

Who We Are

Women's Division Chamber of Commerce (WDCC) is a 501(c)(6) not-for-profit organization founded in 1951 to promote our community and create civic awareness. The mission of WDCC is *Working Together to Make a Difference in Our Community*. We do this in two ways:

- Time: We are an all-volunteer organization of over 200 women who are dedicated to serving our community.
- Money: We hold several fundraisers each year so we can donate the money raised to local non-profit organizations that need financial assistance with their programs and special projects.

About WDCC Giving

Money Must Benefit Locally

- Our sponsors, donors, and fundraiser participants expect that the money they generously give will benefit our local region. Applicants located outside of WDCC's geographic zone must **demonstrate how the donated money will be used locally**.
- **WDCC's Geographic Zone**
 - All of Muskegon County
 - North to Hart in Oceana County
 - South to West Olive and east to Coopersville and Conklin in Ottawa County

Preferred Outcomes of WDCC Donations

WDCC limits its donations to programs and projects that:

- Serve a significant community-based need
- Improve the attractiveness of our local communities
- Promote development of future community leaders, instilling or nurturing skills in people who have the potential to be leaders
- Preserve Muskegon's history and/or enhance cultural development

A brief list of definitions is provided at the end of these instructions.

WDCC Donation Request Instructions

Who May Apply

WDCC Gives To

- **Local non-profits** operating for at least **two years** as IRS designated **tax-exempt** organizations. This includes those designated under the IRS code as 501 (c) – 3, 4, 5, 6, or 19; plus educational institutions and governmental units.
- Organizations who demonstrate their **fiscal responsibility with the following evidence:**
 - A business plan (what you intend to do) and/or an impact statement (what you have done – number of local beneficiaries, amount spent locally, etc.).
 - A board of directors or steering committee.
 - An itemized income and expense statement that shows the Program Expense Ratio constitutes over 75% of your annual expenses. (see Definitions page 5).

WDCC Does Not Give To

- Businesses
- Endowment Funds
- Individuals
- Political Groups

Limits of Giving to One Organization

- **General Request Donations**
 - No more than one request per quarter
 - Requests should be for different programs or projects
- **Food-Related Donations** (*Dancing With the Local Stars* Food Program)
 - One annual request submitted between January 1 and February 14
 - One small emergency request during the rest of the year

Application Types, Timing, and Deadlines

General Donation Request Application

- Used for all donation requests that are not food related. Include ongoing programs or finite projects that lead to our preferred outcomes (see Preferred Outcomes list page 1).
- Applications **submitted by the first of the month can expect to be processed within eight weeks from the first of the month.** Applications submitted after the first of the month will start the approval process the first of the following month. You will be notified of the decision in writing.
- Plan the submission of your General Donation application so that the beginning date of your **project or event is at least eight (8) weeks in the future.**

WDCC Donation Request Instructions

Dancing with the Local Stars Food Program Donation Application

- Used for programs/projects/events related to growing, purchasing, preparing, serving, delivering, storing, or preserving food; and food-related educational programs.
- Applications are accepted **between January 1 and February 14** to be considered for that year's allocation of funds. The approval process takes until May.
- Requests for small emergency donations are accepted from February 15 to December 31. The approval process takes eight (8) weeks.

Submission Instructions

Application Package

Incomplete applications cannot be processed. Complete application package includes:

- WDCC donation application (Food-Related or General) with
 - Requested information about your organization entered into the application
 - Requested information about the specific program, project, or event entered into the application
 - Use of the term "see attached," or directing us to your website, should only be used to direct our attention to additional information regarding your organization and the activity for which you are requesting funding, such as your newsletter, brochure, impact statement, budget documents, price quotes and/or estimates from suppliers, or flyers.
- List of the organization's current board of directors or steering committee
- Financial documents we request (see Financial Information Required on page 4))
- If related to the specific request, you may also include any pre-printed items such as flyers about your event or project, sponsorship forms, your organization's most recent impact statement, etc., as separate documents.

Complete the Application

- **Before starting the application process, update your computer's operating system,** e.g. Windows. There have been issues when using a fillable pdf, and your operating system company has applied "fixes" as updates from time to time. This will help you to navigate through the long text boxes on pages 2 and 3 of the application.
- By reducing the page view setting on your computer from 100% to a lower percentage, you will be able to see the entire page of the application. This reduces the need to scroll, and allows you to see your entire response on pages 2 and 3.
- **Stop typing prior to the last line space in the text boxes on pages 2 and 3. We cannot read beyond the text box size, and it could prevent you from being able to correct the text that you have already entered into the text box.**
- **You can copy and paste from other documents into the text boxes on pages 2 and 3, but be sure that what you paste will not exceed the size of the text box.**
- Download the application from *womensdivision.org*, fill in the blanks and text boxes directly into the application on your computer, save, and rename the document using your organization's name (abbreviate as needed). For example, Muskegon Charity.
- If emailing the application package, **do not scan your application** as a pdf along with your other documents. Send the application as a separate, fillable pdf attachment to your email. Additional documentation, such as financial statements, flyers, budgets, etc. are acceptable as scanned pdf's, Word or Excel documents.
- Provide the information requested in each text box on all pages of the application.

WDCC Donation Request Instructions

- Use the Application Checklist on Page 4 of the application to confirm that you are providing all of the additional documentation required.
- **Do not type beyond the size of each text box.**

Submit Package To

Send completed application to either:

- wdccgiving@yahoo.com
- WDCC – Community Giving; P.O. Box 1665; Muskegon, MI 49443

Financial Information Required

About the Organization

- **The “Organization” is the non-profit tax exempt applicant, and is identified by an EIN (Employer Identification Number) that is provided by the IRS.**
- **All applicants** are required to provide an itemized Income and Expense statement for the entire organization, for the most recent fiscal year.
- **All Non-profits that file an IRS Form 990:** provide a copy of pages 1, 7, 9 and 10 of the most recently filed IRS Form 990.
- **Organizations Exempt from providing above (organizational) financial information:**
 - Governmental units
 - Public schools
- **Do not send a list of the deposits and withdrawals from your organization’s checking account.** Instead, take the time to total all of the income, and total and categorize your expenses, on a report.
- **Do not include the retail value of donated items, or of volunteer time given to your organization, as income on your financial reports.**

About the Program/Project/Event

- **The “Program, Project or Event” is the reason that the applicant is requesting funding from WDCC.**
- **All applicants** are required to provide an **itemized** estimated budget for the program, project or event for which they are requesting funding. The budget should include income (expected and/or already on hand), and estimated expenses.
- **Continuing or recurring programs/projects/events:**
 - Send the itemized estimated budget listed above, for the upcoming program/project/event
 - Provide an itemized Income and Expense Report (or Statement of Activities) for the previous year for that same program/project/event (see Definitions page 5).
 - Advise a reason for changes in income or expenses from one year to the next. (e.g. flat percentage increase/decrease over last year, increase/decrease in number of clients served, or an educated guess)
- **Purchase of specific merchandise or equipment:** cost/price quote from the prospective supplier

WDCC Donation Request Instructions

WDCC Definitions

- **Applicant:** the organization applying for a donation from WDCC.
- **Event (Sponsored Event):** donations without restriction, typically to the organization's fundraising event or to a community event.
- **Functional Expense Ratios:** shows the total program, administrative, and fundraising expenses as percentages of the total amount of expenses *for an organization*.
 - Functional Expense Ratios are calculated as follows:
 - **Program Expense Ratio** = total program expenses / total expenses
 - **Administrative Expense Ratio** = total administrative expenses / total expenses
 - **Fundraising Expense Ratio** = total fundraising expenses / total expenses
 - The numbers used in the calculation are located on IRS Form 990, page 10, line 25.
 - WDCC donates to organizations that use more than 75% of their expenses toward programs.
- **Itemized Budget:** an estimate of the cost of a program/project/event.
 - Information listed includes items such as money raised to date, total amount needed, cost for various supplies and materials needed, personnel costs, decorations, food, site costs, etc.
 - WDCC uses the itemized budget to know how its donation will help make the program/project/event a success.
- **Itemized Income and Expense Statement (aka Statement of Activities):** a detailed financial report showing income received and expenses incurred (*scope may be for an organization or a program/project/event*).
 - Income is listed by category, such as government grants, donations, program income, rental income, sponsorship income, etc.
 - Expenses are shown by category, such as personnel, insurance, office supplies, utilities, cost of items specific to the organization's activities (e.g. food or meals for beneficiaries of their programs, fees for counselors, amounts provided in food/clothing/housing assistance).
 - When reporting for an organization or ongoing program, the statement should cover all twelve months of the most recent fiscal year.
- **Program:** ongoing and/or recurring activities of an organization. A program is often the regular service provided by the non-profit.
- **Project:** unique and finite, sporadic, activities of an organization. Projects have a beginning and ending date and may or may not occur every year. Examples are cooking classes, capital campaigns, events that benefit the applicant organization or the community, purchase of special equipment, etc.

Send completed application to either:

- wdccgiving@yahoo.com
- WDCC – Community Giving; P.O. Box 1665; Muskegon, MI 49443