

## GFWC FLORIDA INFORMATION FOR NEW CLUB

*The following are areas that a new club will need to review.*

- 1) Articles of Incorporation:  
<http://sunbiz.org!>  
Forms are available online to file for Articles of Incorporation with the State of Florida.
  
- 2) Department of Agriculture: Solicitation of Contributions  
Division of Consumer Services  
<http://www.800helptla.com/socbus.htm> |  
This is needed in Florida in order for your club to solicit contributions from the public and private sector.  
Form: <http://www.doacs.state.fl.us/onestop/forms/10100.pdf>
  
- 3) 501 (c)(3):  
[www.IRS.Gov](http://www.IRS.Gov)  
This designation from the IRS allows your club a greater ability to solicit funds from corporations and to allow those contributing to write these contributions off.
  
- 4) Department of Revenue:  
<http://dor.myflorida.com/dor/>  
Your club will need to review the guidelines and determine if you will need to collect and submit taxes on fundraising activities.
  
- 5) Liability Insurance:  
Check with insurance companies and receive quotes. The amount of insurance will depend on your club's needs. Most clubs have at least a \$1,000,000.00 policy for protection.
  
- 6) Bonding:  
Many clubs bond their Treasurer, while others bond the entire board. Bonding can be acquired from local insurance companies. Bonding is an insurance policy that protects the club if a Treasurer or other bonded person were to embezzle money from the club. Please note that this is an insurance policy that, when the crime occurs, will replace the money that was taken. If your club chooses not to use Bonding and embezzlement occurs, then the club will have to wait until the issue is taken through the legal system and the person is prosecuted. It is only after prosecution that the funds *may* be returned.

Other areas that should be researched for ideas, information about GFWC, and materials:

[www.gfwc.org](http://www.gfwc.org)  
[www.gfwcflorida.org](http://www.gfwcflorida.org)