Profile. Below this is a link for "More information on who must file a Form 990-N." and a note that once created, the profile can be updated at any time. A blue button labeled "MANAGE E-POSTCARD PROFILE" with a right-pointing arrow is at the bottom of this section.
- Manage Form 990-N Submissions:** This section states that once the e-Postcard Profile is created, the user can use the Manage Form 990-N Submissions page. It lists four steps: 1. Create a Form 990-N, 2. View the status of your existing Form 990-N submission(s), 3. Edit an in-progress Form 990-N, and 4. Delete an in-progress Form 990-N. Below this is a note to "Click on the button below to get started." and a blue button labeled "MANAGE FORM 990-N SUBMISSIONS" with a right-pointing arrow.

At the bottom of the page, it shows "Application Version Number: 1.4.1" and "Version Build Date: 2017-01-09 20:31". A footer contains links for "Support", "Privacy Policy", "Links", "Requirements and Tips", and "FAQ".



## Changing Legal Name or Address

This is not a simple process and should only be done when there is no other choice. The name and address change needs to be updated in many places.

1. For a Name Change - ByLaws need to be redone and approved by the State ByLaws Committee.
2. Articles of Incorporation need to be amended with a Certificate of Amendment to NYS Department of Corporations.
3. IRS needs to be notified:
  - a. Change of address - <https://www.irs.gov/charities-non-profits/charitable-organizations/change-of-address-exempt-organizations>
  - b. Change of name - <https://www.irs.gov/charities-non-profits/charitable-organizations/change-of-name-exempt-organizations>
4. Bank Accounts – The bank will need the amended articles of incorporation to do a name or address change.
5. For a name change you also need to:
  - a. Request an updated logo from Katharine Smith ([ksmith@whiterabbitdesign.com](mailto:ksmith@whiterabbitdesign.com))
  - b. Request your chapter name be updated on the NYSW web site.
  - c. Update all social media sites
  - d. Potentially update or create a new email address.



## Appendix

### Incorporation Application





## Application for Incorporation

Local Chapter Name: New York State Women, Inc. {chapter name}

Local Chapter Address: \_\_\_\_\_

Street

\_\_\_\_\_  
City

\_\_\_\_\_  
NY  
State

\_\_\_\_\_  
Zip Code

County

EIN

(address used to apply for EIN if different from above)

Are you already incorporated?

Yes - Name under which Incorporated: \_\_\_\_\_

No

Initial Directors of the corporation (please print or type):

1) \_\_\_\_\_  
Name Address

2) \_\_\_\_\_  
Name Address

3) \_\_\_\_\_  
Name Address

Chapter Officers (please print or type name and address):

President: \_\_\_\_\_

Vice President: \_\_\_\_\_

Vice President: \_\_\_\_\_

Secretary: \_\_\_\_\_

Treasurer: \_\_\_\_\_

Other: \_\_\_\_\_

Attachments: Local Chapter Bylaws

Please send completed form with Chapter Bylaws to: Incorporation Chair – see Leadership Directory



IRS Tax Filing Information

Username: \_\_\_\_\_

Password: \_\_\_\_\_

Email Address Used: \_\_\_\_\_

Phrase: \_\_\_\_\_

Picture Selected: \_\_\_\_\_

**Security Questions – Put question and answers**

Security Question 1: \_\_\_\_\_

Security Question 2: \_\_\_\_\_

Security Question 3: \_\_\_\_\_

Security Question 4: \_\_\_\_\_